



Analysis of Public Attitudes Regarding the Use of JKN Mobile

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Abstract

The JKN mobile application aims to reduce queues at BPJS Health Branch Offices by providing the best service to the community. This research aims to improve JKN Mobile information system services in order to provide better services to the community. The study was conducted using a cross-sectional approach and quantitative descriptive method at the Batang Kuis Health Center in February 2024, with a population and sample using JKN Mobile of 70 patients with a total sample technique. The research instrument was a questionnaire with 10 questions using a Likert scale of 1-4. Currently, as many as 85,60% of the total population of Deli Serdang have become JKN participants. However, there are still many people who have not used JKN Mobile, except for patients who need referrals to hospitals. A survey shows that most of the 70 respondents who use JKN Mobile need a further understanding of the usefulness of the application. Based on the findings that the JKN Mobile application does not help consult doctors because this is rarely used by the public which causes them not to understand its use. In addition, education is also needed, especially for female respondents who still do not understand the use of the JKN Mobile application. One of the problems that is often complained by the community is the difficulty in the login process which causes forgetting usernames, passwords, and errors.

Introduction

Service quality is a crucial aspect that must be the main concern of every company. Service quality refers to evaluating the extent to which the experience received by consumers matches their expectations. For companies engaged in the service industry, consumer demands to obtain optimal service quality are very high. The provision of superior services can be a differentiating factor for a company among its competitors and contribute to the formation of the company's image as well as position in the market. Research on the quality of BPJS Health services in Indonesia is increasingly important with the increase in participants and the complexity of services. Many previous studies have focused more on general evaluation without delving into specific dimensions that affect participant satisfaction. In addition, the impact of digital technologies such as mobile applications and health information systems on service quality has not been explored much. The perspectives of participants and service providers have also not been well integrated, and real-time feedback from participants has not been optimally utilized. This research offers a holistic approach by evaluating specific dimensions of service quality and the impact of digital technology on the participant experience. By using real-time feedback data, this study aims to provide practical recommendations that can improve the quality of BPJS Health services, according to the needs of participants in the digital era.

To make it easier for people to access health services, BPJS Health continues to strive to make breakthroughs, especially in health technology. One of the services offered by BPJS Health is the government's JKN Mobile, which allows people to access information about service programs anytime and anywhere (Sundoro et al., 2023). This JKN mobile application is expected to reduce queues at each BPJS Health Branch Office by providing the best service to the community (Adya et al., 2024). BPJS Health Branch Office is a place for the community to complete all administrative activities. Often at BPJS Health Branch Offices there are long queues of people who want to solve all BPJS Health affairs. However, the problem is that the most widely used channel to find information or complaints is coming directly to branch offices/service offices by 76% while participant data JKN Mobile that uses the JKN Mobile application is only 7%. BPJS Health participants are still reluctant to use the JKN Mobile application, which is only 0.5% of the population who use the JKN mobile application (Prasetyo & Safuan, 2022). The number of JKN participants in Deli Serdang Regency has currently reached 85,60%, totaling 1.726.437 individuals out of a total population of 2.016.905. According to data from the JKN Mobile application users in Deli Serdang Regency, it is known that the number of registered accounts on the mobile JKN application is 325.904, and the number of uses of the mobile JKN application is 862.966 (BPJS Kesehatan, 2024).

This can also be seen from the results of previous research that there are 27% of (>75%) respondents are dissatisfied with the service site to register and prefer to come to the BPJS Health branch office directly. This dissatisfaction departs from people who do not understand technology, do not know how to use applications, and the existence of NIK that has not been registered online in Disdukcapil. To register, the public must be present at Disdukcapil to update the NIK so that they can register online at JKN Mobile. Not only that, internet networks are also a problem for the community so they assume that this happens because of the application system and admin delays in serving participants. The community also feels the lack of socialization from the government and BPJS Health in using the JKN Mobile application, especially the people of Cirebon Regency are still unfamiliar in using the application in *handphone* and internet (Herlinawati et al., 2021).

