SOCIAL HEALTH INSURANCE ADMINISTRATION BODY PARTICIPANTS' SATISFACTION ON DECISION TO USE MOBILE JKN APPLICATION

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ARTICLE INFO

ABSTRACT

Mobile JKN is an application developed by Social Health Insurance Administration Body to provide easy access to information about the National Healthcare Insurance Program (JKN Program). The number of participants in the Social Security Agency on Health (BPJS Health) has almost reached 250 million people. The government must manage public services so Social Security Agency on Health participants can access health facilities conveniently. The study aims to analyze the Social Security Agency on Health participants' satisfaction with the decision to use the Mobile JKN application using the Expectancy Disconfirmation Model (EDM). EDM described how perceived expectations and performance influence public satisfaction. The study method is quantitative, with the study unit being Social Security Agency on Health participants and locus in Bogor. Structural Equation Modeling (SEM), a multivariate data analysis technique, was used in this study to examine the data and assess the intricate relationships between the constructs and indicators. The data processing technique uses SmartPLS. The finding shows that using the mobile JKN application has positively impacted user satisfaction. The Social Security Agency on Health participants were satisfied after utilizing the Mobile JKN application to access healthcare services.

Keywords: Mobile JKN, EDM, SEM

INTRODUCTION

Health refers to a person's physical, mental, and social well-being and does not only mean being free from diseases that allow a person to live a productive life (Indonesian Health Law No. 17, 2023). Health is not only an individual concern of society but also the government's responsibility in formulating regulations to support the realization of public health protection. Therefore, the Indonesian government has prepared a public health insurance scheme that all Indonesian citizens must follow through the National Healthcare Insurance Program. The National Healthcare Insurance is insurance in the format of healthcare prevention to ensure participants acquire medical advantages as well as protection when acquiring essential medical care offered to all citizens who have contributed to payments or the contributions paid out by the national government (Minister of Health Regulation Number 6, 2022). The health insurance program is provided by Social Security Agency on Health as mandated by Law Number 40 of 2004 concerning the National Social Security System. Social insurance and equity principles provide health insurance nationally to ensure that participants obtain health care benefits and protection for fulfilling their basic health needs. Social Security Agency on Health has several missions, namely improving services to participants through integrated services based on information technology, maintaining the sustainability of the JKN-KIS Program by balancing social security funds and controlled benefit costs, providing fair and inclusive health insurance for all Indonesians, increasing engagement by increasing cooperation and collaboration between stakeholders in the implementation of the JKN-KIS program, and improve the Agency's ability to manage the JKN-KIS Program accountably, uphold the principles of good governance, recruit a productive workforce, encourage digital transformation, and develop sustainable innovation. In addition, as of January 31, 2024, it has been announced that National Healthcare Insurance Participants recorded 267.784.196 participants (https://bpjs-kesehatan.go.id).

On the other hand, the Indonesian Health Ministry has planned a healthcare fund budget for 2024, amounting to IDR 186.40 trillion or 5.60% of the state budget. This number increased by 8.10%, or IDR 13.90 trillion, compared to the budget in 2023 (Tarmizi, 2023). For this number of Social Security Agency on Health and Health Funds participants in Indonesia, the government attempts to ensure that services function optimally, including utilizing application-based technology through the Mobile National Healthcare Insurance application released in 2017. This policy is implemented because, in the current era, technology has become a strength that can change people's way of working and interacting, which has provided the rapid development of the technology market in the smartphone sector. The increasing number of intelligent smartphone applications has also increased the positive impact on smartphone users' increasing need for mobile applications. Using the mobile JKN application, administrative activities usually carried out at Social Security Agency on Health Branch Offices can be carried out anywhere and anytime without any time limit because they can be accessed via smartphone (Tempo.co, 2023). Until 2023, people who have downloaded Android's Mobile JKN apps have almost reached 11 million, not including IOS. With this large number, the public is enthusiastic about receiving innovation from the government, expecting that healthcare services can run more effectively and efficiently.

According to Pressman & Maxim (2014), mobile technologies are designed specifically for wireless platforms such as iOS, Android, or Windows Mobile and many more. In addition, according to Andrews et al. (2016), portable mobiles are electronic

105

tools and wireless technologies that customers can carry around with them on every occasion, such as traveling, shopping, and working. Portable mobile phones include cellular phones, smartphones, tablets, miniature tablets, phablets, and wearable technology like smartwatches. Wireless technologies are more user-friendly than mobile webpages because they enable enterprises to use mobile operating systems efficiently. Furthermore, mobile application content can be adjusted to various operating systems, compared to mobile websites with universally applicable content (Xu et al., 2014).

