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The Influence of Digital Service Quality and the Usefulness of the Jamsostek Mobile (JMO) Application on Participant Satisfaction

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Abstract

Purpose – This study aims to analyze the influence of digital service quality and the perceived usefulness of the Jamsostek Mobile (JMO) application on participant satisfaction at BPJS Ketenagakerjaan Palembang Branch Office. **Methodology/approach –** Purposive sampling was used in this study's quantitative methodology. One hundred respondents who regularly utilized the Jamsostek Mobile application were given questionnaires to complete in order to gather data. Multiple linear regression, partial hypothesis testing (t-test), simultaneous hypothesis testing (F-test), and coefficient of determination (R^2) were used to analyze the gathered data using the Statistical Package for the Social Sciences (SPSS). **Findings –** The findings indicate that digital service quality has a positive and significant influence on participant satisfaction. Likewise, the perceived usefulness of the JMO application significantly affects participant satisfaction. Simultaneously, both independent variables significantly contribute to participant satisfaction. The study demonstrates that improving service reliability, responsiveness, system security, ease of use, and perceived usefulness can increase user satisfaction toward BPJS Ketenagakerjaan digital services. **Novelty/value –** This research provides empirical evidence regarding the implementation of digital public services within BPJS Ketenagakerjaan by integrating digital service quality and perceived usefulness into a single research model. Unlike previous studies that mainly focused on specific JMO features or claim services, this study evaluates the overall utilization of the JMO application in improving participant satisfaction at the Palembang Branch Office.

Keywords: Digital Service Quality, Application Usefulness, Participant Satisfaction

INTRODUCTION

The rapid advancement of digital technology has transformed the way public service institutions deliver services to society. Public organizations are expected to improve service quality through digital transformation in order to provide faster, more efficient, and more accessible services. Digitalization enables institutions to reduce administrative complexity, increase operational efficiency, and enhance public satisfaction through technology-based service delivery.

As one of Indonesia's public social security institutions, BPJS Ketenagakerjaan has introduced the Jamsostek Mobile (JMO) application to facilitate participants in accessing employment social security services digitally. The application allows participants to check their membership information, monitorsocial security balances, submit claims, update personal information, register for programs, and obtain various

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employment-related services without visiting branch offices.

Despite these advantages, several technical and operational issues remain. Users frequently experience login failures, delayed system responses, data validation problems, inaccessible features, and occasional application errors. These conditions reduce the effectiveness of digital services and may negatively affect participant satisfaction. In addition, many participants still rely on customer service officers when facing difficulties using the application, indicating that the expected level of digital independence has not yet been fully achieved.

Previous studies have investigated user satisfaction with digital applications, particularly within public service environments. However, most existing research focused only on specific services such as online claims or evaluated information system quality using limited evaluation models. Consequently, comprehensive studies examining both digital service quality and perceived usefulness simultaneously within BPJS Ketenagakerjaan remain limited.

Digital service quality represents users' perceptions regarding the reliability, responsiveness, security, ease of use, and effectiveness of digital services. Meanwhile, the degree to which users think the technology enhances their performance, saves time, and streamlines administrative procedures is reflected in perceived utility. Both constructs are expected to influence participant satisfaction because users generally evaluate digital services based on both service performance and practical benefits.

Considering these issues, this study investigates the influence of digital service quality and the perceived usefulness of the Jamsostek Mobile application on participant satisfaction at BPJS Ketenagakerjaan Palembang Branch Office. The findings are expected to contribute to improving digital public service quality and provide recommendations for strengthening digital transformation within BPJS Ketenagakerjaan.

LITERATURE REVIEW (if any)

Digital Service Quality

Digital service quality refers to users' perceptions regarding the overall performance of technology-based services delivered through digital platforms. Unlike conventional service quality, digital service quality emphasizes system reliability, responsiveness, security, accessibility, ease of navigation, and information accuracy. High-quality digital services encourage users to perform transactions independently while reducing operational costs for service providers. According to Mukminah (2023), service quality is determined by customers' evaluations of services received compared with their expectations. In digital environments, service quality extends beyond employee interaction and includes application performance, system stability, response speed, and the availability of online services. Therefore, organizations implementing digital transformation should continuously improve application performance to achieve higher customer satisfaction. Within the Jamsostek Mobile (JMO) application, digital service quality is reflected by several indicators, including system reliability, security, responsiveness, ease of use, and service fulfillment. These dimensions determine how participants evaluate the effectiveness of digital public services provided by BPJS Ketenagakerjaan.