Based on the results of a survey conducted by researchers, there are still many people who do not use JKN Mobile, most of the people using JKN Mobile are patients who need referrals to hospitals, while those who do not use the JKN Mobile application stated that it is easier directly, especially the JKN Mobile feature which is a difficulty for the community itself. This can be seen from the results of the presentation that the researcher did that there were 70 respondents who used JKN Mobile.

Research of this nature needs to be conducted because it can enhance the quality of healthcare services in Indonesia concerning the utilization of JKN Mobile, which currently serves as a benchmark or trend in information systems implemented by BPJS Health. The findings from this research can serve as a guide not only for BPJS Health itself in identifying shortcomings and determining future actions to increase public usage of their applications. Therefore, this study aims to analyze the extent of public understanding regarding the use of JKN Mobile, enabling them to grasp the benefits of the application.

Methods

The research design uses crosssectional using quantitative descriptive methods. The location of this study was the Batang kuis Health Center in February 2024 with a sample population using JKN Mobile there were 70 patients so that the population used was 70 and the sample used the total sampling technique. The inclusion criteria in this sample are people who use JKN Mobile, while the exclusion criteria in this study are people who have never used JKN Mobile and have the JKN Mobile application but have never used the application.

In this study using 10 questions by giving a 1-4 Likert scale questionnaire with values Strongly Disagree (1), Disagree (2), Agree (3), Strongly Agree (4). According to Sugiyono (2019: 146) the Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. The following is the coding of questions used for data analysis and processing.

Table 1. Validity Test

Question Code	Questionnaire	R Value Calculate	Table R Value	Description
x1	JKN Mobile Application Facilitates Access to BPJS Health Services	0,754	0,273	Valid
x2	Make it easy to register as a new participant	0,695	0,273	Valid
x3	Make it easier to get services (queues)	0,530	0,273	Valid
x4	Make it easy to change participant data	0,691	0,273	Valid
x5	Facilitate the reach of complaints related to services that may not be good	0,801	0,273	Valid
x6	Help find health location facility info	0,667	0,273	Valid
x7	Notify of bed availability	0,455	0,273	Valid
x8	Help to consult a doctor first	0,610	0,273	Valid
x9	Know the schedule of operations	0,504	0,273	Valid
x10	Find out contribution information along with payment history of JKN Mobile participants	0,637	0,273	Valid

This research uses a validity test that is used to measure the validity or absence of a survey. In this case the correlation coefficient with a significance value of less than 0.05 indicates that the statements contained in the questionnaire are valid (Pairingan et al., 2018) Validity is a measure that shows that the variable being measured is really the variable that the researcher wants to examine (Arsi, 2021)

Table 2. Results of the Community Understanding Reliability Test

Cronbach Alpha	N of Items
0,836	10

Table 2 shows that based on reliability tests, Cronbach Alpha values are obtained which aims to assess whether the questionnaire has consistency if used repeatedly. Here are the grades of Cronbach Alpha. Community Understanding has a Cronbach Alpha value of 0.836 which is greater than 0.6, in accordance with the findings of the reliability test mentioned above. This means that it is valid to believe the above statement.

Result and Discussion

Respondent Identity

The following processing and SPSS findings were used to identify respondents based on their age, gender, final education level, and years of service. The characteristics of respondents in this study can be broken down into respondents aged 20-29 years, 30-39 years, 40-49 years, 50-59, >60 years. All results of respondents' identities can be seen below.

Table 3. Informan Characteristics Data (n=70)

	Variable	F	%
Age	20-29	17	24,3
	30-39	30	42,9
	40-49	19	27,1
	50-59	2	2,9
	>60	2	2,9

Gender	Female	54	77,1
	Male	16	22,9
Education	Junior High School	4	5,7
	Senior High School	64	91,4
	University, Collage	2	2,9
Jobs	Housewife	36	51,4
	Civil Servant	1	1,4
	Self-employed	10	14,3
	Private Employee	10	14,3
	More	13	18,6

The characteristics of respondents in Table 3 indicate that the largest age group in this study is 30-39 years old, comprising 30 individuals (42.9%), followed by the age group 40-49 years old, with 19 respondents (27.1%). Furthermore, the percentage of respondents by gender shows that the largest group is female, with 54 respondents (77.1%), compared to 16 male respondents (22.9%). According to Table 3, which presents the respondents' distribution by educational level, the largest group is high school graduates, with 64 individuals (91.4%). From the frequency data, housewives represent the highest employment status, with 36 individuals (51.4%), followed by other employment statuses, with 13 respondents (18.6%).