The Mobile JKN launched by Social Security Agency on Health is an application to help the public access the National Healthcare Insurance - Healthy Indonesia Card (JKN-KIS). This application is an innovation that makes it easier to register for Social Security Agency on Health, change membership information, obtain information on the number of funds, register online for health facilities (Faskes), and offer suggestions and complaints (Putri, 2023). Various services offered, such as application services via WhatsApp (pandawa), mobile JKN, Chika (Chat Assistant JKN), and Social Security Agency on Health Care Center 165, can be used by National Healthcare Insurance participants to be more effective and efficient in order to help the community to get many benefits felt by National Healthcare Insurance participants or benefits from the Social Security Agency on Health Office (Raida & Hajad, 2023).

It also applies to Social Security Agency on Health services provided by the Bogor city and regency governments, which continue to add health facilities such as hospitals, community health centers (puskesmas), and clinics. According to information from the Central Statistics Agency (BPS), until 2021 in Bogor City, there are 17 units of General Hospitals, five units of Special Hospitals, ten inpatient health centers, 15 non-inpatient health centers, and 146 clinics. Bogor Regency has 28 units of General Hospitals, 1 unit of Special Hospitals, 101 community health centers (Puskesmas), and 222 clinics. This data confirms that the government in the Bogor area has paid great attention to providing health facilities to society. In addition, data from the Central Statistics Agency adds information on the number of people registered as Social Security Agency on Health participants in Bogor City in March 2023, as many as 1.069.102 participants. Bogor Regency has as many as 4.710.176 participants, and the total number of Social Security Agency on Health participants in the Bogor area is 5.779.278. In Bogor City, the number of Social Security Agency on Health participants has reached Universal Health Coverage (UHC) up to 97.24%. It is a remarkable achievement, and it is expected that with the mobile JKN application, the number of Social Security Agency on Health participants will be filled up to 100.00%. However, the operator of Social Security Agency on Health in Bogor still needs help providing health services due to the low participation rate of JKN participants in terms of paying health contributions and the development of issues with lengthy lines. The low usage of the mobile JKN application is also a result of several other factors, including participants' reluctance to use it, their preference to visit the Service Office directly, their origin from difficult signal areas, and the general public's ignorance of new technological advancements that can be operated with one hand-specifically, gadgets (Prasetiyo & Safuan, 2022).

The best service to the public is expected to offer satisfaction for every service used in the application of mobile JKN. Using a straightforward-to-operate mobile JKN application will improve future satisfaction with the government's service performance. Kalinić et al. (2019) stated that satisfaction is the primary driver of a customer's future behavior, continued usage, positive word-of-mouth, and loyalty. Because m-commerce

frequently involves financial transactions with unknown and distant sellers, building consumer trust is critical for improving customer satisfaction. Gultom et al. (2020) stated that customer satisfaction can be defined as a comparison between what customers expect and how they feel when they use the product. If customers believe the product's performance matches or exceeds their expectations, they are satisfied.

In contrast, if the product performance is less than predicted, it indicates they are unsatisfied. Thus, perceived simplicity of use substantially impacts consumer satisfaction with the application of mobile services (Lee et al., 2015). Meanwhile, Tandon et al. (2018) defined satisfaction refers to how a person feels after comparing his perceived performance or achievements to his expectations. Customer satisfaction is a customer's post-consumption evaluation of a particular service or product.

The purpose of public service, in addition to fulfilling what the public needs by accessing facilities provided by the government, is also expected to improve the quality of life in society. Good public services should be able to satisfy public needs, be easily accessible, and be impactful in terms of time and cost. Public service standards provide open information access to the public so that in a service, requirements, procedures, costs, and timeframes can be measured and known by the public without causing any confusion. This transparency allows society to monitor the implementation of public services. The government should assess its performance to ensure that society receives optimum benefits from its facilities. This evaluation will enable citizens to provide valuable feedback on public services and indicate their satisfaction levels. It can be a consideration for the government to maintain the quality of government performance via the application service of Mobile JKN, which is essential since it can impact the public's decision to use the application of Mobile JKN. The decision to use is an effect or outcome of mental or psychological processes that contribute to the decision to take an action option amongst multiple accessible alternatives (Firmansyah, 2018). A use decision is the cognitive process of weighing and processing information to choose between multiple alternatives. Consumers typically seek information on the advantages of products or services before using them. The more information available on the benefits, the higher the level of consumer confidence in their decision (Peter & Olson, 2014).

