

## Implementation of the National Health Insurance (JKN) Mobile Application in Sinjai Regency

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### ABSTRACT

This research discusses the implementation of the JKN Mobile application in Sinjai. Social security administering body (BPJS). The JKN Mobile application was launched by BPJS Health with the aim of providing maximum service to the community/participants. The aim of this research is to examine how the JKN Mobile application is implemented in providing health services in Sinjai Regency for the community/participants to use applications that facilitate online services. This research method uses a qualitative method with a case study approach with data collection techniques using literature studies and interviews. This research shows that the implementation of the JKN Mobile application in Sinjai Regency has not been optimal. There are several inhibiting factors in implementing the JKN Mobile application in Sinjai Regency, namely that the community is not fully aware of the use of the JKN Mobile application, as well as the lack of adequate facilities such as cellphones and networks. Therefore, it can be said that the implementation of the JKN Mobile application for the community/participants in Sinjai Regency has not gone completely well.

### A. INTRODUCTION

The introduction of various health applications in Indonesia is proof of the considerable growth experienced by online-based health service technology. However, because currently there are only a few people who use health applications, there are still many people who carry out health-related management manually even though applications for providing services have been provided to make it easier for people to use (Jembai et al., 2022; Tajudeen et al., 2022) . To optimize the implementation of national health insurance, President Jokowi Widodo has issued Presidential Instruction Number 8 of 2017. This shows the government's commitment to implementing the National Health Insurance Program (Junaidi; Mediansyah; Yaqin, 2019) . The newest flow of health services that utilizes the

insurance system is called National Health Insurance (JKN). This means that in the future, all Indonesian citizens will have to set aside a portion of their income for health insurance. (Junaidi; Mediansyah; Yaqin, 2019) .

The JKN *Mobile application* is a new technology-based innovation in health services from BPJS Health. With the help of this application, people will be helped during the service process and will find it easier to get information quickly. 2017 was the year when JKN *Mobile was launched* by BPJS Health Indonesia. (Tasya Kamila Putri, Bambang Irawan, 2022) . The aim of launching the JKN Application is to make it easier for participants to download BPJS participant data (Rahmawati, 2020)

Then, there are several previous studies that are relevant in this research, such as research from (Wulanadary et al., 2019) explained that because the JKN Mobile mobile application systematizes the services and information offered through the application, it is effective in terms of the time required to provide services, accuracy in providing services, and a non-discriminatory service delivery style . Meanwhile, according to (Tasya Kamila Putri, Bambang Irawan, 2022) it shows that the public's impression of the implementation of technology-based health insurance service innovation by BPJS Health Indonesia through JKN Mobile is generally not good or bad, seen from several indicators, including relative advantage, seen from the indicators. suitability.

Based on the explanation of the literature review, it explains more about satisfaction and effectiveness in using the JKN mobile application. So the update offered in this research focuses on the use of the JKN application in Sinjai. Therefore, the aim of this research is to explain how the JKN mobile application is implemented in Sinjai Regency.

Sinjai Regency has just received an award in the health sector. The award was given directly by the vice president of the Republic of Indonesia at a Universal Health Coverage (UHC) Award event (Fitriani, 2023) . However, development and adequate facilities in the health sector in Sinjai Regency are not in accordance with the services provided to patients, both inpatients and outpatients. The complaints from people who come to health facilities are that there is nepotism in the provision of services (Beritabersatu, 2019) . For this reason, Sinjai Regency is implementing the use of JKN Mobile. However, currently the implementation of the JKN Mobile application in the health sector in Sinjai Regency is still in the development process (Sinjai, 2022.) The causal factors include, among others, the lack of professional human resources, which causes a lack of socialization regarding the laws governing rights. and the community's obligation as patients who need medical services, to be able to prevent undesirable things such as poor treatment by medical personnel, malpractice, and so on (Jembai et al., 2022) .

The problems stated above are the reason the government launched a digital-based national health insurance (JKN) program. Before JKN Mobile existed, people could only visit and wait in very long queues and under required documents at BPJS Health branch offices, so the JKN Mobile application became a very important service to be provided to the public both conventionally and online. Currently, BPJS Health maximizes services through the JKN Mobile application which can be downloaded from the device itself via the Play Store or App Store. Ease of service in the JKN Mobile application, including the ability to transfer FKTP (first level health facilities), pay contributions, update membership information, find out family membership data, have a digital card and application, and much more. (Wulanadary et al., 2019) . The aim of creating this application is to make it easier for people to convey the problems they experience through this application.