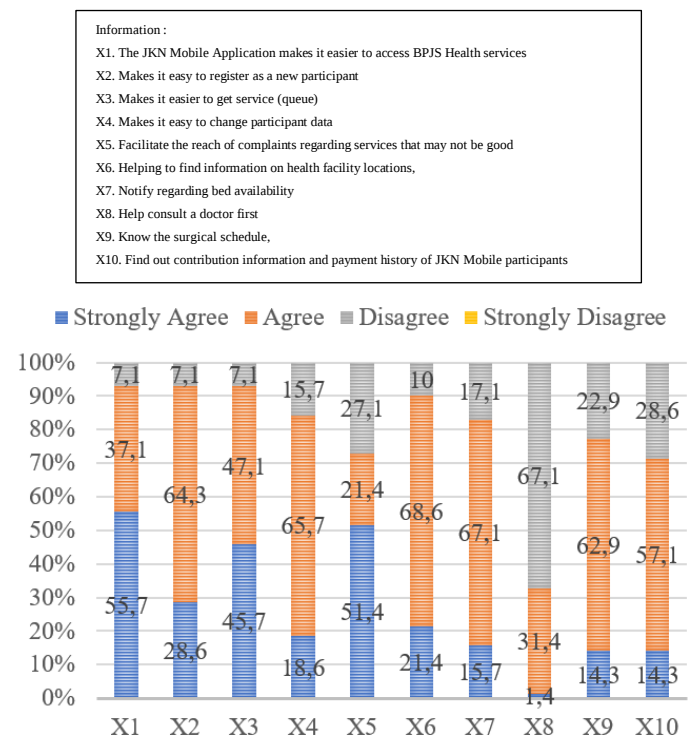


Figure 1. Results of Analysis of Public Attitudes Towards JKN Mobile

Based on Graph 1, the community highly supports the JKN Mobile application for facilitating access to healthcare services and lodging complaints related to services that may not be satisfactory. However, they express mixed feelings about consulting with a doctor beforehand and understanding premium information along with the payment history of JKN Mobile participants. This indicates that out of 70 respondents who completed the questionnaire, the majority are users of JKN Mobile who understand the graph, yet 67,1% of them still lack understanding and underutilize the feature of consulting with a doctor.

Table 4. Analysis Results of JKN Mobile Use Based on Gender

Statements	Attitudes Toward JKN Mobile by Gender (%)							
	Male				Female			
	SA	A	D	SD	SA	A	D	SD
X1	87.5	12.5	0	0	46.3	44.4	9.3	0
X2	50	50	0	0	22.2	68.5	9.3	0
X3	50	50	0	0	44.4	46.3	9.3	0
X4	31.2	68.8	0	0	14.8	64.8	20.4	0
X5	75	25	0	0	44.4	20.4	35.2	0
X6	43.8	56.2	0	0	14.8	17.2	13	0
X7	18.8	56.2	25	0	14.8	70.4	14.8	0
X8	0	31.2	48.8	0	1.9	31.5	66.7	0
X9	25	56.2	18.8	0	11.1	64.8	24.1	0
X10	18.8	56.2	25	0	13	57.4	29.6	0

From the results of table 4, it shows that the 70 respondents who filled out the questionnaire were dominated by female and followed by male by not understanding and not utilizing the features available on JKN Mobile, namely helping to consult a doctor first.