To understand citizens' satisfaction with public services, this study adopts an expectancy-disconfirmation model, which provides more significant benefits than previous techniques for assessing the public's satisfaction by examining their expectations. This theory explains the process of public satisfaction acceptance, which is influenced by disconfirmation and performance received by the public, as well as the indirect impact of both. The main components of this theory involve expectations, performance, disconfirmation, and satisfaction. The expectancy-disconfirmation model is a psychological concept frequently applied in marketing, particularly in consumer behavior, to assess buyer and customer complacency following a purchase. The expectancy-disconfirmation theory states that a combination of expectations and performance assessments causes post-purchase fulfillment. The connection is strengthened by disconfirmation (either positive or negative) between expectancies and outcomes, Oliver, R. L., in Chatterjee & Suy (2019). The model of expectancy-disconfirmation has emerged as the primary technique for describing citizen complacency in public services. It contends that citizens assess the outcome of service to their expectations for the service's performance. Satisfaction comes when performance matches or exceeds requirements (Zhang et al., 2022).

107

A previous study by Lutfiyana et al. (2023) revealed attributes with gaps, such as using features (with a gap of -0.26), and mobile JKN, whether in obtaining services or overcoming problems, has a gap of -0.18. People feel less satisfied using the mobile JKN application because some features do not function properly. Regarding resolving problems, it is also less helpful because mobile JKN application officers are not fast and responsive in solving problems. According to the resulting study of Bahri et al. (2022), 76.785% of Social Security Agency on Health participants expressed satisfaction with the services rendered by Social Security Agency on Health through the JKN Mobile application. However, there remained some gaps in the Mobile JKN application's provision of services, including the timely apology from Mobile JKN customer service when something went wrong, the application's speed in responding to participant requests, customer service's response to participant needs and complaints, and mobile JKN's ability to respond to information requests or complaints.

Meanwhile, Social Security Agency on Health must prioritize enhancing the mobile JKN application's responsiveness and empathy through the service quality dimension. Rinjani & Sari (2022) stated that while the Social Security Agency on Health Subulussalam branch has successfully implemented the mobile JKN application through socialization, several supportive and limiting factors affect the application's adoption. Additionally, there needs to be more public awareness regarding the mobile JKN application, which prevents it from being completely effective and efficient. The mobile JKN application has yet to be fully developed for the general public or participants at Social Security Agency on Health in Subulussalam City.

According to the study result of Abidin et al. (2022), the level of performance of cell phone service has an essential impact on the decision to use the mobile JKN. This impact is based on several factors, including mobile services' speed, security, accuracy, and trustworthiness. Additionally, the study found that the quality of mobile JKN services is also a factor that influences the decision of insurance participants to use mobile JKN services. Trust influences the decision to use mobile JKN services through credibility, reliability, and intimacy. The higher the trust of social insurance participants in mobile JKN services, the higher the decision of social insurance participants to use mobile JKN. The study result of Wulanadary et al. (2019) stated that services and information provided through the Mobile JKN application have proven to be impactive from the time needed for service delivery, accuracy of service delivery, and non-discriminatory service delivery style.

Therefore, based on various phenomena and gaps, this study focuses on determining the satisfaction of Social Security Agency on Health participants using the Mobile JKN application and expectancy-disconfirmation theory. In this study, several variables of the research framework can be developed to achieve research objectives and present the hypothesis. The finding study by Subawa & Telagawathi (2021) stated that customer expectations impact customer satisfaction. The first hypothesis in this study is based on the research mentioned above:

H_1: User Expectation has an impact on user satisfaction.

According to Yusuf (2017), public satisfaction at Samsat Office Kendari City is highly influenced by public service quality. The second hypothesis proposed in this study:

H_2: Service Performance has an impact on user satisfaction.

