



The Effect of using the Mobile Application of JKN Health Social Security Implementing Agency on JKN-KIS Participant Satisfaction in the City of Padang using the Unified Theory of Acceptance and use of Technology Model

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ABSTRACT

This study aims to determine the effect of the use of the JKN mobile application by the health social security administering agency on the satisfaction of JKN-KIS participants in the city of Padang using the unified theory of acceptance and use of technology model. This research is causality research, the method used is quantitative. The population that will be used is all JKN KIS participants in the city of Padang who have used the Mobile JKN application in April 2022 with a total of 101,676 people, the sample is 470 JKN KIS participants in the city of Padang who have used the Mobile JKN application. The sampling technique used in the form of non-probability sampling method with purposive sampling technique. The sample criteria are as follows: have become JKN participants, JKN participants in Padang City, already registered and using the JKN mobile application. Analysis of this research data using Structural Equation Modeling - Partial Least Square (SEM-PLS). The conclusions in this study are as follows: performance expectancy has a significant influence on the use behavior of mobile JKN, effort expectancy does not have a significant influence on use behavior of mobile JKN, social influence has a significant influence on use behavior of mobile JKN, facilitating conditions do not have a significant influence on use behavior mobile JKN, hedonic motivation has a significant influence on the use behavior of mobile JKN, perceived value has no significant effect on use behavior of mobile JKN, habit has no significant effect on use behavior of mobile JKN, use behavior of mobile JKN has a significant influence on user satisfaction

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INTRODUCTION

The existence of an information system is very necessary in a company or organization. Information systems provide fast, reliable and accurate information needs (Sidharta & Suzanto, 2015) so as to

improve the smooth running of the organization to assist the community in obtaining better services from the application of the information system. Organizations can use information systems with computerized systems or with smartphones. The technology that is often used today is smartphones, so many organizations provide services through mobile application-based information systems or what are often referred to as mobile applications. Sun, Lee, Moon, Kim, Shin, & Kim, 2014).

Organizations are required to improve services to its consumers, including organizations engaged in health insurance services such as the Health Social Security Administering Body or abbreviated as BPJS Kesehatan. BPJS Kesehatan continues to make efforts to improve health services to all BPJS health participants based on Presidential Regulation of the Republic of Indonesia Number 82 of 2018 Number 1 paragraph 1 which explains health insurance. Health insurance is a guarantee in the form of health protection so that participants get health care benefits and protection in meeting basic health needs.

The JKN Mobile Application was inaugurated in 2017 whose purpose is to make it easier for prospective JKN KIS participants or participants to do online administration anywhere and anytime. In addition, JKN KIS participants can enjoy services quickly, because this application is supported by several interesting features that are useful for JKN KIS participants including participant data, change participant data, bed availability, service registration, premiums, doctor consultation, surgery schedule, gradual payment plan, covered drugs, auto debit registration, payment records, participant registration, payments, service history, information and complaints, VA checks, JKN info, location, covid 19 self-screening and health history screening.

System user satisfaction is the actions and feedback that the user generates after using the information system (Kotler, Keller, Ang, Tan, & Leong, 2021). User satisfaction can be defined as a level of feeling of a user as a result of the comparison between the user's expectations for a product with the real results obtained by the user from the product. If the information system meets the expectations of system users, the level of user satisfaction is high, whereas if the information system cannot meet the expectations of system users, the level of user satisfaction will be low. If the results obtained exceed expectations, of course the user will feel very satisfied (highly satisfied).

User satisfaction plays an important role for service business providers, because users will spread their satisfaction to potential users, thereby increasing the reputation of service providers. (Christasani & Satibi, 2016). Then emphasized by (Barbosa, García-Fernández, Pedragosa, & Cepeda-Carrion, 2021) that user satisfaction for service businesses is very important, namely maintaining the viability of the business in the long term. Thus satisfaction becomes the company's benchmark whether there are some things that need to be improved in the future or even there are some things that need to be improved because users feel dissatisfied or feel disadvantaged. If the user is not satisfied, of course, the user will not reuse the information technology system and may complain of his dissatisfaction to other users so that this becomes a threat to the organization. So it is very important for organizations to know the level of user satisfaction. User satisfaction is measured by how much users use or access information systems (Zviran & Erlich, 2003).