Perceived Usefulness

The Technology Acceptance Model (TAM) put forward by Davis is the source of perceived usefulness. According to the theory, people are more inclined to use technology if they think it enhances their performance and offers significant advantages. Jogiyanto (2021) defines the degree to which a person feels that utilizing a certain system improves productivity and job performance is known as perceived usefulness. In digital public services, perceived usefulness includes time efficiency, easier administrative procedures, faster access to information, improved effectiveness, and overall convenience. For JMO users, perceived usefulness represents participants' beliefs that the application simplifies employment social security administration, minimizes office visits, accelerates claim processes, and improves access to information. Greater perceived usefulness is expected to increase user satisfaction.

Participant Satisfaction

Participant satisfaction represents users' evaluations after comparing expected service performance with actual service experiences. Satisfaction reflects whether digital services successfully meet participants' expectations regarding accessibility, convenience, reliability, and effectiveness. Kotler and Keller (2021) explain that satisfaction occurs when perceived performance meets or exceeds expectations. Conversely, dissatisfaction emerges when service performance falls below expectations. Within BPJS Ketenagakerjaan, participant satisfaction becomes one of the primary indicators of successful digital transformation because satisfied participants are more likely to continue utilizing digital services and recommend them to others.

Hypotheses Development

Based on previous empirical studies and the theoretical framework, this research proposes the following hypotheses:

- **H1:** Digital Service Quality positively and significantly influences Participant Satisfaction.
- **H2:** Perceived Usefulness positively and significantly influences Participant Satisfaction.
- **H3:** Digital Service Quality and Perceived Usefulness simultaneously have a positive and significant influence on Participant Satisfaction.

METHOD

The impact of perceived usefulness and digital service quality on participant satisfaction was investigated in this study using a quantitative research methodology. Because it allows for the objective evaluation of connections between variables through statistical analysis, the quantitative approach was chosen. The study was carried out in Indonesia at the BPJS Ketenagakerjaan Palembang Branch Office. Participants who actively utilized the Jamsostek Mobile (JMO) app made up the population. Purposive sampling was used to choose respondents, yielding 100 legitimate respondents who satisfied the pre-established study requirements.

Primary data were gathered via structured questionnaires with a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire measures three research variables:

- Digital Service Quality (X1)
- Perceived Usefulness (X2)
- Participant Satisfaction (Y)

To guarantee measurement accuracy, instrument validity and reliability were assessed before hypothesis testing. To confirm adherence to multiple regression assumptions, traditional assumption tests such as multicollinearity, heteroscedasticity, and normality tests were carried out.

Multiple Linear Regression was used to examine the study hypotheses using the following model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

where:

- **Y** = Participant Satisfaction
- $\mathbf{X_1}$ = Digital Service Quality
- $\mathbf{X_2}$ = Perceived Usefulness
- **α** = Constant
- $\boldsymbol{\beta_1}$, $\boldsymbol{\beta_2}$ = Regression Coefficients
- **e** = Error Term

The t-test was used to look at partial effects, and the F-test was used to look at simultaneous effects at a 5% significance level. The percentage of participant satisfaction that was explained by the independent variables was calculated using the coefficient of determination (R^2). IBM SPSS Statistics was used to perform statistical analysis.

RESULT AND DISCUSSION

Respondent Characteristics

A total of 100 valid questionnaires were collected from participants of BPJS Ketenagakerjaan Palembang Branch Office who had used the Jamsostek Mobile (JMO) application. Respondents represented various demographic backgrounds, including age, gender, and occupation, thereby providing a representative overview of JMO users. The diversity of respondents supports the reliability of the research findings in evaluating participant perceptions regarding digital service quality and application usefulness.

Table 1. Results of Respondent Characteristics

Variable	Majority Category	n (%)
Age	Generation Z (17–29 years)	47%
Education	Senior High School / Vocational High School / Diploma	61%
Membership Status	BPU	65%
Duration of JMO Use	Less than 6 months	34%

Source: Processed SPSS Version 27 Data (2026).