According to a study by Esmemed et al. (2021), 77.69% of Raden Fatah State Islamic University Palembang users expressed satisfaction with online transportation applications. This percentage suggests that users find these apps useful and satisfactory. This finding supports the third hypothesis.

H₃: The decision to use has an impact on user satisfaction

RESEARCH METHODS

This study uses quantitative methods. The unit of study is Social Security Agency on Health participants with locus in Bogor City and Regency area totaling 5.779.278 people. The type of sampling was non-probability with a purposive sampling approach. The sampling criteria in this study used the Slovin formula with a 10% error margin. The formula of Slovin:

$$n = \frac{N}{1+N.e^2}$$

$$n = \frac{5.779.278}{1 + 5.779.278 \, (0.1)^2} = 99,900 \text{ people or 100 respondents}$$

Based on Slovin's formula, the sample used in this study is a minimum of 100 respondents. The sample demographics are Social Security Agency on Health participants utilizing the application of mobile JKN, which consists of students and university students, job seekers, employees, homemakers, and self-employed people aged between 15 and 55. The data used in this study was compiled from both primary and secondary sources. Primary data sources were acquired by distributing questionnaires to Social Security Agency on Health participants who had used the mobile JKN application in Bogor–West Java. Secondary data is obtained from various sources published in various media and literature. This study's questionnaire used the Likert Scale to measure each unit using five points: 1-strongly disagree, 2-disagree, 3-neutral, 4-agree, and 5-strongly agree. The questionnaire had been sent to participants via Google Forms between December 22 – 31, 2023. Survey techniques use several research indicators that are the basis for making questionnaires.

Table 1. Research Variable Operationalization

Variable	Code	Indicators
User Expectations (UE)	UE.1	Expectations for mobile service
	UE.2	The overall expectation of mobile service
Service Performance (SP)	SP.1	Perceived benefits of mobile service
	SP.2	Efficient in use
	SP.3	Enjoy the use of mobile service
Decision to Use (DU)	DU.1	Easy to use
	DU.2	Easy service
	DU.3	Usage of mobile service
User Satisfaction (US)	US.1	Experience in the use of mobile service
	US.2	Satisfy with the use of mobile service.
	US.3	The decision to use in-service

Source: Expectancy-Disconfirmation Theory, 2023

The data was analyzed using Structural Equation Modeling (SEM) and data processing techniques using SmartPLS version 4. In this study, the variables were categorized into Independent Variable (X), i.e., User Expectation of mobile JKN application (X_1), Service Performance of mobile JKN application (X_2), and Dependent Variable (Y), i.e., User Satisfaction of mobile JKN application (Z), and Decision to Use mobile JKN application as a variable (Y), and its function as a mediation variable.
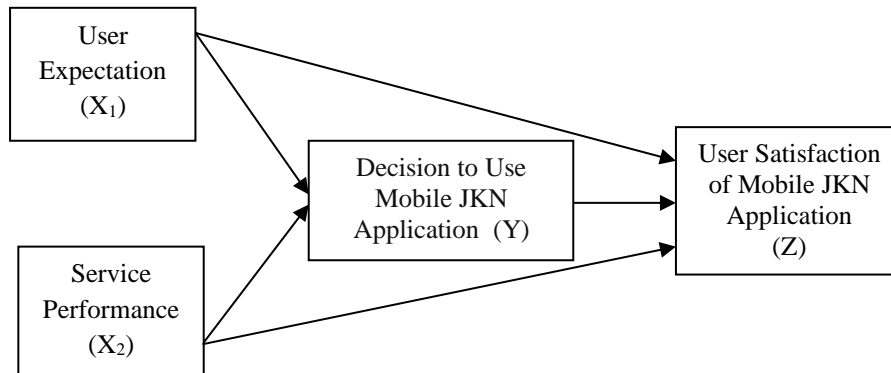

Figure 1. Research Constellation

RESULTS AND DISCUSSION

This study consists of 106 respondents classified into four categories: gender, age, occupation, and Social Security Agency on Health participation. Based on gender, respondents in this study consist of 62 men and 44 women. Based on age, respondents with an age range of 15 years – to 25 years, as many as 85 people, from 26 – to 35 years, as many as 10 people, from 36 years – to 45 years, as many as seven people, and an age range of 46 years – 55 years as many as four people. Based on the type of respondents' occupation, this study consists of 39 students and university students, 12 job seekers, 48 employees, only one housewife, and six self-employed. Based on the class of Social Security Agency on Health participation, there are 68 people of Social Security Agency on Health participants in the first class, 17 people of Social Security Agency on Health participants in the second class, and 21 people of Social Security Agency on Health participants in the third class. Table 2 describes the demographic details of the respondents.