Based on information obtained from BPJS Kesehatan Padang Branch, the number of JKN-KIS participants in Padang City who use the Mobile JKN application is increasing every year which can be seen in Table 1 below:

Table 1. Number of JKN Mobile Application Users JKN Participants in Padang City		
Number	Year	Number of JKN Mobile Application Users
1	2018	19,817
2	2019	44,438
3	2020	71,972
4	2021	95,971
5	2022	102,781

Source: BPJS Health Business Intelligence Data

Table 1 provides information that JKN KIS participants in the city of Padang prefer to use digital services such as the Mobile JKN application. Thus the Mobile JKN application designed by

BPJS Kesehatan is a successful application which can be seen from the number of JKN KIS participants who use this application because this application is easy to use and useful for both users. In other words, the Mobile JKN application fulfills the needs of JKN KIS participants plus this application offers complete administrative and information service features so that the needs of participants have been met which in the end they are satisfied with the use of the Mobile JKN application.

To find out whether the user is satisfied or not with the information technology system, the user must use it first. The use behavior of an information system is an important factor that influences the success or failure of a technology (Farah, Hasni, & Abbas, 2018; Liaw et al., 2012; Sidharta & Suzanto, 2015) so that to find out the success of the implementation of a technology, it is necessary to analyze user acceptance of information technology systems, for example the system that already exists in BPJS health, namely the Mobile JKN application. The benefits that can be obtained from using the Mobile JKN application include registering other participants for JKN participation is very easy. By using this application, you no longer need to go to the BPJS health office to register. This registration is intended for prospective non-wage workers (PBP) or independent participants who have not previously been registered with BPJS Kesehatan. Furthermore, participant data can be changed easily such as changing service classes, changing email addresses, mailing addresses, and telephone numbers. Through a smartphone, of course, data can be changed more simply and saves time. Then in the current era of the covid-19 pandemic, it is now advised not to crowd, with the "service registration/online queue" feature to access Health services at Health Facilities (Faskes) will provide enormous benefits. With this online queue, it will make it easier for participants to keep their distance from other participants when getting health facilities and not waiting in long queues at the destination health facilities.

So those are the benefits that participants can get from the Mobile JKN application launched by BPJS Kesehatan. This benefit can be felt by all levels of society who have been registered as JKN program participants. However, of the many benefits offered, people are not enthusiastic about using this application. The JKN Mobile application that has been used by JKN participants from BPJS health is around 30% (Source: bpjs-kesehatan.go.id). This shows that there are still half of the people who do not know the existence of this application, even though to access the Mobile JKN application is very easy by using an Android smartphone or iPhone, the public can already access it.

There are so many ways or models that have been developed to measure the level of acceptance and use of a technology system. One model that can be used to represent the level of acceptance and use of a technology is the Unified Theory of Acceptance and Use of Technology (UTAUT). UTAUT is the basis for clarifying the reasons for users to accept or reject a technology in a certain perspective and has the ability to increase understanding about technology acceptance (Thaker, Thaker, Khaliq, Pitchay, & Hussain, 2021). The UTAUT model is a new model whose instrument combines eight existing models of technology acceptance (Al-Saedi, Al-Emran, Abusham, & El Rahman, 2019). UTAUT is a model used to explain user behavior towards an information technology (Cera, Pagria, Khan, & Muaremi, 2020). The advantage of the UTAUT model is that it is overall able to explain 70 percent of the variance in user interest in using information technology, which is a substantial or detailed increase from the eight models in previous studies (Sriyeni et al., 2018). Based on a case study researched by Yel & Ningtyas, (2019) explains that the advantage of the UTAUT method compared to the TAM method is that the UTAUT method is able to measure 73% of the aspects used to assess system acceptance while TAM can only measure 63%.

The UTAUT model consists of seven constructs, namely performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivation, perceived value, and habits (Habit). From the seven constructs, it can be seen which constructs affect the level of acceptance of the use of the Mobile JKN application for JKN KIS participants in Padang City.