Table 5. Analysis Results of JKN Mobile Usage Based on AGE

Statements	Attitudes Toward JKN Mobile Based on Age (%)																			
	20-29				30-39				40-49				50-59				>60			
	SA	A	D	SD	SA	A	D	SD	SA	A	D	SD	SA	A	D	SD	SA	A	D	SD
X1	82.4	17.6	0	0	33.3	53.3	13.3	0	57.9	36.8	5.3	0	100	0	0	0	100	0	0	0
X2	23.5	76.5	0	0	16.7	76.7	6.7	0	42.1	42.1	15.8	0	50	50	0	0	100	0	0	0
X3	58.8	29.4	11.8	0	30	63.3	6.7	0	52.6	42.1	5.3	0	50	50	0	0	100	0	0	0
X4	23.5	76.5	0	0	10	56.7	33.3	0	26.3	68.4	5.3	0	50	50	0	0	0	100	0	0
X5	64.7	29.4	5.9	0	40	13.3	46.7	0	47.4	31.6	21.1	0	100	0	0	0	100	0	0	0
X6	17.6	82.4	0	0	26.7	56.7	16.7	0	10.5	78.9	10.5	0	0	100	0	0	100	0	0	0
X7	17.6	58.8	23.5	0	13.3	70	16.7	0	21.1	63.2	15.8	0	0	100	0	0	0	100	0	0
X8	5.9	41.2	52.9	0	0	20	80	0	0	31.6	68.4	0	0	50	50	0	0	100	0	0
X9	17.6	58.8	23.5	0	13.3	66.7	20	0	5.3	63.2	31.6	0	0	100	0	0	100	0	0	0
X10	11.8	64.7	23.5	0	6.7	53.3	40	0	26.3	52.6	21.1	0	50	50	0	0	0	100	0	0

Based on Table 5, it shows that the 70 respondents who filled out the questionnaire were predominantly aged 30-39 and 40-49 years old, and they exhibited a lack of understanding regarding their experience using the JKN Mobile application for consulting with a doctor (X8).

Table 6. Analysis Result of JKN Mobile Usage Based on Occupation

Statements	Attitudes Toward JKN Mobile Based on Occupation (%)																			
	Housewife				Civil Servant				Self-employed				Private Employee				More			
	SA	A	D	SD	SA	A	D	SD	SA	A	D	SD	SA	A	D	SD	SA	A	D	SD
X1	41.7	50	8.3	0	100	0	0	0	50	30	20	0	70	30	0	0	84.6	15.4	0	0
X2	27.8	58.3	13.9	0	100	0	0	0	20	80	0	0	40	60	0	0	23.1	76.9	0	0
X3	44.4	44.4	11.1	0	100	0	0	0	50	50	0	0	40	50	10	0	46.2	53.8	0	0
X4	16.7	61.1	22.2	0	0	100	0	0	30	50	20	0	20	70	10	0	15.4	84.6	0	0
X5	47.2	11.1	41.7	0	100	0	0	0	50	30	20	0	40	50	10	0	69.2	23.1	7.7	0
X6	16.7	72.2	11.1	0	100	0	0	0	20	70	10	0	30	60	10	0	23.1	69.2	7.7	0
X7	13.9	75	11.1	0	0	100	0	0	0	70	30	0	30	30	40	0	23.1	69.2	7.7	0
X8	0	36.1	63.9	0	0	100	0	0	0	10	90	0	0	20	80	0	7.7	38.5	53.8	0
X9	8.3	69.4	22.2	0	100	0	0	0	0	60	40	0	40	30	30	0	15.4	76.9	7.7	0
X10	16.7	55.6	27.8	0	0	100	0	0	10	60	30	0	10	40	50	0	15.4	69.2	15.4	0

Based on Table 6, the group of people who have limited knowledge about the JKN Mobile service for consulting with doctors (X8) is predominantly composed of individuals with the occupations of self-employed and housewives.

