

ABSTRACT

This study aims to analyze value creation and business model configuration within the digital health ecosystem through the implementation of the Mobile JKN application, using a case study at Klinik Pratama Rawat Inap Utama Ridho Bekasi. The study is motivated by a gap between the high adoption of the digital platform and the actual transformation of the business model in practice, where services still run through two parallel tracks, digital and conventional. This research employs a qualitative approach with a case study method, through in-depth interviews, observation, and documentation involving six informants from four stakeholder groups based on the Triple Helix approach (BPJS Kesehatan as government, academics as academia, and clinic management and healthcare workers as business), together with JKN participants as service users (demand-side). Data were analyzed using the interactive analysis technique of Miles, Huberman, and Saldaña, comprising data condensation, data display, and conclusion drawing/verification. The results show that the implementation of Mobile JKN creates multidimensional value creation for participants, healthcare workers, and clinic management, although this has not yet been fully optimized or evenly distributed across all value creation dimensions. The clinic's business model configuration has also changed in several Business Model Canvas elements particularly value propositions, channels, customer relationships, key activities, and key partnerships although these changes remain partial and have not yet become systemic across all elements. The study further identifies multidimensional supporting and inhibiting factors, encompassing both internal clinic factors and external factors such as BPJS Kesehatan regulations, technological infrastructure readiness, and participants' digital literacy. This research offers practical contributions in the form of optimization recommendations for Klinik Ridho and BPJS Kesehatan, as well as academic contributions that enrich the study of value creation and business model configuration in the context of digital health at primary healthcare facilities.

Keywords: value creation, business model configuration, Mobile JKN, digital health, Business Model Canvas