Existing JKN BPJS Health participants who will carry out Mobile JKN registration require an updated Mobile number in the BPJS Health participant application information system, if the

Mobile number is invalid and has not been updated, then the participant must update the Mobile number data or email to service channels that have been registered. prepared by BPJS Health so that the registration process for the Mobile JKN application can be carried out. Updating the data can be through administrative services via whatsapp (PANDAWA BPJS Health), Padang City Public Service Mall, Care Center 165 or the local BPJS Health Office. From interviews conducted with BPJS Health JKN Participants who have registered for the Mobile JKN application, he said that one of the things that caused participants to be less interested or unwilling to register for the Mobile JKN application was that participants were lazy to queue at BPJS Health administration service channels to update the mobile number, so that new participants would register for mobile JKN when the participant had a need.

The above phenomenon illustrates the importance of increasing the satisfaction of JKN KIS participants. Therefore, this study explains that JKN participants' satisfaction with the Mobile JKN application can increase because participants have felt the perceived benefits of using this application and participants use this application because it is driven by the model. *Unified Theory of Acceptance and Use of Technology* (UTAUT) which consists of seven constructs namely performance expectations, business expectations, social influences, facility conditions, hedonic motivation, perceived values and habits.

RESEARCH METHODS

This research is causality research, the method used is quantitative. The population that will be used is all JKN KIS participants in the city of Padang who have used the Mobile JKN application in April 2022 with a total of 101,676 people. Hair et al., (2010) states that a study is considered representative if the number of samples used is as much as the number of indicators multiplied by 5-10 or at least 100 (one hundred) samples or respondents. In this study, the number of indicators is 47, so $47 \times 10 = 470$. So the sample is 470 JKN KIS participants in the city of Padang who already use the Mobile JKN application. The sampling technique used in the form of non-probability sampling method with purposive sampling technique. The sample criteria are as follows: have become JKN participants, JKN participants in Padang City, have registered and used the JKN mobile application. Data analysis of this study used Structural Equation Modeling - Partial Least Square (SEM-PLS).

RESULTS AND DISCUSSION

Characteristics of Respondents

Based on the results of the study, respondents with female sex were 62.3% (293 people) more than respondents with male sex as many as 37.7% (177 people). In general, respondents ranged in age from 26 to 35 years as many as 48.1% (226 people), most of them had the latest educational background S1 (Bachelor) as many as 45.7% (215 people) and Diploma 3 as many as 22.8% (107 people). In general, 72.6% (341 people) of marital status are married and 24.7% (116 people) unmarried marital status, the most having BPJS membership responsibilities 1 to 3 people as much as 80.9% (380 people).) participant. Generally, participants are registered as participants with grade 2 level as many as 43.8% (206 people) and most of the respondents in this study are private employees as many as 45, 7% (215 people), 23.2% civil servants (109 people) who have a monthly income of IDR 2,000,001 - 5,000,000 52.6% (247 people) and have a monthly income of IDR 5,000,001 - 10,000,000 as many as 24.7% (116 people). Then have the type of JKN (Health BPJS) membership as Private Employees/BUMN/BUMD as many as 48.3% (227 people) and as civil servants as many as 24.5% (115 people).

Hypothesis Testing

Hypothesis/significance test can be seen from the output path coefficient (Mean, std-dv, and T-value). Where the original sample value shows a positive (+) or negative (-) correlation. A hypothesis

is accepted if the value of t statistics $> t$ table with a confidence level of 95% or a significance level of 5%, where if t count has a significance less than 0.05, it means that it has a significant effect. The value of t table in this study was obtained by looking at the value ($df = n - k$). where, n is the number of respondents, k is the number of research variables and df is the degree of freedom. So, the result is obtained ($df = 470 - 9 = 461$). So the value of the T -table is 1.965 with the value of is 5% or 0.5. The following can be seen the results of testing the hypothesis in table 2.