Table 2. Respondent Demographics

Respondent Profile		Frequency	Percentage
Gender	Men	62	58.500%
	Women	44	41.500%
Age	15 – 25	85	80.200%
	26 – 35	10	9.400%
	36 – 45	7	6.600%
	46 – 55	4	3.800%
Occupation	Student and University Student	39	36.800%
	Job Seeker	12	11.300%
	Team member	48	45.300%
	Housewife	1	0.900%
	Self-Employed	6	5.700%

Table 2. Respondent Demographics (continuous)

Respondent Profile		Frequency	Percentage
Social Security Agency on Health Participation	First Class	68	64.200%
	Second Class	17	16.000%
	Third Class	21	19.800%

Source: Data Processed

The reliability test results using SmartPLS software version 4, the requirements for deciding whether a reliable research variable or not can be explained as follows: the research variable is considered reliable if the Composite Reliability value is ≥ 0.700 or the value of Average Variance Extracted (AVE) is ≥ 0.500. It is also considered reliable if the Cronbach's Alpha value is ≥ 0.600. The research variable is considered unreliable if the Composite Reliability value is < 0.700 or the Average Variance Extracted (AVE) value is < 0.500. Table 3 informs the reliability test results. The composite reliability values have values above 0.700, i.e., the value of the user satisfaction variable is 0.797, the value of the decision to use variable is 0.813, and the service performance is 0.895; these values indicate that all three variables are considered reliable. The value of Cronbach's alpha for every construct variable within the reliability test is ≥ 0.600, i.e., 0.642 for the user satisfaction variable, 0.655 for the decision to use application variable, and 0.825 for the service performance variable. It implies that all three indicators are reliable. The value of Average Variance Extracted (AVE) ≥ 0.5, i.e., the value of the user satisfaction variable is 0.570, the decision to use variable is 0.593, and the service performance variable is 0.740. These variables are reliable because the variables have fulfilled the discriminant validity criteria.

Table 3. Reliability Test

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average Variance Extracted (AVE)
User satisfaction with Mobile JKN	0.642	0.695	0.797	0.570
The decision to use Mobile JKN	0.655	0.667	0.813	0.593
Service performance	0.825	0.829	0.895	0.740

Source: Data Processed, 2023

Table 4 displays the Variance Inflation Factor (VIF) test results, which reveal that all variables have a value of < 5. It shows there is no collinearity around the variables. Therefore, the correlation between indicators and latent variables included in the model is reliable and stable. It implies that the model has strong predictive power.

Table 4. VIF Test Results

	HP2	KA1	KA2	KA3	KL1	KL2	KL3	KP1	KP2	KP3
VIF	1.000	1.244	1.348	1.225	1.863	1.749	2.068	1.187	1.343	1.432

Source: Data Processed, 2023

The results of the R-Square test (determination coefficient) determine the degree to which the independent variable (exogenous) contributes to explaining its correlation with the dependent variable (endogenous). R-Square criteria conditions with 0.700 = strong, 0.330 = moderate, and 0.190 = weak. Table 5 shows that the determination coefficient for

111

the user satisfaction variable has a value of 0.453 and the decision to use the application variable value of 0.451. Two of these variables are included in the moderate category because they are above 0.330. It implies that the exogenous variables, consisting of the user expectations variable and service performance variable, contribute to explaining the decision to use the application variable (45.100%), and the remaining 54.900% is clarified by variables not included in the model.

Table 5. R-Square

	R-square	R-square adjusted
User satisfaction of mobile JKN Application	0.453	0.437
The decision to use the mobile JKN Application	0.451	0.441

Source: Data Processed

F-square (F^2) is used to assess the significance of changes in R-square values when specific constructs are eliminated from the equation to determine whether the elimination of variables substantially affects endogenous constructs. Hair et al. (2016) states that the F-square value 0.020 indicates weakness, 0.150 indicates moderateness, and 0.350 indicates strength. If the impact size value is less than 0.020, it indicates that the variable has no effect. Table 6 shows how each variable influences the others.