Instrument Testing

Validity Test

To ascertain if each questionnaire item properly measured the desired construct, a validity test was carried out. Every questionnaire item exhibited correlation coefficients higher than the minimal validity requirement, according to Pearson Product Moment correlation analysis. Therefore, every indicator measuring Digital Service Quality, Perceived Usefulness, and Participant Satisfaction was declared valid and appropriate for further statistical analysis.

Table 2. Results of Digital Service Quality (X1)

-	Item	Pearson Correlation (r-value)	Critical r-value (5%)	Decision
Digital Service Quality (X1)	X1.1	0.589	0.1966	Valid
	X1.2	0.757	0.1966	Valid
	X1.3	0.774	0.1966	Valid
	X1.4	0.742	0.1966	Valid
	X1.5	0.707	0.1966	Valid

Source: Processed SPSS Version 27 Data (2026).

All of the items assessing the Digital Service Quality (X1) variable were determined to be valid based on the validity test findings shown above. Consequently, it can be said that the validity test satisfied the predetermined standards, meaning that every questionnaire item is legitimate and appropriate for additional data analysis.

Table 3. Results of Perceived Usefulness (X2)

Variable	Item	Pearson Correlation (r-value)	Critical r-value (5%)	Decision
Perceived Usefulness (X2)	X2.1	0.488	0.1966	Valid
	X2.2	0.518	0.1966	Valid
	X2.3	0.489	0.1966	Valid
	X2.4	0.524	0.1966	Valid
	X2.5	0.510	0.1966	Valid

Source: Processed SPSS Version 27 Data (2026).

Every item assessing the Perceived Usefulness (X2) variable was determined to be valid based on the validity test findings shown above. Consequently, it can be said that the validity test satisfied the predetermined standards, meaning that every questionnaire item is legitimate and appropriate for additional data analysis.

Table 4. Results of Participant Satisfaction (Y)

Variable	Item	Pearson Correlation (r-value)	Critical r-value (5%)	Decision
Participant Satisfaction (Y)	Y1.1	0.717	0.1966	Valid
	Y1.2	0.784	0.1966	Valid
	Y1.3	0.756	0.1966	Valid
	Y1.4	0.718	0.1966	Valid
	Y1.5	0.757	0.1966	Valid

Source: Processed SPSS Version 27 Data (2026).

Consequently, it can be said that the validity test satisfied the predetermined standards, meaning that every questionnaire item is legitimate and appropriate for additional data analysis.

Reliability Test

Cronbach's Alpha reliability study showed that all research variables had adequate internal consistency. The questionnaire reliably measured respondents' views, as evidenced by reliability scores for each concept above the suggested minimal requirement of 0.70.

These results verify that the research tool had sufficient dependability and could be utilized with confidence for testing hypotheses.

Table 5. Results of Reliability Test

Variable	Cronbach's Alpha	Threshold Value	Interpretation
Digital Service Quality (X1)	0.760	0.60	Reliable
Perceived Usefulness (X2)	0.740	0.60	Reliable
Participant Satisfaction (Y)	0.800	0.60	Reliable

Source: Processed SPSS Version 27 Data (2026).

The Digital Service Quality (X1), Perceived Usefulness (X2), and Participant Satisfaction (Y) variables showed Cronbach's Alpha coefficients of 0.760, 0.740, and 0.800, respectively, according to the reliability test findings shown above. It is possible to conclude that all research variables are reliable because all Cronbach's Alpha values are higher than the suggested cutoff of 0.60. As a result, the measuring tool has adequate internal consistency and may be used for further statistical analysis.

Classical Assumption Tests

Before performing multiple regression analysis, several classical assumption tests were conducted.

Normality Test

The normality test indicated that the residual values followed a normal distribution. Consequently, the regression model fulfilled the normality assumption required for multiple linear regression analysis.