Table 2. Hypothesis testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Performance _Expectancy -> Use Behavior	0.269	0.265	0.061	4.392	0.000
Effort _Expectancy -> Use Behavior	0.041	0.041	0.056	0.729	0.466
Social _Influence -> Use Behavior	0.405	0.413	0.072	5,637	0.000
Facilitating _Condition -> Use Behavior	-0.082	-0.078	0.064	1,270	0.205
Hedonic _Motivation -> Use Behavior	0.223	0.218	0.069	3.228	0.001
Perceived _Value -> Use Behavior	-0.034	-0.033	0.064	0.541	0.589
Habits -> Use Behavior	0.099	0.095	0.060	1,642	0.101
Use Behavior -> User Satisfaction	0.758	0.758	0.027	28,182	0.000

Source: Results of primary data processing (2022)

Discussion of Research Results

Effect of performance expectancy on the use behavior of mobile JKN

Based on the results of the research, performance expectancy has a significant influence on the use behavior of mobile JKN, thus the first hypothesis is accepted. This indicates that the better the performance expectancy, the higher the use behavior of mobile JKN. The performance expectancy of JKN KIS participants on the use of mobile JKN can be seen from the participants assessing that using mobile JKN will provide convenience related to service needs. In addition, when participants use mobile JKN it will save time. Then JKN services can be accessed anywhere by using various service features available on the Mobile JKN application. Furthermore, when participants use the Mobile JKN application,

explained that the benefits of mobile applications are increased flexibility, efficiency, getting access to effective information and consumers feel an increase in performance expectations so that individuals have greater confidence in the use of information system services. Therefore, consumers are more likely to adopt information system services if they feel that these services will provide benefits for them such as providing convenience and speeding up their work processes. (Tan et al., 2016).

Differentiate the value of the respondent's level of achievement seen for the average performance expectancy the highest is found in item PE2 "When I use mobile JKN it will save time" which is 4.48 with a TCR value of 89.6%. The TCR value belongs to the very good category, meaning that most of the participants JKN KIS in the city of Padang who already use the Mobile JKN application feel that they can save time when using mobile JKN. This can happen because participants can register services (queue) for the desired health facility using the JKN mobile application without having to come directly to the health facility. In addition, you can make changes to participant data directly through the application service without having to come directly to the BPJS health office.

Health is a vital element for life. For this reason, BPJS Health improves health services by creating a health information system, namely launching a JKN mobile application that has good performance, for example providing a complete, flexible, efficient health platform and access to

effective information so that BPJS participants benefit from using the system and thereby increasing the performance expectations felt by participants so that they realize the importance of using the system that has been developed by BPJS and they will be motivated to use it.

Many studies have proven that the performance expectancy factor plays a major role in the context of information systems (Alrajawy et al., 2018; Tarhini et al., 2018; Venkatesh et al., 2011). Some studies also state that when performance expectations increase, system use also increases (Al-Qeisi et al., 2014; Faaeq et al., 2014; Chong et al., 2010). The results of this study are supported by research results in the form of a significant positive relationship between performance expectations and usage behavior (Isaac et al., 2019; Anjana et al., 2011; Marjani & Moghasemi, 2012; Raman & Don, 2013; Doody et al., 2014).

Effect of effort expectancy on use behavior of mobile JKN

Based on the results of the research, effort expectancy does not have a significant effect on the use behavior of mobile JKN, thus the second hypothesis is rejected. This can be interpreted that effort expectancy has no significant effect on the use behavior of mobile JKN. The increase or decrease in effort expectancy will not significantly affect the use behavior of mobile JKN.

JKN KIS participants in the city of Padang who have used the Mobile JKN application as the sample in this study assume that the effort expectancy of using the JKN BPJS Health Mobile Application is the same as using other digital-based applications, which only requires filling in the identity of participants who have been previously registered. to be able to log into the application so that the JKN mobile application is also easy to use. Then in the JKN mobile application the display of service features has also been grouped according to their respective sections so that the features on the JKN mobile are easy to understand like other digital applications.