Table 6. F Square

Correlation	F^2	Description
The impact of user expectation on the decision to use an application	0.062	Weak
The impact of the decision to use the application on user satisfaction	0.051	Weak
The impact of service performance on the decision to use an application	0.313	Moderate
The impact of service performance on user satisfaction	0.169	Moderate

Source: Data Processed, 2023

The reliability test results using SmartPLS software version 4, the model fit test (model suitability) produces various statistical indicators, including Standardized Root Mean Square Residual (SRMR), Normed Fit Index (NFI), and RMS_theta. The three indicators must fulfill the standard values to obtain a suitable model, i.e., SRMR value < 0.080, NFI > 0.900, and RMS_theta value close to zero. Table 7 displays the results of the model fit test, with an SRMR value of 0.088, equal to 0.080. The NFI value is 0.666, which is less than 0.900. Moreover, the RMS_theta value of 0.031 is close to zero (0). It can be concluded that the three indicators have a model that is formed and has fulfilled the appropriateness criteria; the model can be used and is effective in explaining the connection among the variables.

Table 7. Model Fit

	Saturated model	Estimated model
SUMMER	0.088	0.088
d_ULS	0.277	0.277
d_G	0.180	0.180
Chi-square	120.928	120.928
NFI	0.666	0.666

Source: Data Processed, 2023

The data processing results in this study used SEM modeling. (Hair et al., 2016), explained that SEM utilizes the PLS. A model comprises two components. The first

component is a structural model, also known as the inner model PLS-SEM, that connects the structure and displays path relationships between the constructs. The second component is the measurement model, also known as the outer model PLS-SEM, which shows the relationship between the constructs and the indicator variables in a rectangular shape. Models of measurement are categorized into two types: exogenous latent variables and endogenous latent variables. Determining to utilize multivariate analysis, specifically SEM, requires several variables. Some of the most essential of these five components include composite indicators, measurements, measurement scales, coding, and data distribution.

According to the results of processing data through SmartPLS software version 4, SEM modeling shows that exogenous and endogenous construct variables have fulfilled the provisions of Convergent Validity. Suppose the model still has an outer loading value that does not fit the Convergent Validity. In that case, retesting is done by removing or deleting items that do not fulfill the provisions of the Convergent Validity. After retesting the exogenous and endogenous construct variables, the SEM presented in Figure 2 usually shows distributed test results. The SEM test is successful because the outer loading value is over 0.500.
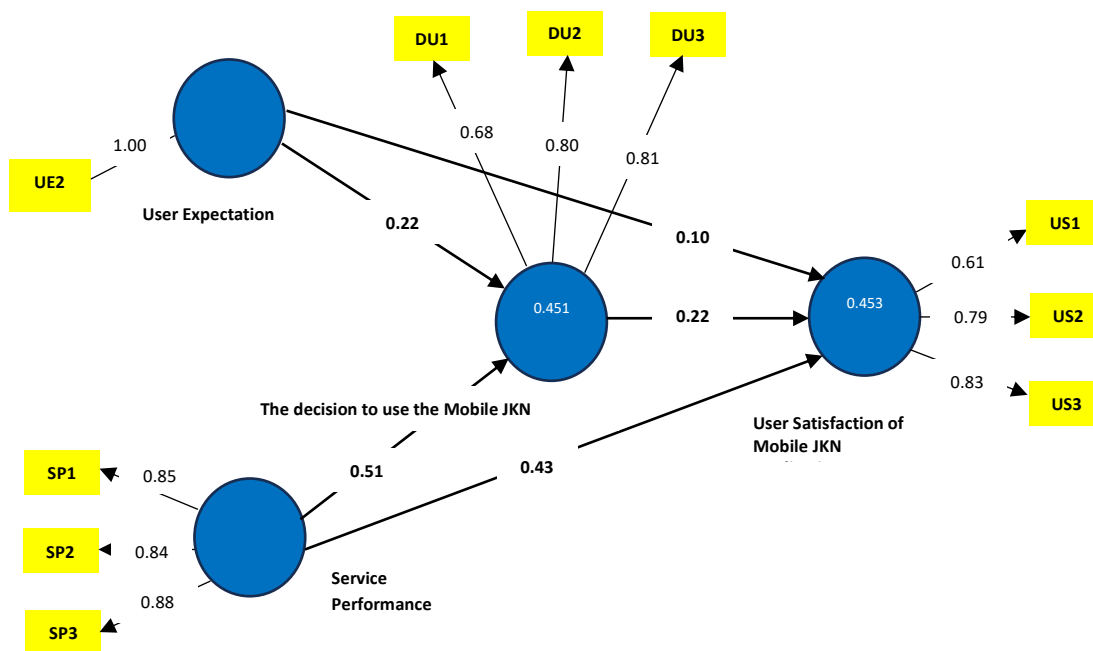

