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Factors Associated With The Utilization Of The Mobile JKN Application Among BPJS Kesehatan Participants At Paal Merah I Public Health Center, Jambi City

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Abstract

The Mobile JKN application facilitates BPJS Kesehatan participants in accessing healthcare and administrative services digitally. Its utilization may be influenced by knowledge, perceived ease of use, and perceived usefulness. This study aimed to analyze factors associated with the utilization of the Mobile JKN application among BPJS Kesehatan participants at Paal Merah I Public Health Center, Jambi City. This study employed a quantitative approach with an analytical observational design and a cross-sectional method. A total of 96 respondents were selected using accidental sampling. Data were collected through questionnaires and analyzed using univariate and bivariate analyses with the Chi-Square test. The results showed that 63.5% of respondents had high knowledge, 53.1% perceived the application as easy to use, 52.1% considered it useful, and 59.4% utilized the Mobile JKN application. The analysis revealed significant associations between knowledge ($p<0.001$; PR=0.456; 95% CI: 0.287–0.753), perceived ease of use ($p<0.001$; PR=2.986; 95% CI: 1.864–4.784), and perceived usefulness ($p<0.001$; PR=3.114; 95% CI: 1.943–4.990) and the utilization of the Mobile JKN application. It can be concluded that knowledge, perceived ease of use, and perceived usefulness are significantly associated with the utilization of the Mobile JKN application.

Keywords: Mobile JKN Application, Knowledge, Perceived Ease of Use, Perceived Usefulness.

INTRODUCTION

Digital technology plays an important role in supporting healthcare systems through data management and improving healthcare accessibility, efficiency, and quality. In line with these developments, Indonesia continues to promote digital transformation in the healthcare sector, including through the use of technology in the implementation of the National Health Insurance (JKN) program.(Health Financing (HEF), 2024) The government implements the JKN program through BPJS Kesehatan to ensure public access to healthcare financing. In carrying out this program, BPJS Kesehatan is responsible for providing quality healthcare services and delivering relevant information to participants. As the number of JKN participants reached 225,482,991, representing 83.4% of Indonesia's population in 2021, the use of digital technology has become increasingly important in supporting healthcare services.(Sari et al., 2024)

Technological advancements have driven digitalization across various sectors, including healthcare services through the Mobile JKN application developed by BPJS Kesehatan.(Panjaitan et al., 2024) Mobile JKN is a digital innovation available on the Play Store and App Store, designed to simplify JKN services and improve the effectiveness and efficiency of healthcare service delivery.(Aghatsa et al., 2023) Through this application, participants can access various healthcare administration services, including online outpatient registration.(Azizah et al., 2025) The use of these features requires adequate knowledge and skills so that participants can utilize the application effectively.(Kinasih et al., 2026) Furthermore, Mobile JKN was developed to improve healthcare service quality and reduce queues at healthcare facilities.(Prasetiyo & Safuan, 2022)

Community Health Centers, as First-Level Health Facilities (FKTP), play an important role in providing equitable, accessible, high-quality, and satisfactory healthcare services to the community.(Agung Saputra et al., 2024) In this context, the utilization of digital services

such as Mobile JKN can support access to healthcare services and administrative processes at the primary healthcare level.

Despite the various conveniences offered, the utilization of Mobile JKN still faces several challenges. These include limited user knowledge, digital literacy, and experience in operating the application.(Azizah et al., 2025) Adequate knowledge and skills are necessary for participants to use the available features effectively.(Kinasih et al., 2026) In addition, limited internet access and concerns about personal data security may also hinder application utilization.(Rahman & Chaniago, 2025) Limited understanding of the application's features can make it difficult for participants to manage administrative needs online without visiting a BPJS Kesehatan branch office.(Kusumawati et al., 2024) This situation is also reflected in queue registration, as some people still prefer to register manually with healthcare staff despite having the Mobile JKN application installed.(Panjaitan et al., 2024)

Other technical and administrative obstacles may also affect the utilization of Mobile JKN. For example, users may encounter data discrepancies during registration when the information they enter does not match the information stored in the BPJS Kesehatan database. Furthermore, not all administrative data updates can be completed through the application, requiring participants to visit a BPJS Kesehatan branch office to update certain information.(Utami et al., 2024) Application system quality, time-consuming registration procedures, limited public knowledge, and constraints in resources and digital services may also hinder its utilization.(Rahmatika et al., 2024)