Next with **existence** feature grouping makes participants understand how to use other mobile applications, where this feature grouping also occurs in general in various other digital applications. In addition, JKN KIS participants also think that learning to use the JKN mobile application is easy and using the JKN mobile application does not require much effort, as is the case with other digital applications. so that all of these things do not affect the use behavior of mobile JKN for JKN KIS participants in the city of Padang who are already using the Mobile JKN application.

Effort expectancy as fundamental antecedent factors related to technology adoption and use (Isaac et al., 2019; Tan et al., 2016; Mutahar et al., 2018). Consumers are more likely to use information system services if they feel that the application is easy to use and requires less effort (Farah et al., 2018). Thus, how much effort is required is an important factor in the use of technology (Y.-M. Tai & Ku, 2013). This is confirmed by (Koenig-Lewis et al., 2010) if technology is easy to use, it will definitely increase the level of technology adaptation. Furthermore, if the use of technology makes the user's life simple, easy, user-friendly and the interaction of dependence on humans is reduced, it will lead to a perception of technology and further increase technology adoption. (Yang et al., 2011; Heap et al., 2014; Raza et al., 2018)

However, the majority of JKN KIS participants in the city of Padang who have used the Mobile JKN application have educational backgrounds with the latest S1 (Bachelor) as many as 45.7% (215 people) and Diploma 3 as many as 22.8% (107 people). This shows that participants are people who have a good level of knowledge making it easier for them to get information on how to use the JKN mobile application easily, meaning that effort expectancy does not contribute to the use behavior of mobile JKN because JKN KIS participants can know easily how to use the JKN mobile application to support the necessary health service needs.

The results of this study are supported by research Susanto et al., (2020) business expectation (EE) appears to be an insignificant determinant of behavioral intention to use electronic money services. Likewise with the results of research Fernandez & Pujani (2019) who found that business expectations (Effort Expectancy) had a positive effect on customer behavioral intentions but did not have a significant effect on using mobile banking services. This explains that whether there is an

effort to use mobile banking does not have a big influence on customer interest in using mobile banking.

The influence of social influence on JKN mobile use behavior

Based on the results of research, social influence has a significant influence on the use behavior of mobile JKN, thus the third hypothesis is accepted. This indicates that the better the social influence, the more the use behavior of mobile JKN will increase. The social influence received by JKN KIS participants on the use of mobile JKN can be seen from participants' friends/relatives recommending the use of the JKN mobile application and friends/relatives who are more experienced in assisting in using the JKN mobile application for JKN membership administration activities and information.

In addition, most people around the participants use JKN mobile for JKN membership administration activities and use JKN mobile for JKN information. Then according to participants, BPJS Health officers have helped educate the use of the JKN mobile application. Furthermore, in general, BPJS Kesehatan has declared the importance of using the JKN mobile application and there are participants who receive educational information about the importance of using mobile JKN from social media (Instagram/facebook/Whatsapp).

Social influence parameters are important for technological success (Doody et al., 2014). The product or service in the early stages of development is a completely new technology product for individuals and individuals will lack information about the use of this new technology, therefore the influence of close friends and relatives is very important in the use of this new technology. (Zhang et al., 2018). This means that suggestions and reactions from close friends and relatives or people who are considered important can shape individual perceptions of information technology systems and influence the use of these technologies (Lopes et al., 2015; Doody et al., 2014).

Differentiate the value of the respondent's level of achievement seen for social influence, the highest is in the SI6 item "In general, BPJS Health has declared the importance of using the JKN mobile application." that is equal to 4.29 with a TCR value of 85.8%. The TCR value belongs to the very good category, meaning that most of the JKN KIS participants in the city of Padang who have used the Mobile JKN application know very well that in general, BPJS Health has declared the importance of using the JKN mobile application. JKN mobile application to make it easier to access the services needed.

The results of this study are supported by the results of research (Isaac et al., 2019) that social influences have a positive impact on actual internet use. This is explained by the fact that the more family, friends, and co-workers who think using the Internet is a good idea, the more employees use the Internet. Then (Venkatesh et al., 2012) also explained that social influence has a positive effect on the behavior of using information systems. Other studies have also explained that applications such as the use of m-banking are determined by social influences (Patton et al., 2016).