Table 7. Results of JKN Mobile Understanding Analysis based on Education

Statements	Attitudes Towards JKN Mobile Based on Education (%)											
	Junior High School				Senior High School				University, Collage			
	SA	A	D	SD	SA	A	D	SD	SA	A	D	SD
X1	50	25	25	0	56.2	37.5	6.2	0	50	50	0	0
X2	0	75	25	0	29.7	64.1	6.2	0	50	50	0	0
X3	50	50	0	0	45.3	46.9	7.8	0	50	50	0	0
X4	0	75	25	0	18.8	65.6	15.6	0	50	50	0	0
X5	50	0	50	0	51.6	21.9	26.6	0	50	50	0	0
X6	0	50	50	0	21.9	70.3	7.8	0	50	50	0	0
X7	0	75	25	0	15.6	68.8	15.6	0	50	0	50	0
X8	0	25	75	0	1.6	32.8	65.6	0	0	0	100	0
X9	0	100	0	0	14.1	62.5	23.4	0	50	0	50	0
X10	0	50	50	0	15.6	57.8	26.6	0	0	50	50	0

Based on table 7, those with a junior high school education as many as 3 people (75%) then high school 42 as many people (65.6%) disagree to consult a doctor (X8), This is followed by 2 individuals (100%) with a college education who have less experience using the Mobile JKN application for doctor consultations.

JKN Mobile application makes it easy to access BPJS Health services

This study shows a high approval rate for the JKN Mobile App in facilitating access to BPJS Health services. Crosstab results indicate that men have an approval rate of 87.5%, while women have an approval rate of 46.3%. Respondents aged 20-29 are the most in favor (82.4%), followed by those aged 40-49 (57.9%). Civil servants have a 100% approval rate, while self-employed and private employees have approval rates of 50% and 70%, respectively. In terms of education, the highest approval rate is among high school graduates (56.2%). These findings confirm that the JKN Mobile App is important in supporting healthcare access for people from various backgrounds. Most respondents stated that it is practical and eliminates the need for participants to visit BPJS Health service centers in person.

Researchers consider that the JKN Mobile Application greatly facilitates access to BPJS Health services by simply downloading the application through *smartphone*. JKN participants, especially those in areas that have long distances to come directly to BPJS Health services and do not need to queue long to get these services This research is supported by previous researchers who stated that in mobile JKN there are various features that are always developing and aims to make it easier for JKN-KIS participants to get information or data changes without the need to come directly to the branch office (Permatasari et al., 2021). Previous researchers also mentioned that the JKN Mobile Application on *smartphone* can also help facilitate JKN services without having to go to the BPJS office service place (Wijaya & Surya, 2021). Other researchers also mentioned that BPJS Health provides new innovations through the JKN Mobile application to overcome the perception that taking care of data and getting services at branch offices takes a long time and has to queue (Putri, 2019).

Make it easy to register as a new participant

The study shows that the majority of respondents agree with the ease of the registration process for new participants. Men and women accounted for 50% and 68.5% of those in agreement, respectively. The majority of the 20-39 age group showed high approval rates, while older age groups showed lower approval rates. Housewives had the highest approval rate (58.3%) based on occupation, followed by entrepreneurs (80%), private employees (60%), and workers with other employment statuses (76.9%). In terms of education, respondents with a high school background had the highest approval rate (64.1%), followed by junior high school (75%) and

academy/university graduates (50%). Respondents explained that this is because the JKN Mobile app is easily accessible for BPJS Health services, which can only be conducted via smartphone, with local health centers also assisting in the process.

Researchers assess that the JKN Mobile application has an easy feature for new participants to register using only their thumbs and can be directly accessed when they want to go to the puskesmas without having to come and queue at the branch office. The assessment is in line with previous researchers who stated that BPJS Health and health facilities are committed to improving the services of JKN-KIS participants, namely by providing convenience in registering to get services at First Level Health Facilities (FKTP), through an online queuing system integrated with the JKN Mobile application (Permatasari et al., 2021). This support is also proven by previous researchers regarding health services that can be accessed on the JKN mobile application is very useful, many features, one of which makes it easier for the public to register for membership (Wardiah et al., 2023). The benefits that can be obtained by using the JKN mobile click application include making it easier to register other participants for JKN. By using this JKN mobile click application to register, we don't need to go to the BPJS healthcare office to queue when registering. This registration is intended for prospective Non-Wage Earners or independent participants who have not previously registered with BPJS Kesehatan (Nasution & Lubis, 2022).