Figure 1. Research Constellation
Source: Data Processed, 2023

From the various data processing that have been elaborated, an important finding from the results of this study is that Social Security Agency on Health participants who utilized the application of Mobile JKN have expectations for service performance in the application, which is one of the indicators for application users in making decisions on using the application of Mobile JKN to ensure application users have a good experience with the performance of application services. The application of Mobile JKN has successfully fulfilled the expectations of Social Security Agency on Health participants, as evidenced by the data processing results depicted in Figure 2. Notably, no negative values are present, indicating that users are satisfied with the application's ability to facilitate easy access to healthcare services in clinics and hospitals. Users find the

application intuitive and convenient, a testament to its user-friendly design. Social Security Agency on Health participants are satisfied with the Mobile JKN application, which relates to the Mobile JKN application, depending on its extensive features and effortless accessibility to services that can be utilized anywhere, anytime.

Furthermore, the application proves to be a time and cost-efficient solution for obtaining information or raising complaints. The positive influence of the results of this study can also increase public trust in the performance of the government that has provided good public services. This public satisfaction can be an evaluation material for the government to continue increasing its services for the better. The following points are a detailed discussion of the study's interpretations concerning the data processing, as seen in Tables 8 and 9.

The Impact of User Expectation on User Satisfaction

The user expectation variable (X_1) has positively impacted the decision to use the mobile JKN variable (Y) application, which had an impact of 0.227. If the expectations of the user expectation variable (X_1) increase, it will increase the decision to use the mobile JKN (Y) application by 22.700%. The significance level (p-value) is 0.063 > 0.050, indicating that the user expectation variable impacts the decision to use but is insignificant. This result can be stated that H_1 is accepted. The result indicates that user expectations do not influence the intention of using the application. It is appropriate with earlier research, where the expectancy of performance did not affect the intention to adopt applications of mobile banking (Pasaribu, 2021, 2022; Pasaribu & Rabbani, 2022).

Table 8. Direct Impact

	Original Sample (O)	Sample Mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P Values
User Expectation → User Satisfaction of Mobile JKN App $(X_1 \to Z)$	0.107	0.110	0.114	0.934	0.350
User Expectation → Decision to use Mobile JKN App $(X_1 \to Y)$	0.227	0.229	0.122	1.858	0.063
Decision to use Mobile JKN App → User Satisfaction of Mobile JKN App $(Y \to Z)$	0.225	0.242	0.151	1.483	0.138
Service Performance → User Satisfaction of Mobile JKN App $(X_2 \to Z)$	0.431	0.427	0.135	3.195	0.001
Service Performance → Decision to use Mobile JKN App $(X_2 \to Y)$	0.512	0.517	0.105	4.885	0.000

Source: Data Processed, 2023

The user expectation variable (X_1) on the user satisfaction variable (Z) has a positive direct impact of 0.107 when mediated by the decision to use the application of the mobile JKN variable (Y). It explains that a one-unit increase in the user expectations variable (X_1) will increase the user satisfaction variable (Z) by 10.700%. The decision to use the application variable must be more successful in mediating the connection through the user expectations and satisfaction variables. The significance level (p-value) is 0.350 > 0.050; there is an impact, but it is not a significant result.

114

The parameter coefficient for the user expectation variable (X_1) on the user satisfaction variable (Z) through the decision to use the application variable (Y) is 0.051, indicating that the user expectation variables have a positive indirect impact on the user satisfaction variable through the decisions to use the application variable. The result is also possible to comprehend that as the value of the user expectations variable increases, the users' satisfaction via the decision to use the application variable increases by 5.100%. The significance level (p-value) is $0.307 > 0.050$, which indicates that the user expectation variable has no statistically significant indirect impact on the user satisfaction variable through the application of decisions to use.