The influence of facilitating conditions on the use behavior of mobile JKN

Based on The results of the research on facilitating conditions do not have a significant influence on the use behavior of mobile JKN, thus the fourth hypothesis is rejected. This means that facilitating conditions have a negligible effect on the use behavior of mobile JKN. The increase or decrease in facilitating conditions will not significantly affect the use behavior of mobile JKN.

JKN KIS participants in the city of Padang who have used the Mobile JKN application as the sample in this study assume that the facilitating conditions in using the JKN mobile application are generally the same as the conditions for using other digital applications, namely having a mobile phone connected to the internet for registration, have the necessary resources, have the necessary knowledge, feel comfortable using the mobile application to perform service needs, get information assistance in the form of education when experiencing difficulties using mobile applications and the environment where they live supports using mobile applications so that all of these things do not

affect use behavior mobile JKN for JKN KIS participants in the city of Padang who are already using the Mobile JKN application.

Faaeq et al., (2014) explains that important facilitation conditions can affect individual system use. The better the support conditions of the facilities available to customers, the higher the willingness to use and adopt technology (Lopes et al., 2015). Thus, someone is willing to adopt information system services if they have certain facility conditions such as the skills they have when operating the application, having financial resources, and functioning cellular connections. (Chemingui et al., 2021).

But it doesn't matter *facilitating conditions* The JKN mobile use behavior can be explained because JKN KIS participants who use the JKN mobile application already know that to access car application services, one of the main requirements is to have an internet-connected mobile phone to register for the use of mobile JKN. This result is supported by the results of descriptive statistical data on the facilitating condition variable, where the statement that gets the highest average is found in the FC1 item "I have an internet-connected cellphone for registration in using JKN mobile" which is 4.50 with a TCR value of 90%. The TCR value belongs to the very good category,

Furthermore, participants use the JKN mobile application even though the facility conditions are met not because of the condition of the facilities that are prioritized but rather using them as needed. Where the JKN mobile application is a facility used by JKN KIS participants to get health service features according to their needs in an easier digital way than having to come directly to the BPJS Health office. The results of this study are supported by research Isaac et al., (2019) who found that facilitating conditions did not affect actual internet usage.

The effect of hedonic motivation on JKN mobile use behavior

Based on the results of the hedonic motivation study have a significant influence on the use behavior of mobile JKN, thus the fifth hypothesis is accepted. This indicates that the better the hedonic motivation, the higher the use behavior of mobile JKN. The hedonic motivation of JKN KIS participants can be seen from the participants feeling that using the JKN mobile application is fun and they are happy with the benefits of the JKN mobile application. Then participants' curiosity about JKN information is often stimulated by the JKN mobile application, and when participants use JKN mobile, they get information about new things and they use JKN mobile to keep up with the digital era.

Hedonic motivation refers to the level of pleasure or enjoyment that comes from using technology (Farzin et al., 2021) and is an important factor in the adoption of technology by users (Barbosa et al., 2021). The greater the value of pleasure provided by a mobile service, the more likely consumers are to use it (Farah et al., 2018). In general, customers think that intrinsic utility (pleasure, fun, enjoyment) is very important in shaping customer perceptions and tendencies to adopt new systems. (Alalwan et al., 2017).

Based on the value of the respondent's achievement level, it can be seen that the highest average hedonic motivation is found in the HM5 item "I use mobile JKN to follow the digital era" which is 4.37 with a TCR value of 87.4%. The TCR value is in the very good category, meaning that most of the JKN KIS participants in the city of Padang who already use the Mobile JKN application feel that they are using the mobile JKN to follow the digital era. This is because currently health facilities that are integrated with BPJS Health for services can use participant identity cards which are accessed digitally via mobile devices so as to provide more pleasure to participants by using the mobile application technology because all the service features of BPJS Kesehatan can be accessed easily via digital.