Make it easier to get services (queues)

The majority of respondents, including men (50%) and women (46.3%), agree with efforts to simplify service access through more efficient queuing. The highest approval rates based on age come from the 30-39 age group (63.3%). In terms of occupation, 44.4% of housewives, as well as 50% of entrepreneurs and private employees, support this initiative. The results also show that 50% of respondents with a junior high school background, 46.9% with a high school background, and 50% with a university background agree that simplifying queues is a positive step in public service. This is because the feature makes it easier for participants to avoid long waits and queues, especially those who are far from branch offices.

Researchers also think that this feature is very useful for those who have homes that are far from the location of branch offices, but BPJS Health branch offices also receive conventional services. Supported by previous researchers who stated that this application can make it easier for the public / participants to get services, reduce a number of queues so that people do not queue long at the BPJS Health Office and can directly access various information about health from the JKN mobile application (Putra et al., 2021). In line with other researchers who stated that the JKN mobile application is expected to reduce queues at each BPJS Health Branch Office by providing the best service to the community. BPJS Health Branch Office is a place for the community to complete all administrative activities. Often at BPJS Health Branch Offices there are long queues of people who want to complete all BPJS Health affairs (Hamdani & Anggorowati, 2019). Supported by other research that argues that the integrated online queuing system using the JKN mobile application at BPJS healthcare is one of the many feature innovations in the JKN mobile application that can make it easier for health service users to get servers at BPJS (Permatasari et al., 2021).

Make it easy to change participant data

In this crosstab result, the majority of the public, including men (68.8%) and women (64.8%), support efforts to simplify the process of updating participant data. The highest approval rates are seen in the age groups 20-29 years (76.5%) and 40-49 years (68.4%). In terms of occupation, the highest approval comes from housewives (61.1%), private employees (70%), and civil servants (100%). Regarding education, the majority of respondents with a junior high school background (75%) and a high school background (56.6%) also show support for this initiative. These results indicate that the simplification of updating participant data is viewed positively by the public, with variations in approval based on certain demographic factors. This is because it facilitates meeting the administrative needs of JKN participants.

Researchers consider that this feature is very practical to be used by the community and can be adjusted to the needs of each JKN participant by greatly saving time, this is supported by previous researchers who stated that the JKN application makes it easier if any of our data changes. Our data changes e.g. email address, mailing address, phone number even if we want to change the class of service at a health facility. By changing data via a smartphone will certainly be simpler and save time (Permatasari et al., 2021). Other studies also mention that changing participant data that can make it easier for users to carry out activities including changing mobile phone numbers, email addresses, letters, changing health facilities and changing classes (Prasetiyo & Safuan, 2022). Supported by other studies that there are often obstacles in changing the health facilities of JKN participants so that JKN participants need to contact the call center or go directly to the BPJS Health office to change it (Adya et al., 2024).

Facilitate the reach of complaints related to services that may not be good

The crosstab results show that the majority of the public, particularly men (75%) and some women (44.4%), strongly agree with the initiative to facilitate access to complaints regarding unsatisfactory services. The highest approval rates are found in the older age groups (50-59 years and >60 years), as well as among respondents employed as civil servants (100%). In terms of education, the majority of those with a junior high school background (50%) and a high school background (51.6%) also support this initiative. This indicates broad public support for enhancing the complaint reach for services that need improvement, as these complaints can be directly connected to the central BPJS Health authorities for prompt action or evaluation.

Researchers also consider that this feature makes it very easy for participants to reach complaints related to services because it greatly shortens time, handles faster and not only that complaints about applications and facilities can also be easily conveyed without the hassle of visiting branch offices, this is supported by previous researchers who stated that sometimes we can experience some problems regarding this JKN program. To make it easier to submit complaints or complaints, we can use the feature of this JKN mobile click. Instead of us bothering to go to the BPJS healthcare office, it's better to use this JKN mobile click for our complaints (Suhadi et al., 2022).