The quality of the information system provided, the number of users, user satisfaction, and other factors that indicate the extent of the impact provided by the presence of the JKN Mobile application can all be used to determine the success of the information system. Sinjai Regency has implemented the

JKN Mobile application, however, there are still obstacles, including uneven socialization regarding the JKN Mobile application (sinjaikab.go.id 2022) and there are still areas in Sinjai Regency that are less touched by the network (Abidin, 2022) , so the use of the application JKN Mobile in Sinjai Regency is not running well. These problems could hinder the implementation of JKN Mobile in Sinjai Regency.

This research contributes to the development of the JKN Mobile application which is expected to make it easier for the public to obtain information related to health services such as health insurance. The presence of this application in Sinjai district can benefit many people and be a major step to improve public health services. It is hoped that this research can provide consideration, support and provide information regarding the use of the JKN Mobile application. Therefore, the quality of health services is the main focus for society in maximizing the growth of the health sector so that people can obtain more effective and efficient health services (Putri, 2014) .

## B. METHOD

This research was conducted at the Sinjai District Health BPJS Office. The informants in this research are the people of Sinjai Regency who use the JKN Mobile application. This research method uses a qualitative method with a case study approach. The case study for this research is the use of JKN Mobile in Sinjai Regency. The data collection technique in this research uses interview techniques, literature study. The research data sources are trusted and credible local online news portals such as Tribun Sinjai, Sinjai TV and relevant journal articles and are based on the results of interviews with informants. The data analysis technique in this research uses descriptive. The stages in data analysis are data collection, data selection, inter-variable analysis and data verification, as well as interpretation and drawing conclusions. (Al-Hamdi et al., 2020)

## C. RESEARCH FINDING AND DISCUSSION

### Implementation of JKN Mobile in Sinjai

The JKN Mobile application is a non-face-to-face digital service channel that allows users to access information and membership administration services related to the National Health Insurance program using information technology via an application on an Android-based smartphone. This application can make it easier for the public/participants to get services, reduce the number of queues so that people don't have to queue for long at the BPJS Health Office and can directly access various information about health from the JKN Mobile application (Putra et al., 2021) . Participants can also quickly and easily, wherever they are, access various information on the national health insurance program run by BPJS Health via the JKN Mobile application (Lubis et al., 2020) .

The aim of holding the JKN program is to focus on three things, such as faster, easier and more evenly distributed. The existence of the JKN Program can reduce discrimination so that JKN participants can receive equitable and maximum service (Bpjs-kesehatan.go.id, 2023) . But there are still people who do not understand and know about national health insurance (JKN), one of which is in Sinjai Regency.

Sinjai Regency has just received the 2023 UHC Award in the health sector with a program that provides opportunities for underprivileged people to receive free treatment. The advantage of regions that have received the UHC award is that participants who have just registered with BPJS can be active if they already have a NIK and just by bringing their KTP they can get services. BPJS users in Sinjai Regency account for 97% of the Sinjai population of 253,002 people (Pramono, 2023) .

BPJS Health in Sinjai Regency is in the process of developing an online queue system using the Mobile JKN application, teleconsultation, online prescribing and online referral services (Beritabersatu.com, 2022)

The implementation of JKN Mobile in Sinjai received a good response from the Sinjai Regency government, in this case explained by Akbar as the regional secretary of Sinjai Regency who said that "The Sinjai Regency Regional Government is dedicated to assisting the implementation of the JKN-KIS Program in Sinjai Regency, which will ensure that the entire community Sinjai Regency gets protection and quality health services. More attention must be given to ensuring that residents who have not yet registered as JKN-KIS participants do so immediately so as not to hinder them when they want to seek treatment. "In order for the membership data provided by BPJS Health and the Sinjai Regency Government to be equivalent, data validation and verification must also be submitted with reference to a valid Population Identification Number" (Upeks.co.id, 2021) .

In support of the implementation of the JKN Mobile Application provided by the Sinjai Regency Government, it turns out that the JKN Mobile application has not been socialized evenly in all existing sub-districts. This was explained by Drs . health care that has been prepared by BPJS Health, and hopes that the JKN Mobile program can soon be socialized in all sub-districts (Sinjai, 2022) .