Mobile devices are generally associated with enjoyment, fun and entertainment. Thus, JKN mobile applications tend to be seen as entertainment and fun, especially when the design and visual characteristics of the application and overall layout are considered aesthetic and JKN participants enjoy every process displayed by the application on their mobile devices. In addition, the JKN mobile

application offers attractive visual applications (eg colors, music, animations, and fonts) so as to increase application usage and evoke feelings of happiness and satisfaction. Therefore, JKN participants are motivated to adopt JKN mobile services that satisfy their aesthetic and emotional needs.

The results of this study are consistent with the results of the study Alalwan et al., (2017) explained that hedonic motivation is indicated to influence customer decisions in adopting telebanking. Furthermore, another study also explains that the use of interactive services, such as m-banking, is not sufficiently based on functional motivation, but is also driven by hedonic needs and values. (Malaquias & Hwang, 2016). The same is also explained by (Curran & Meuter, 2007) that the main determinant of consumers in adopting technology is the hedonic motive.

The effect of perceived value on the use behavior of mobile JKN

Based on research results *perceived value* does not have a significant effect on the use behavior of mobile JKN, thus the sixth hypothesis is rejected. This can be interpreted that the perceived value has a insignificant effect on the use behavior of mobile JKN. The increase or decrease in perceived value will have no significant effect on the use behavior of mobile JKN.

JKN KIS participants in the city of Padang who have used the Mobile JKN application as the sample in this study assume that in general the perceived value of using the JKN mobile application is the same as using other digital applications, where the difference is in the type of application used. The perceived value of using the JKN mobile application can be seen from the comparison with the time that must be spent, the use of mobile JKN is more time-saving. Then compared to the costs, the use of mobile JKN is very efficient. Furthermore, compared to the efforts that must be made, the use of mobile JKN is beneficial. After that, compared to the time that must be spent, the use of mobile JKN is useful. Finally overall,

A consumer is likely to adopt the technology that maximizes subjective value and brings him the greatest benefit (Ko et al., 2013). However, the effect of perceived value on the use behavior of mobile JKN is not explained because JKN KIS participants who use the JKN mobile application use applications more likely because of the need that can be accessed through the application-based health service features offered. Where participants tend to usually use the application only more access to participant card menu options and registration of health service queues to save the time required for services. This is because information about the identity of participants has been integrated directly into the application, as well as other information.

This result is supported by the results of descriptive statistical data on the perceived value variable, where the statement that obtains the highest average is in item PV1 "When I compare it with the time that must be spent, the use of mobile JKN is more time-saving" which is 4, 48 with a TCR value of 89.6%. The TCR value is in the very good category, meaning that most JKN KIS participants in the city of Padang who have used the Mobile JKN application feel that when participants compare the time they have to spend, they feel that using mobile JKN is more time efficient. This is because by using this application, JKN KIS participants can take care of various health service administrations only through the use of the JKN mobile application. In addition, if you want to get a queue for first-level health care services, you can also use the JKN mobile application. Where all these things make it easier for participants without having to come directly to the BPJS health office or to their health facilities.

The influence of habit on the use behavior of mobile JKN

Based on the results of habit research does not have a significant effect on the use behavior of mobile JKN, thus the seventh hypothesis is rejected. This means that habit has a negligible effect on the use behavior of mobile JKN. The increase or decrease in the habit will not significantly affect the use behavior of the JKN mobile.

JKN KIS participants in the city of Padang who have used the Mobile JKN application as the sample in this study assume that their habits (habit) in using the JKN mobile application do not affect the use behavior of the JKN mobile. This is because the use of the JKN mobile application is not a habit but more like a necessity. Where when participants need health services that can be accessed through the JKN mobile application, participants will use them such as administrative service needs, JKN information needs, JKN service needs. Furthermore, when the service needs have been met, the participant will stop using it and will use it again if needed.

When people learn something automatically, their behavior becomes a habit (Hussain et al., 2019). Customers learn to use the application through experience and their first experience of using this technology develops their learning that turns into a habit automatically (Susanto et al., 2020).

