



The Role of the JKN Mobile Application as a Form of Digital Transformation of Healthcare Services in the Modern Era

Dwi Aprilia^{1✉}, Siti Ayu Juliah², Cory Vidiati³

^{1,2,3}Universitas Islam Bunga Bangsa Cirebon, Indonesia

Email : aprilias5131@gmail.com, ayujuliyah95@gmail.com, coryvidiati29@gmail.com

Received: 2025-10-28; Accepted: 2026-1-30; Published: 2026-3-12

ABSTRACT

This research aims to assess the role of the JKN Mobile application in supporting the digital transformation of the healthcare system in Indonesia, specifically in improving the efficiency, accessibility, and quality of services for BPJS Kesehatan participants. Using a descriptive qualitative approach based on secondary data, the research findings indicate that JKN Mobile is able to expedite the administrative process, facilitate access to healthcare services, and enhance information transparency. However, there are still obstacles such as limited technological infrastructure, low digital literacy, and suboptimal system integration between agencies. Therefore, the successful implementation of JKN Mobile requires strong policy support, increased user education, and strengthened cross-sectoral collaboration to realize inclusive and sustainable digital healthcare services.

Keywords: *JKN Mobile, digital transformation, BPJS Health, service efficiency*

INTRODUCTION

Digital transformation in public services, particularly in the healthcare sector, has become a strategic priority in Indonesia. With the launch of the BPJS Kesehatan Mobile JKN application, it is hoped that various administrative processes and healthcare services can be accessed more easily, quickly, and efficiently by the public (Zamzami & Anggarani, 2024). One major problem is the lack of public understanding and awareness of the functions and benefits of the features provided by the Mobile JKN application. Several studies have shown that many people are unfamiliar with features such as online registration, claim

submission, participant status checks, or digital queue services, thus preventing them from maximizing the application's potential (Andhi & Aditya, 2024). Most people still lack an understanding of the functions and features available on the JKN Mobile application, resulting in low utilization (Fatimah, 2023).

Information regarding the application's functionality, how to use it, and the benefits of certain features has not been well disseminated to the public. There is also a lack of supporting materials (pamphlets, banners, live demonstrations) and assistance for those less familiar with technology. Hospital/healthcare facility systems are not yet fully integrated with the Mobile JKN application, resulting in data missyncing or delays, or features such as doctor bookings/consultations being hampered (Putri & Sukawan, 2025). Some users prefer face-to-face services due to familiarity with or distrust of digital services; others are less comfortable using the application due to age, low digital literacy, or psychological reluctance (S et al., 2025).

Many studies have shown that public outreach on how to use the application, the benefits of the features, and live demonstrations is still very lacking. Assistance, especially for groups with low literacy, is considered very effective (Solehah et al., 2024). Research suggests that Mobile JKN has the potential to reduce queues and administrative burdens, particularly at BPJS branches/healthcare facilities, if the public begins to use the application more widely (Pescador Prieto, 2022).

To overcome the various obstacles in using the Mobile JKN application, an integrated effort is needed, including improving digital literacy, optimizing outreach, and strengthening the application's infrastructure and systems. First, improving the public's digital literacy is a fundamental step in ensuring users understand the functions and benefits of available features. Direct training programs, technical guidance, and community-based education have proven effective in increasing public knowledge about using Mobile JKN (Rachman et al., 2025). Furthermore, technical and infrastructure aspects also require serious attention. Improving internet network quality, developing a lighter and more user-friendly application, and improving the server system for greater stability will facilitate user access in various regions, especially those with limited signal and device availability (Solehah et al., 2024).

One way BPJS Kesehatan is digitizing its administrative services is through the JKN Mobile application. Participants no longer need to physically visit branch offices or medical facilities; instead, they can now access all services through the application, anytime, from any location, and without time constraints (self-service). Participants can pay contributions, update membership

information, check registered family data, check contribution bills, and search for information about health facilities using this application, among other features.

The purpose of this study is to provide further insight into how the JKN Mobile application contributes to the digital transformation of the Indonesian health system. As part of public sector digital innovation, researchers hope to examine the extent to which the application can improve the efficiency, accessibility, and quality of services for BPJS Kesehatan participants. Furthermore, this study aims to identify various limitations and barriers faced by the public when using the application, such as those related to technological limitations, social and cultural issues that influence user adoption rates, and limitations related to digital literacy. This study also aims to provide further insight into how the JKN Mobile application contributes to the digital transformation of the Indonesian health system. As part of public sector digital innovation, researchers hope to examine the extent to which the application can improve the efficiency, accessibility, and quality of services for BPJS Kesehatan participants.

Furthermore, this study aims to identify various limitations and barriers faced by the public when using the application, such as those related to technological limitations, social and cultural issues affecting user adoption rates, and limitations related to digital literacy.