Table 9. Indirect Impact

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P Values
Service Performance → Decision to use Mobile JKN App → User Satisfaction of Mobile JKN App	0.115	0.125	0.085	1.348	0.178
User Expectation → Decision to use Mobile JKN App → User Satisfaction of Mobile JKN App	0.051	0.056	0.050	1.023	0.307

Source: Data Processed, 2023

The Impact of Service Performance on User Satisfaction

The service performance of the application variable (X_2) has had a positive, direct impact on the decision to use the mobile JKN (Y) application, with an impact of 0.512. It means that if the service performance of the application increases, the decision to use the mobile JKN application will increase by 51.200%. The significance level (p-value) is $0.000 < 0.050$, which means that the direct impact of service performance on the decision to use the application is statistically significant.

Meanwhile, the service performance (X_2) on user satisfaction (Z) has a positive direct impact of 0.431 when mediated by the decision to use. If service performance improves by one unit, user satisfaction rises by 43.100%. The significance level (p-value) of $0.001 < 0.050$ means that it has the direct impact of the service performance variable on the user satisfaction variable through the decision to use is significant. Thus, this result can be stated that H_2 is accepted. The decision to use the mobile JKN application variable effectively mediated between the service performance and user satisfaction variables; according to Fatimah's (2023) study, the services provided by the mobile JKN application are impactful because every factor can affect the impactivity of services and the information received.

The parameter coefficient amount for the service performance variable (X_2) on user satisfaction (Z) through the decision to use the application (Y) is 0.115, indicating that the service performance variable (X_2) has a positive indirect impact on the user satisfaction variable (Z) because of the decision to use (Y). It means that with the higher value of service performance, user satisfaction through the decision to use will also increase by 11.500%. The significance level (p-value) of $0.178 > 0.050$ indicates that the indirect impact of the service performance variable on the user satisfaction variable through the decision to use the variable is not statistically significant.

The Impact of Decision to Use on User Satisfaction

The decision to use the application variable (Y) has caused a positive direct impact on user satisfaction (Z) of 0.225. If the decision to use the application increases, it will increase user satisfaction by 22.500%. The significance level (p-value) of 0.138 > 0.050 indicates that the decision to use the application on user satisfaction is insignificant. This result can be stated that H_3 is accepted. The findings are inconsistent with previous research on Online Music Service applications in Korea, where the decision to use the application influenced satisfaction (Minki, 2020). This disparity can be explained by the fact that the JKN application is mandatory for Social Security Agency on Health participants. As such, the mandatory nature of the application usage does not impact user satisfaction with JKN. These results align with research on the JKN application by Lutfiyana et al. (2023), indicating a gap between the usage and satisfaction of the JKN application among Social Security Agency on Health participants.

CONCLUSION

Consistent with the study's findings, it can be concluded that the user expectations of mobile JKN applications have the result of a positive direct impact on the decision to use the mobile JKN application, and the service performance of mobile JKN application has resulted in a positive and significant impact on the application's user satisfaction when mediated by the decision to use the mobile JKN application. On the other hand, the decision to use the mobile JKN application has positively impacted user satisfaction. It means that the Social Security Agency on Health participants were satisfied after utilizing the Mobile JKN application to access healthcare services in Bogor. Then, the implications can be conveyed by researchers: Bogor Government can potentially add JKN mobile applications by integrating new features and optimizing the function of online queuing features and health facility information that is user-friendly and easily accessible to individuals with various levels of technological expertise. Although Bogor citizens are satisfied with the current service, the level of satisfaction could be higher. It implies that the government needs to improve the function of the mobile JKN development team for application maintenance and fix technical problems that may arise, including responding to complaints from application users who write complaints on the Play Store and IOS.

To the society that uses the mobile JKN application, researchers provide some suggestions that society must be active in providing suggestions to the government regarding several problems in accessing health facilities to obtain a quick response to improve and breakthroughs that facilitate people receiving healthcare services. The public also needs to ensure the application of mobile JKN is available for downloading from the official Ministry of Health, which offers health services integrated with safe and reliable electronic medical records. It emphasizes the importance of active community involvement in providing feedback to the government regarding access to health facilities. The suggestion also highlights the need for the public to verify the authenticity of the mobile JKN application.

Future research can use other aspects of government policy, fairness in the claim process, and service quality among Social Security Agency on Health membership classes, specifically inpatients, to better understand the expectancy disconfirmation theory.

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