One approach commonly used to explain technology acceptance is the Technology Acceptance Model (TAM). This theory explains that perceived ease of use and perceived usefulness are important factors influencing an individual's acceptance and use of technology. In addition, users' level of knowledge plays a role in supporting their ability to understand and utilize technology optimally.(D.Davis, 1989)

The utilization of the Mobile JKN application is associated with several factors, as demonstrated by previous studies. Pohan and Nasution (2025) found a significant association between knowledge and the utilization of the Mobile JKN application in Aek Haruaya Village, Portibi District, with a p-value of 0.002 (<0.05).(Pohan & Nasution, 2025) Perceived ease of use is also considered an important factor associated with Mobile JKN utilization. This is supported by a study conducted by Zulfa, Yuniarti, and Wahyuningsih (2024), which found a significant association between perceived ease of use and the utilization of the Mobile JKN application among BPJS Kesehatan participants in Pemalang Regency, with a p-value of 0.000 (<0.05).(Zulfa et al., 2024) Furthermore, Nikmah et al. (2024) reported significant associations between perceived usefulness and perceived ease of use and the intention to use the Mobile JKN application in the BPJS Kesehatan area of Nganjuk Regency, with a p-value of 0.000 (<0.05) (Nikmah et al., 2024).

Based on data from BPJS Kesehatan Jambi Branch for 2023–2025, the number of visits recorded through the Mobile JKN application at Paal Merah I Public Health Center showed a consistent increase. The number of visits increased from 10,558 in 2023 to 14,956 in 2024 and 23,108 in 2025, with an average of approximately 16,207 visits per year. However, the cumulative number of Mobile JKN visits at Paal Merah I Public Health Center during the 2023–2025 period was the lowest among the public health centers in Jambi City based on the available data. This condition indicates the need to further examine the utilization of the Mobile JKN application among BPJS Kesehatan participants at Paal Merah I Public Health Center. Factors such as knowledge, perceived ease of use, and perceived usefulness may be associated with the utilization of the application.

Although previous studies have examined factors related to Mobile JKN utilization in several regions, research examining the associations of knowledge, perceived ease of use, and perceived usefulness with Mobile JKN utilization among BPJS Kesehatan participants

at Paal Merah I Public Health Center, Jambi City, remains limited. Therefore, this study aimed to analyze the factors associated with the utilization of the Mobile JKN application among BPJS Kesehatan participants at Paal Merah I Public Health Center, Jambi City. Specifically, this study aimed to describe participants' knowledge, perceived ease of use, perceived usefulness, and utilization of the Mobile JKN application, as well as to analyze the associations of knowledge, perceived ease of use, and perceived usefulness with Mobile JKN application utilization.

RESEARCH METHODS

This study employed a quantitative approach with an analytical observational design using a cross-sectional method. The research was conducted at Paal Merah I Public Health Center, Jambi City, from May to October 2026. The study population consisted of BPJS Kesehatan participants visiting Paal Merah I Public Health Center. Based on the 2025 records, the total number of patient visits was 23,108. A total of 96 respondents were selected using accidental sampling, with the sample size determined using the Lemeshow formula. The inclusion criteria were active BPJS Kesehatan participants aged 17 years or older, who owned a smartphone, were able to read and communicate in Indonesian, and agreed to participate in the study. The exclusion criteria included participants experiencing emergency conditions or severe illness, communication or cognitive impairments, those who withdrew from the study, and those who submitted incomplete questionnaires.

The independent variables were knowledge, perceived ease of use, and perceived usefulness, while the dependent variable was Mobile JKN application utilization. Primary data were collected directly from respondents using structured questionnaires, while secondary data were obtained from the public health center, BPJS Kesehatan, and relevant literature. Knowledge was measured using true-or-false questions, with correct answers scored as 1 and incorrect answers as 0. Perceived ease of use, perceived usefulness, and Mobile JKN application utilization were measured using a five-point Likert scale, ranging from strongly disagree (1) to strongly agree (5). Total scores were categorized based on the median value. Positive categories were coded as 1, while negative categories were coded as 2.