METHOD

A descriptive qualitative approach was used in the research methodology, with an emphasis on collecting, analyzing, and interpreting data from government publications, scientific articles, previous research reports, and official BPJS Kesehatan documents related to the digitalization of healthcare services. By using this approach, the researcher aims to provide a comprehensive summary of the advantages, disadvantages, and effectiveness of implementing the JKN Mobile application using readily available data.

Content analysis, which examines and interprets the contents of various books to identify patterns, themes, and meanings relevant to the research subject, was used to analyze the data. To describe the events methodically and impartially, the collected data was then summarized, categorized, and organized descriptively. Source triangulation, which compares data from various types of documents and literature to ensure the consistency and validity of the analysis results, was used to maintain data validity. It is hoped that this method will potentially advance research on the digital transformation of the healthcare sector and provide a basis for future policy development aimed at improving JKN Mobile services.

RESULTS AND DISCUSSION

According to previous research, official BPJS Kesehatan documentation, and other literature reviews, the JKN Mobile application is strategically important in accelerating the digital transformation of Indonesia's healthcare system. By using this application, participants can access services more easily without having to visit a BPJS office or medical facility. Innovations that improve service efficiency and transparency include features such as online queuing, membership data updates, contribution bill checks, and even teleconsultations with doctors. A significant digital innovation in the modernization of Indonesia's healthcare system, the JKN Mobile application aims to improve the speed, convenience, and effectiveness of BPJS Kesehatan services. Previously time-consuming administrative procedures can be significantly simplified by using digital technology. This aligns with the government's strategic plan for the public sector digital transformation program.

1. Identifying Various Obstacles And Barriers Faced By The Public In Using The JKN Mobile Application

The JKN Mobile application is a digital innovation from BPJS Kesehatan that is crucial for advancing the transformation of Indonesia's healthcare system. Through this application, users can access a wide range of services, such as data changes, contribution checks, registration, and online queues, without having to enter their information directly at a BPJS office. By reducing waiting times and speeding up administrative procedures, JKN Mobile is able to improve service efficiency. Furthermore, the public can use this service anytime and anywhere, even in smaller areas, making it more accessible. According to quality criteria, this application helps users increase their trust through information transparency, ease of use, and accessible health consultations. However, issues such as lack of digital literacy and technological infrastructure remain, which must be addressed to ensure the benefits of this application are realized equitably throughout Indonesia.

Another issue is the difficulty logging into the application and frequent errors, which frustrates users and makes them reluctant to use it again. Furthermore, many people feel confused because, despite the application, they still have to visit a BPJS office in person. This is because not all features in the Mobile JKN application can be accessed or used as needed, such as in the case of name changes in BPJS membership data, which still requires participants to visit the office (Masudi et al., 2025).

The effectiveness of JKN still faces various challenges in the field. Key issues include the unequal distribution of healthcare facilities and personnel, inactive membership, administrative issues, lack of outreach, and BPJS Kesehatan's

financial deficit. Furthermore, there are still disparities in service quality between urban and rural areas, long queues, and obstacles to utilizing digital innovations by communities with low literacy and limited internet access. Overall, while JKN has had a significant impact on expanding access to healthcare services and financial protection for the community, the sustainability and quality of the program require continuous improvement. Periodic policy evaluation and updates are crucial to ensure the National Health Insurance (JKN) continues to adapt to community needs and health system challenges, enabling the goal of universal health coverage and equitable, high-quality health services for all levels of society to be achieved (Ronzon et al., 2025).

A case study of user satisfaction with the Mobile JKN application at the Central Bengkulu Regional General Hospital among BPJS Kesehatan patients revealed that the majority of informants expressed satisfaction with the application, primarily due to the ease of access to various features that facilitate administrative processes, information searches, data changes, and other functions. However, this satisfaction faced several obstacles, such as signal issues that interfered with accessibility, limitations for patients who did not own mobile phones, and the lack of technical skills required by some patients to use the application. Furthermore, the successful implementation of this application was also supported by several factors, such as guaranteed patient data security, comprehensive and usable features, government policy support, and the ease of use of the application interface (p. 596, 2025).

Therefore, research conducted in Central Bengkulu indicates that infrastructure and environmental factors have a significant impact on the effective distribution of digital health services. When an application is not only user-friendly but also supported by a reliable network connection, adequate digital education, and community service assistance and outreach from local governments, user satisfaction can be achieved. This implies that digital transformation technology innovations such as JKN Mobile are not the sole determining factor in their success; social readiness and supporting infrastructure in each location are also crucial.

2. Analyze The Role Of The JKN Mobile Application In Supporting The Digital Transformation Of The Indonesian Healthcare System.