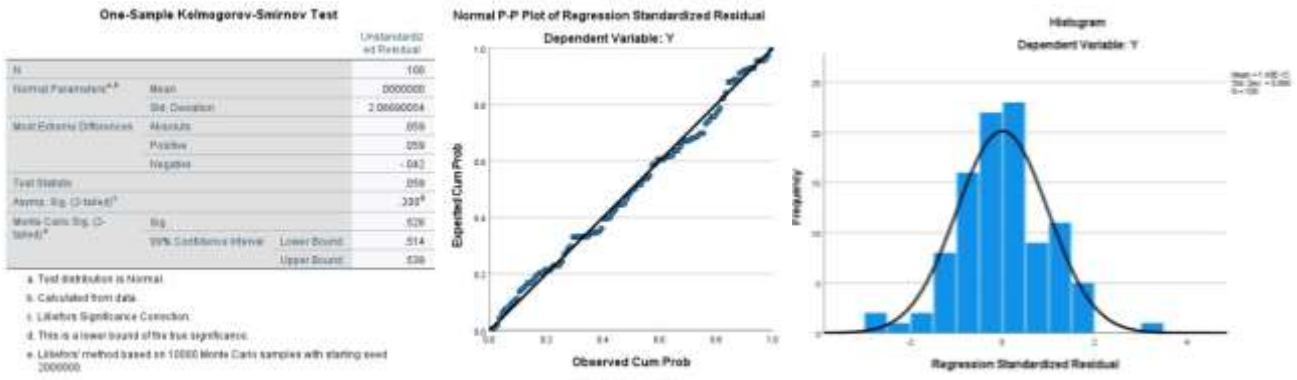


Figure 1. Normality Test

Source: Processed SPSS Version 27 Data (2026).

The residuals did not substantially depart from a normal distribution, and the normality assumption was met, according to the Kolmogorov-Smirnov test, where the significance value was more than 0.05 ($p > 0.05$). The Normal P-P Plot, which shows that the residuals match the anticipated cumulative normal distribution and that the actual data points are closely aligned with the diagonal reference line, further supports this conclusion. Further visual proof of normality is provided by the histogram, which shows a roughly bell-shaped and symmetric distribution of the residuals. Consequently, it may be inferred that the normality assumption has been met based on the combined findings of the Kolmogorov–Smirnov test, the Normal P–P Plot, and the histogram, suggesting that the data are appropriate for further parametric statistical studies.

Multicollinearity Test

Multicollinearity analysis showed that all independent variables had Variance Inflation Factor (VIF) values below 10 and tolerance values above 0.10. Therefore, no multicollinearity existed between Digital Service Quality and Perceived Usefulness.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	8.287	2.017		4.108	<,001		
	X1	.364	.094	.353	3.876	<,001	.873	1.146
	X2	.267	.079	.307	3.373	.001	.873	1.146

a. Dependent Variable: Y

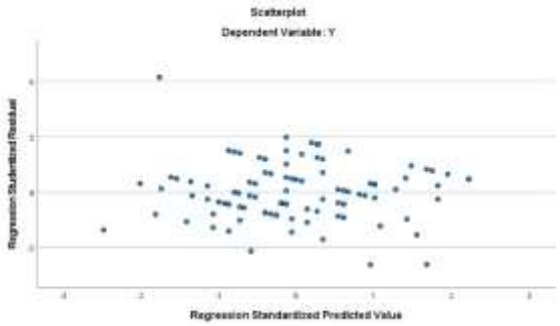
Figure 2. Multicollinearity Test

Source: Processed SPSS Version 27 Data (2026).

The Digital Service Quality (X1) variable received a Tolerance value of 0.873 and a Variance Inflation Factor (VIF) of 1.146 based on the findings of the multicollinearity test, while the Perceived Usefulness (X2) variable likewise received a Tolerance value of 0.873 and a VIF of 1.146. It may be inferred that there is no indication of multicollinearity among the independent variables in the multiple linear regression model since all variables have tolerance values larger than 0.10 and VIF values less than 10. As a result, the data are deemed appropriate for further regression analysis as they meet the multicollinearity condition.

Heteroscedasticity Test

The heteroscedasticity test revealed no significant heteroscedasticity symptoms. The residual variance remained relatively constant throughout the regression model, indicating that the estimated regression coefficients were unbiased and efficient.



Correlations

			X1	X2	ABS_RES
Spearman's rho	X1	Correlation Coefficient	1.000	.511**	.053
		Sig. (2-tailed)	.	<,001	.602
		N	100	100	100
	X2	Correlation Coefficient	.511**	1.000	-.076
		Sig. (2-tailed)	<,001	.	.450
		N	100	100	100
	ABS_RES	Correlation Coefficient	.053	-.076	1.000
		Sig. (2-tailed)	.602	.450	.
		N	100	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

Figure 3. Heteroscedasticity Test

The regression model is devoid of heteroscedasticity and meets the homoscedasticity assumption, according to the results of the Scatterplot and Spearman's Rho tests. The scatterplot indicates continuous error variance since the residuals are scattered randomly around the zero line without showing any clear pattern. Additionally, the lack of heteroscedasticity is confirmed by the Spearman's Rho test, which shows no statistically significant correlation ($p > 0.05$) between the absolute residuals and the independent variables. As a result, the regression model is deemed suitable for further regression analysis as it meets the homoscedasticity requirement.

Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to evaluate the influence of Digital Service Quality and Perceived Usefulness on Participant Satisfaction.

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	8.287	2.017		4.108	<,001
	X1	.364	.094	.353	3.876	<,001
	X2	.267	.079	.307	3.373	.001

a. Dependent Variable: Y

Figure 4. Multiple Linear Regression Analysis

The regression model can be expressed as:

Participant Satisfaction = $\alpha + \beta_1$(Digital Service Quality) + β_2(Perceived Usefulness) + e

The estimated regression coefficients indicate positive relationships between both independent variables and participant satisfaction. These findings imply that improvements in digital service quality and greater perceived usefulness contribute to higher levels of participant satisfaction.

The Digital Service Quality and Perceived Usefulness variables both have a positive and statistically significant impact on Participant Satisfaction, according to the multiple linear regression analysis results. These results imply that improved levels of participant satisfaction among BPJS Ketenagakerjaan participants at the Palembang Branch are linked to enhancements in digital service quality and increased perceived use of the JMO application.

Hypothesis Testing

Effect of Digital Service Quality on Participant Satisfaction

The t-test results indicate that Digital Service Quality has a positive and statistically significant effect on Participant Satisfaction (**$\beta = 0.364$; $p < 0.001$**). This, the first hypothesis (**H1**) is accepted.

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	8.287	2.017		4.108	<,001
	X1	.364	.094	.353	3.876	<,001
	X2	.267	.079	.307	3.373	.001

a. Dependent Variable: Y

Figure 5. Parsial Test

Source: Processed SPSS Version 27 Data (2026).

The result suggests that participants highly appreciate digital services that provide reliable systems, rapid responses, secure transactions, and user-friendly interfaces. Better service quality increases confidence in using digital public services, thereby improving overall satisfaction.

Effect of Perceived Usefulness on Participant Satisfaction

The second hypothesis examined the influence of Perceived Usefulness on Participant Satisfaction.

The statistical analysis demonstrated a significant positive relationship (**$\beta = 0.267$; $p = 0.001$**), indicating that

H2 is supported.

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	8.287	2.017		4.108	<,001
	X1	.364	.094	.353	3.876	<,001
	X2	.267	.079	.307	3.373	.001

a. Dependent Variable: Y

Figure 6. Parsial Test

Source: Processed SPSS Version 27 Data (2026).

Participants perceived the JMO application as beneficial because it simplified administrative procedures, reduced processing time, improved accessibility, and minimized the necessity of visiting BPJS offices. These practical benefits significantly enhanced participant satisfaction.

Simultaneous Effect of Digital Service Quality and Perceived Usefulness

The F-test revealed that Digital Service Quality and Perceived Usefulness jointly influence Participant Satisfaction (**F = 20.461; p < 0.001**). Therefore, **H3** is accepted.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	178.424	2	89.212	20.461	<,001[b]
	Residual	422.936	97	4.360		
	Total	601.360	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Figure 7. Simultan Test

Source: Processed SPSS Version 27 Data (2026).

The simultaneous significance confirms that participant satisfaction cannot be explained solely by one factor. Instead, digital service quality and application usefulness complement each other in shaping positive user experiences.

Coefficient of Determination (R^2)

The percentage of participant satisfaction variation that could be concurrently explained by perceived usefulness and digital service quality was ascertained using the coefficient of determination (R^2) analysis. According to the analysis, the coefficient of determination (Adjusted R Square) was 0.283, meaning that perceived usefulness and digital service quality account for 28.3% of the difference in participant satisfaction. Other elements that were not considered in this study, such as perceived value, trust, system quality, information quality, service experience, and other external factors, have an impact on the remaining 71.7%.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.545[a]	.297	.282	2.088

a. Predictors: (Constant), X2, X1

Figure 8. Coefficient of Determination (R^2)

Source: Processed SPSS Version 27 Data (2026).