However, the effect of habit (habit) on the use behavior of mobile JKN can be explained because JKN KIS participants who use the JKN mobile application use the application out of necessity. This result is supported by the results of descriptive statistical data on the habit variable, where the statement that gets the highest average is in item H4 "I have to use the JKN mobile application for JKN service needs" which is 4.29 with a TCR value of 85.8%. The TCR value is in the very good category, meaning that most of the JKN KIS participants in the city of Padang who have used the Mobile JKN application feel that the use of the JKN mobile application is used to meet the needs of JKN services.

The effect of JKN's mobile use behavior on user satisfaction

Based on the research results, the use behavior of mobile JKN has a significant influence on user satisfaction, thus the eighth hypothesis is accepted. This indicates that the better the use behavior of the mobile JKN, the higher the user satisfaction on the mobile JKN. User behavior (use behavior) of JKN mobile JKN KIS participants on the use of mobile JKN can be seen from participants using mobile JKN for easy access to JKN administration services or information (BPJS Kesehatan) available on JKN mobile features. Then when participants use mobile phones, participants directly access JKN mobile for JKN service needs and participants also often use JKN mobile applications and use JKN mobile applications for a long time,

Based on the value of the respondent's achievement level, it can be seen that user behavior (use behavior) has the highest average contained in the UB1 item "I use mobile JKN for easy access to JKN administration services or information (BPJS Kesehatan) available on mobile JKN features" which is equal to 4.38 with a TCR value of 87.6%. The TCR value is in the very good category, meaning that most JKN KIS participants in the city of Padang who have used the Mobile JKN application strongly agree that they can take advantage of mobile JKN for easy access to JKN administration services or information (BPJS Kesehatan) available on features JKN mobile. Where the service features that are most often used are participant info, queue service registration, payment history info.

The results of this study are consistent with the results of this study (Rafidah et al., 2009) noted that actual internet usage has a positive effect on user satisfaction in Malaysia. Another study also noted that actual use predicts user satisfaction (Liaw et al., 2012; Sidharta & Suzanto, 2015). Another fact also shows that if there is an increase in the use of applications among consumers, this can increase consumer satisfaction (Isaac et al., 2019). Other studies have noted that app usage behavior has been positively correlated with other factors such as consumer satisfaction (Barbosa et al., 2021). Likewise in the context of health services, if there is an increase in the use of the JKN mobile application by participants, this can increase the satisfaction of JKN participants.

CONCLUSIONS

The conclusions of this study are as follows: performance expectancy has a significant influence on the use behavior of mobile JKN, effort expectancy does not have a significant influence on use behavior of mobile JKN, social influence has a significant influence on use behavior of mobile JKN,

facilitating conditions do not have a significant influence on use behavior mobile JKN, hedonic motivation has a significant influence on the use behavior of mobile JKN, perceived value has no significant effect on use behavior of mobile JKN, habit does not have a significant influence on use behavior of mobile JKN, use behavior of mobile JKN has a significant influence on user satisfaction.

This research has several important findings for BPJS Health, namely BPJS Health should pay more attention to performance expectancy, Social influence, Hedonic motivation because it affects the use behavior of JKN mobile. The researcher hopes that the results of this study can be developed into a strategy that can improve the use behavior of mobile JKN. In this way, the use of the JKN mobile application for participants can increase even more. What can be done is to maintain and improve the arrangement of service features in the application to make it easier for users to access service needs so that performance expectancy which is expected to save service time can continue to be improved.

Then for the upgrade *hedonic motivation* It is hoped that BPJS Kesehatan will also try to improve and continuously improve the appearance of the application, along with other information menus and service features offered. This is done so that participants who use the JKN mobile application think that using the application is fun, useful and besides that they can also obtain other information related to health services and make the use of the JKN mobile application as a way of managing health services that must adapt to the current era. which is easier than coming directly to the BPJS Health office.

In this study, it was also found that use behavior affects the user satisfaction of JKN KIS participants in using mobile JKN so that it is hoped that BPJS Health will increase the benefits obtained in using the JKN mobile application, namely in the form of providing easy access to administrative services or JKN information (BPJS Kesehatan) available on the following features: JKN mobile features so that in the future the user satisfaction of participants will increase even more. In addition, it will make the JKN mobile application an application that must be used because it supports all activities related to health services that are integrated with BPJS health.

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