The JKN mobile application improves the accessibility of healthcare services for the public. BPJS Kesehatan participants can easily access healthcare information and services via their smartphones. Participants can check their membership status, locate the nearest healthcare facility, and even make appointments with doctors through the application. Using the JKN mobile

application speeds up healthcare administration processes. Participants can pay premiums, submit claims, and track their healthcare usage history quickly and efficiently through the application. This reduces the time and costs required for manual administration. The JKN mobile application increases transparency and accountability in healthcare services. Participants can clearly view information on costs and benefits received, and access information about diseases and medications more easily through the application. This enables participants to make better decisions regarding their health care (Hakim et al., 2024).

Several strategies can be implemented to improve the effectiveness of online registration services and patient satisfaction. These recommendations are based not only on quantitative results and interviews but also on national policies to strengthen the digital transformation of healthcare services. One such regulation is Regulation of the Minister of Health of the Republic of Indonesia Number 24 of 2022 concerning Medical Records, which requires healthcare facilities to implement electronic systems for recording and exchanging health data. In line with this, the government is also developing the SATUSEHAT Platform as a national digital infrastructure aimed at interoperably integrating data between service facilities. In the context of online registration, hospitals are expected to optimize the integration of digital registration systems with the Hospital Management Information System (SIMRS) and national service applications such as Mobile JKN, to create more efficient, accurate, and patient-satisfaction-oriented administrative processes (Yunengsih et al., 2025).

Digitalization in Indonesia's health insurance system has contributed to improving service efficiency, particularly in administrative management, claims processing, and data integration. Technologies such as mobile applications, blockchain-based systems, and the use of telemedicine are crucial instruments in supporting this transformation. However, the implementation of these technologies is not yet fully optimal. Some ongoing obstacles include limited technological infrastructure in certain regions, low digital literacy among both users and providers, and the lack of system integration between agencies involved in health insurance services (Insurance & Opportunities, 2025).

Mobile JKN has a significant impact on achieving efficient and equitable health services, but its success depends heavily on infrastructure readiness, institutional synergy, and increased public digital literacy. Therefore, a comprehensive approach integrating technology, policy, and social empowerment needs to be continuously strengthened to ensure the digital transformation of the health sector is inclusive and sustainable.

3. Assess The Contribution Of The JKN Mobile Application To Improving The Efficiency, Accessibility, And Quality Of Services For BPJS Kesehatan Participants

BPJS Kesehatan needs to ensure seamless integration between digital services through the Mobile JKN application and conventional services at healthcare facilities. This could include features such as online appointment booking integrated with the hospital management system, or access to digital medical records that can be used in face-to-face consultations (Wantias & Yuliaty, 2025).

This technology allows participants to access membership data, premium bills, and status in real time, and facilitates various administrative processes independently. The effectiveness of the JKN program is measured based on the achievement of established objectives. The greater the contribution of outputs to achieving these objectives, the more effective the program. Effectiveness is also measured by how well the program meets community health needs and improves the overall quality of healthcare services (Aulia et al., 2024).

To evaluate the impact of the JKN Mobile application on the efficiency, accessibility, and quality of services for BPJS Kesehatan participants, it is necessary to investigate how the adoption of this digital technology has transformed the way people access healthcare services more quickly, easily, and transparently. By offering online registration, contribution checking, and tracking of healthcare history, the program reduces manual processes such as long queues and filing physical documents, resulting in efficiency. From an accessibility perspective, JKN Mobile allows users in various locations, especially remote ones, to access information and services anytime via smartphone. By offering accurate health information, transparency of costs and benefits, and online consultation services, the application improves user satisfaction in terms of service quality. Therefore, in addition to speeding up administrative procedures, JKN Mobile is crucial in driving the digital transition of Indonesia's healthcare system towards more effective, inclusive, and community-focused public services.

CONCLUSION

Based on the research conducted, it can be concluded that the JKN Mobile application plays a significant role in improving the efficiency, accessibility, and quality of services for BPJS Kesehatan participants. There is still room for strengthening and development in the future. These include:

First, from a sustainability perspective, it is important to examine how BPJS Kesehatan can maintain and update its system to remain relevant with

technological advances such as artificial intelligence (AI) and machine learning. The application of these technologies has the potential to create more personalized services, such as recommendations for health facilities or medical procedures based on user history.

Second, digital equality remains a major challenge. Many people are unable to access or optimally utilize the application due to limited digital literacy and technological infrastructure, especially in remote areas. Further research could focus on collaborative efforts between BPJS Kesehatan, local governments, and local communities to establish a digital health assistance program, a community-based educational initiative that helps people understand and effectively use the JKN Mobile application.

Furthermore, from a national digital system integration perspective, research could be expanded by examining the relationship between the JKN Mobile application and the SATU SEHAT system, electronic medical records (ERM), and hospital information systems. This integration will enable faster, more accurate, and more efficient data exchange, thereby improving the quality of policies and the effectiveness of healthcare services. Furthermore, the social and economic impacts of healthcare digitalization are also important to further explore. Digital transformation not only improves administrative efficiency but can also boost healthcare worker productivity, reduce operational costs, and expand the reach of preventive healthcare services to the wider community.