Data processing involved editing, coding, data entry, and cleaning. Data were analyzed using univariate and bivariate analyses. Univariate analysis was performed to describe respondent characteristics and the distribution of each research variable using frequencies and percentages. Bivariate analysis was conducted using the Chi-Square test to examine the associations between knowledge, perceived ease of use, perceived usefulness, and Mobile JKN application utilization, with a significance level of 0.05.

RESULTS AND DISCUSSION

Characteristics of Respondents

The study involved 96 BPJS Kesehatan participants at Paal Merah I Public Health Center, Jambi City. Respondent characteristics included age, sex, occupation, education level, and duration of BPJS Kesehatan membership. The distribution of respondent characteristics is presented in Table 1.

Table 1. Characteristics of Respondents

Characteristics	N	%
Age		
17-25 years	**21**	**21.9**
26-35 years	**30**	**31.3**
36-45 years	**15**	**15.6**
Over 45 years	**30**	**31.3**
Sex		
Male	**32**	**33.3**
Femele	**64**	**66.7**
Occupation		
Student	**11**	**11.5**
Civil servant/military/police	**2**	**1.0**
Private employee	**13**	**13.5**
Entrepreneur	**15**	**15.6**
Housewife	**43**	**44.8**
Salesperson	**1**	**1.0**
Laborer	**2**	**2.1**
Farmer	**2**	**2.1**
Trader	**5**	**5.2**
Retired	**2**	**2.1**
Education		
Elementary school	**6**	**6.3**
Junior high school	**12**	**12.5**
Senior high/vocational school	**60**	**62.5**
University	**18**	**18.8**
Duration of BPJS membership		
Less than 1 year*	**5**	**5.2**
1–5 years	**25**	**26.0**
More than 5 years	**66**	**68.8**

Source: Processed primary data, 2026.

Table 1 shows that respondents were predominantly female, and the largest occupational group consisted of housewives. Most respondents had completed senior high school or vocational school and had been BPJS Kesehatan participants for more than five years. These characteristics describe the respondents involved in the study and provide context for interpreting their use of the Mobile JKN application.

Distribution of Research Variables

The research variables consisted of knowledge, perceived ease of use, perceived usefulness, and Mobile JKN application utilization. Their frequency distributions are presented in Table 2.

Table 2. Distribution of Research Variables

Research variables	N	%
Mobile JKN utilization		
Utilized	**76**	**79.2**
Low utilization	**20**	**20.8**
Knowledge		
High	**61**	**63.5**
Low	**35**	**36.5**
Perceived ease of use		
Easy	**73**	**76.0**
Less easy	**23**	**24.0**
Perceived usefulness		
Useful	**81**	**84.4**
Less useful	**15**	**15.6**
Total	**96**	**100.0**

Source: Processed primary data, 2026.

As shown in Table 2, most respondents had high knowledge of the Mobile JKN application. More than half also perceived the application as easy to use and useful. Similarly, most respondents were categorized as utilizing the application. However, the proportions of respondents reporting less ease of use, less usefulness, and less utilization indicate that some participants had not yet experienced the application optimally.

The item-level findings provide further insight into these results. Knowledge was highest regarding the application's function for registering for healthcare services, whereas awareness of its billing and payment features was comparatively lower. Regarding ease of use, respondents most frequently reported that the application was easy to learn, while independent use without assistance was less frequently reported. In terms of usefulness, respondents most commonly recognized its benefits in speeding up access to services and making service access easier. These findings suggest that although general awareness and perceptions were relatively positive, further education and assistance may be needed, particularly for less familiar features and independent operation.

Association between Knowledge and Mobile JKN Utilization

The association between knowledge and Mobile JKN application utilization among BPJS Kesehatan participants in the working area of Paal Merah I Public Health Center, Jambi City, was analyzed using the Chi-Square test. The results are presented in Table 3.

Table 3. Association Between Knowledge and Mobile JKN Utilization

Knowledge	Mobile JKN Application Utilization				Total N (%)		p-value	PR (95%/CI)
	Utilized		Less Utilized					
	n	%	n	%	n	%	0.000	0.465 (0.287-0.753)
High	45	73.8	16	26.2	61	100.0		
Low	12	34.3	23	65.7	35	100.0		
Total	**57**	**59.4**	**39**	**40.6**	**96**	**100.0**		

Source: Processed primary data, 2026.