Based on presidential instruction (Inpres) number 1 of 2022, there is a cruise program (mapping, combing, advocacy and registration) so that the Population and Civil Registration Service (Disdukcapil) and the Social Service can collaborate to help people register as BPJS participants via JKN Mobile. Moreover, health insurance in Sinjai Regency is guaranteed for all Sinjai residents (sinjaikab.go.id, 2023)

However, the implementation of JKN Mobile in Sinjai has not gone as far as possible according to the government's expectations, because there are still areas in Sinjai Regency that have not been touched by the network (Abidin, 2022) and there is still a lack of socialization so that there are still people in Sinjai Regency who do not know about the JKN Mobile application and how to use it. Its Uses (Sinjai, 2022) .

### The response of the people of Sinjai Regency to the JKN Mobile application

Based on the 43 responses received regarding the JKN Mobile application , several responses from the public regarding the JKN Mobile application were then processed in the NVIVO software. Figure 4 is the result of analysis in graphical form using NVIVO.

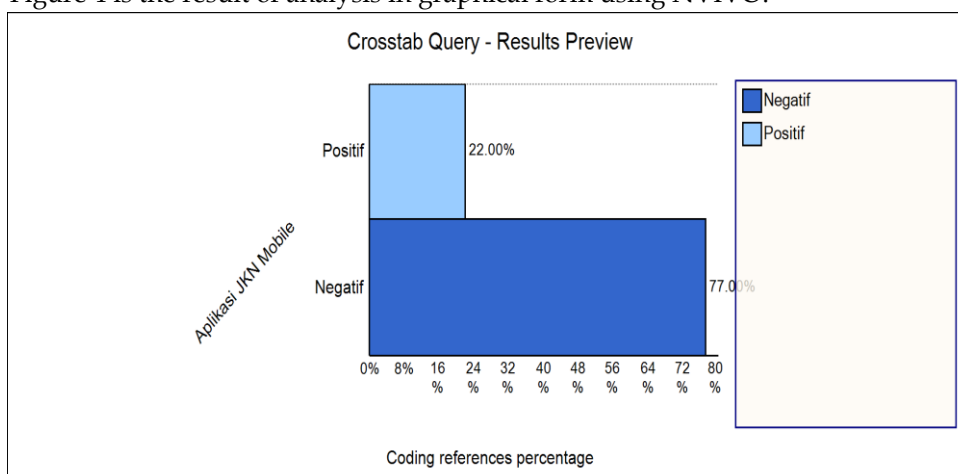


Figure 1. Responses to using the JKN Mobile Application

Figure 1. displays data in percentage form containing responses from people who use the JKN *Mobile application*. Based on the research above, it shows that 22.00% of responses felt that using the JKN *Mobile application* was very effective. Users feel that the quality of the JKN *Mobile system* is classified as a good information system and can be accessed easily and comfortably and can be used anytime and anywhere. Meanwhile, the use of the JKN *Mobile application* is greater, which shows that there are still users who feel doubtful about the protection and confidentiality of data on JKN *Mobile*. This is shown in the results of the presentation above where the implementation of JKN *Mobile* is still lacking at 77.0%. The JKN *Mobile procedure* is not easy and using the JKN *Mobile application* still has many obstacles.

This statement is in line with research conducted by (Wara et al., 2021) which explains that if the JKN *Mobile system* is of good quality, users will feel young when using it and JKN *Mobile* will become an information system that can be relied upon in certain situations and conditions with procedures. fast and guaranteed security.

In Indonesia, the use of JKN *Mobile* is still relatively low, this can be seen from the results of previous research. Based on research (Wulanadary et al., 2019) shows that although the implementation of the *Mobile* JKN application has not met the stated objectives, it is already good if viewed from the time needed to provide the service. Meanwhile, the implementation of JKN *Mobile* in Sinjai is still in the development process. This is indicated by the lack of socialization carried out by related parties regarding the use of the JKN *Mobile application* (Sinjai, 2022)

The quality of the application system and what is clearly visible when users use the program, both hardware and software, is one of the factors influencing the low use of JKN *Mobile* (Narmansyah et al., 2022). and this is also because there are still features that cannot be accessed or are locked, such as the doctor consultation feature, adding participants, changing participant data, auto debit registration, screening, service history information, self-screening, gradual payment plans. This will result in users not being able to access these menus, which will certainly hinder the process of using the JKN *Mobile application*.