Therefore, future research should focus not only on assessing the technical functionality of the JKN Mobile application but also on exploring sustainable, inclusive, and collaborative implementation models, so that this application truly becomes a key driver in building an integrated, effective, and equitable digital health system in Indonesia.

REFERENCES

- Andhi, F., & Aditya, L. (2024). Analisis Persepsi Konsumen Terhadap Penggunaan Aplikasi Mobile JKN. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 2(2), 384–394. <https://doi.org/10.61722/jiem.v2i2.976>
- Asuransi, D., & Peluang, K. (2025). Tantangan Dalam Meningkatkan Efisiensi Layanan. 5(3), 528–535.
- Aulia, S. R., Tiara, T., Indrianti, D., & Umam, K. (2024). Efektivitas Penggunaan Jkn Mobile Terhadap Peningkatan Kualitas E-Layanan Dalam Sektor Kesehatan Di Era Digitalisasi. 1(1), 160–167.
- Fatimah, H. H. (2023). 730.+Artikel_+Hanny+Humaira+Fatimah+25124-25130. 7, 25124–25130.

- Hakim, A. U., Rustanto, A. E., Bratakusumah, D. S., & Sutawijaya, A. H. (2024). Analisis Efektivitas Penggunaan Aplikasi Mobile Jkn Sebagai Bagian Pelayanan Publik Pada Bpjs Kesehatan Di Kota Bekasi. *Jurnal Cahaya Mandalika*, 5(2), 1087-1095.
- Masudi, S. N. A.-, Efkelin, R., & Lamba, H. (2025). Gambaran Persepsi Peserta Badan Penyelenggara Jaminan Sosial (BPJS) terhadap Efektivitas dan Peningkatan Layanan Mobile JKN di Kantor BPJS Kesehatan Cabang Jakarta Utara. September, 233-246.
- Mor, A., Dekkers, O. M., Nielsen, J. S., Beck-Nielsen, H., Sørensen, H. T., & Thomsen, R. W. (2017). Impact Of Glycemic Control On Risk Of Infections In Patients With Type 2 Diabetes: A Population-Based Cohort Study. *American journal of epidemiology*, 186(2), 227-236.
- Putri, A. N. P., & Sukawan, A. (2025). Implementation of the JKN-Mobile Application at the Mangkubumi Health Center Tasikmalaya City in 2024. *Jurnal Jaminan Kesehatan Nasional*, 5(1), 144-156. <https://doi.org/10.53756/jjkn.v5i1.237>
- Rahma, W. J. S. H. (2025). Influence of Celebrity Endorsers and Halal Lifestyle on Gen Z's Skincare Purchase Interest in East Java.
- Rachman, I., Jannah, A., Suardi, S., Ramdani, R., & Azizah, N. (2025). Literasi Digital Masyarakat melalui Edukasi Pemanfaatan Mobile Jaminan Kesehatan Nasional untuk Meningkatkan Kemudahan Akses Pelayanan Kesehatan di Desa Panaikang Kabupaten Pangkajene dan Kepulauan Sulawesi Selatan. 5(6), 2527-2536.
- S, R. B. J., Ratri, D. R., Harjayanti, N. D., & Brawijaya, U. (2025). Challenges Of Jkn Mobile Application Utilization In The Bpjs Patient Registration Process At X Hospital : A Case Study In X Hospital. 5, 203-212.
- Solehah, A. Z., Sabila, A., & Azhari, F. A. (2024). Upaya Pengembangan Pelayanan Kesehatan Terhadap Masyarakat Melalui Aplikasi Mobile Jkn. *Jurnal Kebijakan Publik*, 7(1), 1-9.
- Wantias, I., & Yuliaty, F. (2025). Analisis Kepuasan Pasien di RSUD Baros terhadap Aplikasi Mobile JKN. *AKADEMIK: Jurnal Mahasiswa Ekonomi & Bisnis*, 5(1), 61-74. <https://doi.org/10.37481/jmeb.v5i1.1094>
- Yunengsih, Y., Gesta, F., & Hidayat, E. (2025). Pengaruh Efektivitas Pelayanan Pendaftaran Online Aplikasi Mobile JKN Terhadap Kepuasan Pasien Rawat Jalan di Rumah Sakit Karya Bhakti Pratiwi Bogor. 10(1), 157-169.
- Zamzami, M., & Anggarani, A. (2024). Change Management Innovation Through Digital Transformation in BPJS Kesehatan. *Eka Prasetya Journal of Management Studies*, 10(2), 315-323. <http://www.jurnal.eka-prasetya.ac.id/index.php/>