These findings indicate that although both independent variables significantly influence Participant Satisfaction, additional factors beyond the scope of this research also contribute to users' overall satisfaction with the Jamsostek Mobile (JMO) application. In order to have a more thorough knowledge of participant

satisfaction in digital public services, it is advised that future research include more explanatory factors.

DISCUSSION

Effect of Digital Service Quality on Participant Satisfaction

The results of this study indicate that Digital Service Quality has a positive and significant effect on Participant Satisfaction at BPJS Ketenagakerjaan Palembang Branch Office. Based on the results of the t-test, the first hypothesis (H1) is accepted, indicating that better digital service quality contributes to higher participant satisfaction. This finding shows that participants perceive the Jamsostek Mobile (JMO) application as capable of providing reliable, responsive, secure, and accessible digital services that support employment social security activities. Digital service quality is reflected in the ability of the application to provide accurate information, maintain system reliability, ensure transaction security, and facilitate participants in accessing various services. When these aspects are fulfilled, participants experience greater convenience in using the application, resulting in higher satisfaction. These findings support the theory of Kotler and Keller (2021), which states that customer satisfaction is influenced by the comparison between customer expectations and the actual performance of services received. The findings also indicate that improving the quality of digital services is an important strategy for enhancing participant satisfaction through the JMO application.

Effect of Perceived Usefulness on Participant Satisfaction

The results also reveal that Perceived Usefulness has a positive and significant effect on Participant Satisfaction. Therefore, the second hypothesis (H2) is accepted. Participants believe that the JMO application provides practical benefits by simplifying administrative procedures, reducing service processing time, improving access to employment social security information, and minimizing the need to visit BPJS Ketenagakerjaan offices. The perceived usefulness of the application encourages participants to utilize digital services more frequently because the application helps them complete administrative tasks efficiently. Participants who perceive greater benefits from the application tend to report higher satisfaction levels. This finding is consistent with the Technology Acceptance Model (TAM), which explains that users are more likely to accept and continuously use technology when they perceive that it improves their performance and provides meaningful benefits. Therefore, increasing the usefulness of digital services becomes an important factor in improving participant satisfaction.

Simultaneous Effect of Digital Service Quality and Perceived Usefulness on Participant Satisfaction

The simultaneous testing results indicate that Digital Service Quality and Perceived Usefulness jointly have a positive and significant effect on Participant Satisfaction. Thus, the third hypothesis (H3) is accepted. This finding demonstrates that participant satisfaction is not influenced by a single factor but by the combined contribution of both digital service quality and the usefulness of the JMO application. Digital service quality creates positive user experiences through reliable systems, responsive services, and secure transactions, while perceived usefulness increases participants' confidence that the application provides practical benefits in accessing employment social security services. The combination of these two factors encourages participants to evaluate the JMO application positively and increases their overall satisfaction. These findings indicate that BPJS Ketenagakerjaan should continuously improve both the technical quality of digital services and the usefulness of application features. Continuous improvements in system performance, service responsiveness, ease of use, and feature development are expected to strengthen participant satisfaction and support the success of digital transformation within BPJS Ketenagakerjaan.

CONCLUSION

The purpose of this study is to investigate how participant satisfaction at the BPJS Ketenagakerjaan Palembang Branch Office is impacted by digital service quality and perceived usefulness of the Jamsostek Mobile (JMO) application. Several inferences may be made based on the outcomes of hypothesis testing and multiple linear regression analysis.

First, participant satisfaction is positively and significantly impacted by digital service quality. This result suggests that enhancing the quality of digital services—such as system dependability, responsiveness, accessibility, information correctness, and transaction security—contributes to raising participant satisfaction with the JMO application.

Second, participant satisfaction is positively and significantly impacted by perceived usefulness. Participants are often more satisfied when they believe that the JMO application offers useful advantages, streamlines administrative procedures, saves time, and increases service effectiveness.

Third, participant satisfaction is positively and significantly impacted by both perceived usefulness and digital service quality. These results show that both factors work together to raise participant satisfaction. In order to assist BPJS Ketenagakerjaan's digital transformation, it is crucial to continuously improve the quality of digital services and increase the usability of applications.

Overall, the study concludes that participant satisfaction with the Jamsostek Mobile application can be improved through better digital service quality and greater perceived usefulness. Therefore, BPJS Ketenagakerjaan is expected to continuously improve application performance and develop digital service innovations that better meet participants' needs.

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