Complaints and questions can be submitted easily. The many conveniences obtained by the community by using Mobile JKN are in line with the objectives of BPJS services that are fast, efficient, effective, tracked and complete, so that the community is satisfied and uses these cellular services, so that many benefits can continue to be enjoyed. In response to future developments, service performance characteristics will be simplified, performance will be improved, existing performance characteristics will be further developed, and service weaknesses and shortcomings will continue to be improved service system (Suhadi et al., 2022). This is also supported by other researchers that to make it easier to submit complaints or complaints we can use the feature of JKN mobile clicks (Permatasari et al., 2021). The satisfaction of JKN-KIS participants is influenced by the speed of the process of handling participant needs, complaint complaints and handling complaints more easily and quickly, and Mobile JKN provides information on the location of the nearest health facility providing a high level of satisfaction because it meets the expectations of JKN-KIS participants (Komala & Firdaus, 2020).

The JKN Mobile application makes it easy to find information on health location facilities

The crosstab results show that the majority of respondents, both men (56.2%) and women (72.2%), agree with helping to find information about healthcare facility locations. The highest approval rates are seen in the age groups 20-29 years (82.4%) and 40-49 years (78.9%). In terms of occupation, housewives show high participation with a percentage of 72.2%. Regarding education, the majority of respondents with a high school background (70.3%) support this initiative. These results indicate strong public support for efforts to improve access to health information. Respondents agree that the location feature helps find information about healthcare facilities, as it eliminates the need to visit the healthcare location in person.

Researchers believe this can make it easier for people to access information about healthcare locations conveniently and save time. For instance, if participants want to find information about healthcare locations but are in a distant area, this feature on the JKN Mobile app is considered very helpful.

It was found in previous research that Mobile JKN at BPJS Health has been developed according to the needs of its users, one of which is through this application users can get information on health facilities without coming directly to the location of health services (Angelita et al., 2022). The satisfaction of JKN-KIS participants is influenced by the speed of the process of handling the needs of participants, JKN Mobile provides information on the location of the nearest health facility providing a high level of satisfaction because it meets the expectations of JKN-KIS participants (Komala & Firdaus, 2020). Another researcher said that the location feature makes it easier for participants to find health facilities in collaboration with BPJS Health, this feature can also be used to find the nearest health facility (Hussein et al., 2022).

Notify of bed availability

The crosstab results show that the majority of the public, including men (56.2%) and women (70.4%), agree with providing information on bed availability. The highest approval rates are seen in the age groups 30-39 years (70%) and 40-49 years (63.2%). In terms of occupation, housewives show the highest approval rate (75%), followed by civil servants (100%). Regarding education, the majority of respondents with a high school background (68.8%) also support this initiative. These results confirm that the public supports efforts to increase transparency regarding bed availability, which is crucial for more effective health service management and access. The bed availability feature on JKN Mobile is very helpful because participants can check bed availability without having to go directly to the healthcare facilities, simply by using the bed availability feature on JKN Mobile.

Researchers feel this feature is useful and is the effectiveness of using JKN Mobile, participants do not need to come to the health service location directly where in this case participants also do not know whether there is still availability of beds at the health facilities they visit, the benefits of this feature can also save participants' time. This is supported by previous research which states that this feature is considered to be able to help the public in checking the availability of beds in hospitals (Nurhayati, 2022). The JKN Mobile application is a breakthrough in electronic-based service innovation introduced by BPJS Health with the aim of providing convenience for JKN Mobile application users by offering various features, one of which is the bed availability information feature that explains the availability of beds in all health facilities (Adya et al., 2024). Innovation regarding the development of health services aims to facilitate participants where services are developed using digital-based technology so that participants do not need to come to hospitals or other health services because through JKN Mobile there are various features according to the needs of each participant, one of which is the bed availability feature that displays the situation of hospital bed availability (Finta et al., 2022).

Help to consult a doctor first

The journal interpretation results show that the majority of respondents do not agree with consulting a doctor, especially among both men and women. The age groups 30-39 years and 40-49 years show the highest levels of disagreement, while the majority of housewives and entrepreneurs also share similar views. In terms of education, respondents with a high school background show significant levels of disagreement, primarily due to the infrequent use of this feature and the limited service hours. Researchers believe that the doctor consultation feature is unsatisfactory for helping with consultations.