Several community responses taken from JKN *Mobile interviews* in Sinjai district. According to Mrs. Nurhafidah, one of the JKN *Mobile Application users* in Sinjai Regency said, " *The JKN Mobile Application was quite helpful for me in making a digital BPJS card, but the problem was that the large FAQ page for independent and individual contributions could not appear even though the network was good. According to Mrs. Nurhafidah, this application lacks transparency.*

According to Mrs. Yulianti, users of the JKN *Mobile application* gave a response saying that " *The JKN application according to my experience is very disappointing because I want to take a queue number at an advanced health facility but can't, even though there is already a queue booking feature, but it doesn't work at all, it's really a useless application.*

According to Mr. Yudin, one of the residents said that " *I just heard the term JKN Mobile, and I don't know what JKN Mobile is.*

According to Mr. Muslimin, he said, " *I don't know the JKN Mobile application, because if I want to seek treatment, I only go to the practice, I rarely go to the health center or hospital because it's complicated.*"

According to Farida, one of the residents said, " *I used the JKN application to make a BPSJ card. After I downloaded it, I deleted the application because I didn't know how to use it.*"

According to Sry Hastuti, a patient from Central Sinjai said, " *I took the queue number via JKN Mobile, but the patient whose queue number was later was actually the one who was called by the nurse, so I thought it was useless if we took the queue number on JKN mobile.*

The same thing was felt by one of the patients who visited a health facility in Sinjai Regency. According to Mrs. Hera, " *I was registered by my child via the JKN Mobile Application, but I was surprised that my queue number was 63, but the queue number 70 was called straight away.*" *I'm confused whether my queue number is wrong or the health facility I went to is not registered in the JKN Mobile application.*

The public perception resulting from the implementation of the *JKN Mobile application* is that *firstly*. Viewed from the perspective of relative advantages, the *JKN Mobile application* has provided benefits and added value to the public and has received quite a positive view regarding its implementation, namely from an economic perspective, such as the public being helped in the related administrative processes. user data and minimize costs or energy incurred. In this case, it is hoped that the implementation of the *JKN Mobile application service* by BPJS Health will have benefits, satisfaction or greater value compared to previous services. The added value obtained from the implementation of *JKN Mobile* can be seen from the public's response or view of the presence of this application, which is relatively good. The implementation of *JKN Mobile* helps the public, one of which is in having a membership card, where with the presence of the *JKN Mobile application*, users are not required to carry a physical participant card, even with several obstacles such as the possibility of it being lost, left behind, damaged, and so on, but can only do so by utilize the digital card in the *JKN Mobile application feature* which, as is known nowadays, most people always carry their smartphones and everything digital can be found on the smartphone in a concise manner ( Tasya Kamila Putri, Bambang Irawan, 2022) .

*Second, judging from the suitability indicator, the JKN Mobile application* is in accordance with public needs in providing services, especially in the administration section of BPJS Health and embodies a good or positive outlook. Judging from the findings obtained from previous researchers through interviews, it shows that the public gives a good perception and thinks that the implementation of the *JKN Mobile application* is deemed appropriate and able to meet public needs related to health services. The implementation of the *JKN Mobile application* is considered to have been carried out well so that it is able to produce good views because the *JKN Mobile application* is realized in accordance with public needs in BPJS Health services, especially during the current Covid-19 pandemic and provides added value and effectiveness with service patterns or procedures. a new method that has been adapted by the government or the BPJS Health agency itself. The conformity of the *JKN Mobile application* with the needs of recipients/ public in BPJS Health services can be seen from the public who feel the advantages of the features provided which are deemed sufficient to meet user needs and do not need to go to the office directly because they can be accessed through the application and the various features provided. available on one application only (Tasya Kamila Putri, Bambang Irawan, 2022) .

*Third, Judging from the complexity indicator, based on the level of complexity felt and obtained from the community in implementing JKN Mobile*, it is quite high and produces negative views among the public due to the obstacles that arise, including the difficulty of the community accessing the application. The implementation of this application has not provided convenience to all communities equally. From the findings conducted by previous research resulting from interviews with other data in the previous data presentation, it was found that the responses from the den responses to the questionnaire appeared to be contradictory or not in accordance with the objectives of the *JKN Mobile application*, which has the aim of providing convenience related to administrative services to people just need to access the application. The views given by the public on the implementation of this application are considered not very good or tend to be bad, the public stated that the implementation of *JKN Mobile* tends to not make it easier for the public who use this application compared to previous innovations, on the other hand the public also still feels the complexity of using the *JKN Mobile application* where it is possible that the implementation of this application actually creates obstacles that can give rise to new problems in the provision of Indonesian BPJS Health services. These complications

include applications that are less effective in providing services with technological ease or applications that continue to request version updates and cannot be used, as well as other complications, namely applications that have errors or are difficult to open.