Based on Table 3, respondents with high knowledge were more likely to utilize the Mobile JKN application than respondents with low knowledge. Among respondents with high knowledge, most utilized the application, whereas among respondents with low knowledge, most were categorized as less utilized.

The Chi-Square test showed a p-value of less than 0.001, indicating a significant association between knowledge and Mobile JKN application utilization among BPJS Kesehatan participants in the working area of Paal Merah I Public Health Center, Jambi City. The prevalence ratio (PR) was 0.465 (95% CI: 0.287–0.753). This indicates that respondents with low knowledge had 0.465 times the prevalence of Mobile JKN application utilization compared with respondents with high knowledge. Since the confidence interval did not include 1, the association was statistically significant. These findings suggest that better knowledge is associated with a higher prevalence of Mobile JKN application utilization.

Knowledge refers to an individual's understanding of an object acquired through the process of sensing. In the context of Mobile JKN, knowledge includes understanding the application's functions, features, and benefits, as well as how to use it to access BPJS Kesehatan services. Knowledge of available features can help participants identify and use services such as online healthcare registration, queue registration, membership status checking, participant data changes, and information about contributions and payments.

The findings indicate a significant association between knowledge and Mobile JKN application utilization ($p<0.001$). Respondents with high knowledge showed a greater proportion of application utilization than those with low knowledge. The PR of 0.465 (95% CI: 0.287–0.753), based on the comparison of low knowledge with high knowledge, indicates lower odds of utilization among respondents with low knowledge. This suggests that understanding the application's functions and features is an important aspect associated with its utilization.

These findings are consistent with (Pohan & Nasution, 2025), who reported an association between knowledge and Mobile JKN use ($p=0.002$). Similar findings were reported by (Kusumawati et al., 2024) and (Kur'aini et al., 2025), who also found associations between knowledge and Mobile JKN utilization. These studies support the importance of participants' understanding of the application in encouraging its use.

Therefore, education and information about Mobile JKN features may help participants understand the services available and use them according to their needs. Socialization activities at health centers could focus particularly on features that are less widely understood, including contribution bills and payment information.

Association Between Perceived Ease of Use and Mobile JKN Utilization

The association between perceived ease of use and Mobile JKN application utilization among BPJS Kesehatan participants in the working area of Paal Merah I Public Health

Center, Jambi City, was analyzed using the Chi-Square test. The results are presented in Table 4.

Table 4. Association Between Perceived Ease of Use and Mobile JKN Utilization

Persepsi Kemudahan Penggunaan	Pemanfaatan Aplikasi Mobile JKN				Total		p-value	PR (95%/CI)
	Memanfaatkan		Kurang Memanfaatkan					
	n	%	n	%	n	%		
Mudah	44	86,3	7	13.7	51	100.0	0.000	2.986 (1.864-4.784
Kurang Mudah	13	28.9	32	71.1	45	100.0		
Total	57	59.4	39	40.6	96	100.0		

Source: Processed primary data, 2026.

Based on Table 4, respondents who perceived the Mobile JKN application as easy to use had a higher proportion of utilization than respondents who perceived it as less easy to use. In contrast, respondents who perceived the application as less easy to use were more likely to be categorized as less utilized.

The Chi-Square test showed a p-value of less than 0.001, indicating a significant association between perceived ease of use and Mobile JKN application utilization among BPJS Kesehatan participants in the working area of Paal Merah I Public Health Center, Jambi City. The prevalence ratio (PR) was 2.986 (95% CI: 1.864–4.784). This indicates that respondents who perceived the application as easy to use had 2.986 times the prevalence of Mobile JKN application utilization compared with respondents who perceived it as less easy to use. Since the confidence interval did not include 1, the association was statistically significant.

Perceived ease of use refers to an individual's belief that a technology can be learned, understood, and operated without requiring considerable effort. In the context of Mobile JKN utilization, this perception relates to participants' ability to learn how to use the application, understand its menus and features, and access the services provided by BPJS Kesehatan.

Although most respondents considered the application easy to use, the ability to operate it without assistance was the aspect with the lowest positive response. This suggests that some participants may still require support when accessing application features independently. Assistance from health center staff or family members may therefore be useful, particularly for participants who are less familiar with digital applications.