In line with previous researchers who stated that some respondents did not agree with the online doctor consultation feature. This is because the working area of the Pacet Puskesmas is classified as a rural area that is difficult to signal, so people prefer to consult directly at the

puskesmas (Safarah & Fanida, 2023). As for previous researchers who revealed that there are limited services in the doctor consultation feature, where doctors who serve for consultation are very limited based on the facilities listed. So that participants whose first health facility is the puskesmas most likely have no doctors serving for consultation (Asmaul Khusna et al., 2021).

Know the schedule of operations

The journal results show that the majority of the public, including men and women with percentages of 56.2% and 64.8% respectively, agree on the importance of knowing the schedule of previous surgical procedures. The analysis also found variations in the approval rates based on the respondents' age, occupation, and education. Participants can easily check the schedule of upcoming surgical procedures. Researchers believe this feature is very useful in helping participants regularly check the details of their scheduled surgeries.

A study that is aligned with the advantages of the JKN Mobile application is that the features on JKN Mobile are easily accessible to participants for smooth services in the JKN-KIS program, one of which is the surgical schedule consultation feature that displays the schedule of participants' surgery actions that have been scheduled by the hospital (Nurhidayah et al., 2024). Other studies also agree that through the surgery schedule feature, it makes it easier for participants to get information and changes in data without the need to directly come to the nearest branch office, this feature displays the operation schedule according to the name in the JKN Mobile application and can find out the operation schedule at hospitals that collaborate with BPJS Health, surgery schedule information is updated by the hospital (Permatasari et al., 2021).

Find out contribution information along with payment history of JKN Mobile participants

A crosstab study shows a high level of public approval for the JKN Mobile fee and payment history information. Males accounted for 56.2%, while females accounted for 57.4%. The majority of respondents were aged 20-29 years (64.7%), followed by 30-39 years (53.3%), 40-49 years (52.6%), and those >60 years old (100%). Most participants were housewives (55.6%), followed by entrepreneurs (60%), private employees (40%), and other employment statuses (69.2%). In terms of education, high school respondents reached 57.8%, followed by junior high school (50%) and academy/university (50%). This feature helps participants track their payment history. Researchers believe that the fee and payment history feature is beneficial for participants who have made payments, and it can also serve as proof in case of any discrepancies.

Previous researchers described the JKN Mobile application as providing various convenience services such as payment of contributions, knowing billing information, and payment history that has been made (Lase & Gulo, 2024). Similar research also reveals that through the JKN Mobile application can help in health financing by making it easier for JKN participants to pay contributions or access BPJS Health (Sari et al., 2024). Another researcher who agreed about the advantages of using JKN Mobile explained that through the contribution feature along with payment history, participants can also see independent class BPJS Health bills, the benefits are also if they are in arrears with BPJS Health payment contributions, they can choose the payment period according to the ability of participants with the time set by BPJS Health (Fhadiel & Flowerina, 2024).

Conclusion

The results showed that respondents gained an understanding that the JKN Mobile application facilitates access to BPJS Health services. In addition, the application also facilitates the registration process as a new participant. Respondents also learned that this application helps reduce queues at BPJS Health Offices, allowing direct access to health information through mobile devices. In addition, this application makes it easy to change the data of new

participants as needed. Furthermore, this application allows service-related complaints more efficiently. In addition, people can find information about health facilities without having to go to the location. The app also notifies bed availability via smartphone. However, there is an understanding that this application is underused for consulting with doctors. That said, it helps you know the surgery schedule without having to see a doctor in person. Finally, this application allows users to obtain information related to JKN participants' dues and payment history.

Based on this research, it is hoped that the services provided by the JKN Mobile information system can be improved. The primary objective of JKN Mobile is to facilitate services for the public. It is expected that the public will utilize JKN Mobile and understand the JKN system to prevent misunderstandings or negative perceptions of JKN and BPJS Health services. BPJS Health should continue to educate the public, especially since many female respondents are not well-versed in using the JKN Mobile application. Additionally, recurring issues reported by users, such as the need to repeatedly log in when opening the JKN Mobile application, should be addressed to prevent problems like forgotten usernames, passwords, and errors.

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