*Fourth*, based on the concept of testing. An innovation must be tested first by the wider community and given the opportunity to know, feel, experience and assess the quality of the innovation. Based on the trial stage that has been carried out, it is stated that the *JKN Mobile application* is not widely distributed, and also poses challenges for implementation, and there is unfavorable public opinion regarding the emergence of the *JKN Mobile application* (Tasya Kamila Putri, Bambang Irawan, 2022) .

*Fifth*, judging from the observed capability indicators, the innovation that can be considered is how an application works as an innovation and assessing the extent to which the results of the innovation can be seen in generating profits. Based on public responses, the majority expressed the shortcomings of the *JKN Mobile innovation* compared to the advantages that emerged. This unfavorable opinion was obtained because there were deficiencies or obstacles for the public in observing the *JKN Mobile application* , such as obstacles when logging in or errors. Even though the implementation still has advantages, such as this application which can make it easier for people to register via the application rather than having to go directly to the branch office, the shortcomings or obstacles dominate, especially in the community's ability to use this *JKN Mobile innovation* .

According to information from the Google Play Store, there are still shortcomings. On the Play Store application, the *JKN Mobile application* only received a rating of 3. This may reflect how happy users are after downloading the *JKN Mobile application* . One initiative to improve health services is the adoption of *Mobile JKN* offered by the Health Social Security Administering Agency (BPJS). The implementation of National Health Insurance (JKN) has been carried out, although the community has not received full benefits because of the application used.

There are several obstacles to implementing the JKN application, namely: *First* , network difficulties which prevent us from being able to use the *JKN Mobile application* . *Second* , the participant's cellphone memory is inadequate. *Third*, there are many people who use Android but don't understand how to use the Android. *Fourth*, many people have downloaded the *JKN Mobile application* , but have not fully applied it. *Fifth*, there are still many people who don't use Android cellphones. *Sixth*, there is less effective communication between the government and the community. *Seventh* , most of the participants who came for the socialization were older people. *Eighth*, there is a lack of education provided by the first level health facility (FKTP) in introducing an application that is very useful for every citizen who uses a BPJS health card. (Rika Rinjani, 2022)

The statement conveyed by previous research conducted by (Rika Rinjani, 2022) said that many people had downloaded the application and the JKN application made it easier for people to get services easily via their Android, but they were also confused and more It is better to choose conventional services because of confusion in using the JKN application. Especially for people who still live far from urban areas, let alone using this application, most of them don't have Android and network problems in their villages are still bad and it is not possible for them to use this application.

To socialize the *Mobile JKN* application, the BPJS Health office and First Level Health Facilities (FKTP) must collaborate. For example, First, BPJS Health officers are provided to help the public and participants who access the *Mobile JKN* application. Second, BPJS carries out outreach which is very beneficial for health. Third, RSUD and First Level Health Facilities (FKTP) are participating in increasing the socialization of the *JKN Mobile application* . Fourth, technological readiness shows how an application prepared or developed will be implemented in facilities and infrastructure. (Rika Rinjani, 2022)

## D. CONCLUSION AND RECOMMENDATION

### Conclusion

From the results of the research interviews above, it can be concluded that the implementation of the JKN *Mobile application* in Sinjai Regency has not been optimal, this is because there is still a lack of socialization carried out by related parties so that some people in Sinjai Regency do not yet know about the JKN *Mobile application* and infrastructure such as networks that are not yet available. stable is also one of the obstacles to implementing mobile JKN in Sinjai Regency. Apart from that, the features in the JKN *Mobile application* are also not yet effective because there are still many features that cannot be accessed (locked). The public's views on the implementation of online-based health insurance services through the JKN *Mobile application* by BPJS Health have not received completely positive perceptions or responses and tend to be more negative, and the use of the JKN *Mobile application* is also considered to still have many shortcomings.

### Recommendation

Based on the research results and conclusions that the researchers obtained, the researchers have several recommendations that can serve as input for several related parties, including, the BPJS Health Office in Sinjai Regency to optimize socialization regarding the implementation of JKN *Mobile* by BPJS Health Indonesia to the public, not only offline or socialization from office employees, but online socialization is also needed through media such as Instagram, Twitter, Facebook. What needs to be considered is the facilities and infrastructure that need to be prepared, one of which is the addition of towers in various remote villages in Sinjai Regency .

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