These findings are consistent with (Nikmah et al., 2024), who reported an association between perceived ease of use and intention to use Mobile JKN. Similar findings were reported by (Zulfa et al., 2024) among BPJS Kesehatan participants in Pemalang Regency.(Noeraini et al., 2025) also found an association between perceived ease of use and intention to use the application in Bengkulu. Together, these findings indicate that the ease of learning and operating Mobile JKN is an important consideration in its utilization.

Therefore, improving the ease of use of the Mobile JKN application and providing assistance to participants who experience difficulties are important efforts to encourage broader application utilization. Health facilities can help participants understand the application's features and provide guidance on how to access its services independently.

Association Between Perceived Usefulness and Mobile JKN Utilization

The association between perceived usefulness and Mobile JKN application utilization among BPJS Kesehatan participants in the working area of Paal Merah I Public Health Center, Jambi City, was analyzed using the Chi-Square test. The results are presented in Table 5.

Table 5. Association Between Perceived Usefulness and Mobile JKN Utilization

Persepsi Kemanfaatan	Pemanfaatatan Aplikasi Mobile JKN				Total		p-value	PR (95%/CI)
	Memanfaatkan		Kurang Memanfaatkan					
	n	%	n	%	n	%		
Bermanfaat	44	88.0%	6	12.0	50	100.0	0.000	3.114 (1.943-4.990)
Kurang Bermanfaat	13	28.3	33	71.7	46	100.0		
Total	57	59.4	39	40.6	96	100.0		

Based on Table 5, respondents who perceived the Mobile JKN application as useful had a higher proportion of utilization than respondents who perceived it as less useful. Among the 50 respondents who considered the application useful, 44 respondents (88.0%) utilized the application, while 6 respondents (12.0%) were categorized as less utilized. Meanwhile, among the 46 respondents who perceived the application as less useful, 13 respondents (28.3%) utilized the application and 33 respondents (71.7%) were categorized as less utilized.

The Chi-Square test showed a p-value of less than 0.001, indicating a significant association between perceived usefulness and Mobile JKN application utilization among BPJS Kesehatan participants in the working area of Paal Merah I Public Health Center, Jambi City. The prevalence ratio (PR) was 3.114 (95% CI: 1.943–4.990). This indicates that respondents who perceived the application as useful had 3.114 times the prevalence of Mobile JKN application utilization compared with respondents who perceived it as less useful. Since the confidence interval did not include 1, the association was statistically significant.

These findings are consistent with the Technology Acceptance Model (TAM) proposed by (Davis, 1989), which explains that perceived usefulness is an important factor influencing an individual's acceptance and use of information technology. Individuals tend to be more willing to use a technology when they believe that it provides benefits and improves the effectiveness of their activities. Previous studies by with (Nikmah et al., 2024) and (Noeraini et al., 2025) also reported findings related to perceived usefulness and the use or intention to use the Mobile JKN application. These findings indicate that the benefits perceived by users are an important consideration in encouraging the utilization of Mobile JKN.

Therefore, improving participants' understanding of the benefits and features of the Mobile JKN application is important to encourage its utilization. Health facilities can provide education and assistance to participants, particularly in accessing administrative services and membership information. Such efforts may help participants experience the benefits of Mobile JKN more effectively and encourage them to utilize the application.

CONCLUSION

Based on the findings of this study involving 96 BPJS Kesehatan participants at UPTD Paal Merah I Public Health Center, Jambi City, it can be concluded that knowledge, perceived ease of use, and perceived usefulness are associated with Mobile JKN application utilization. Most respondents had a high level of knowledge (63.5%), perceived the application as easy to use (53.1%), and considered the application useful (52.1%). More than half of the respondents utilized the Mobile JKN application (59.4%). These findings indicate that participants' understanding of the application's features, their perceptions of its ease of use, and the benefits they experience when accessing BPJS Kesehatan services are important aspects associated with application utilization. Participants who have better knowledge,

perceive the application as easy to use, and recognize its benefits tend to utilize Mobile JKN more. Therefore, continuous education and socialization regarding the application's features and benefits, along with assistance for participants who experience difficulties using the application, are needed to encourage greater utilization of Mobile JKN in accessing BPJS Kesehatan services.

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