Jurnal Ilmu dan Teknologi Kesehatan
https://ejurnal.poltekkesjakarta3.ac.id/index.php/jitek/
Volume 13, Issue 2, Page 83 – 95 DOI: 10.32668/jitek.v13i2.2248
e-ISSN: 2338-9109

Analysis of Acceptance of JKN Mobile Application Using Unified Theory of Acceptance and Use of Technology 3 Model in DKI Jakarta

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Keywords:
Mobile JKN
UTAUT3
SEM-PLS

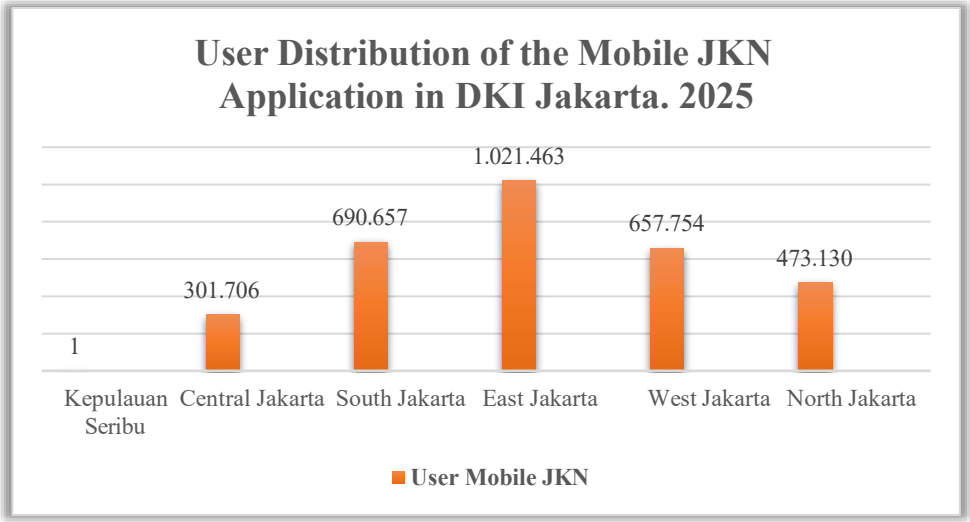
Abstract

The success of information technology-based services is largely determined by the acceptance and willingness of the community to use them. One such digital service provided by the government through BPJS Kesehatan is the Mobile JKN application. designed to facilitate access to health services for JKN participants online. Community participation. especially in DKI Jakarta with its urban characteristics. plays a key role in the effectiveness of this service. This study aims to measure the level of acceptance of the Mobile JKN application in DKI Jakarta using the Unified Theory of Acceptance and Use of Technology 3 (UTAUT 3) model. The research uses purposive and proportional stratified sampling methods. involving 250 respondents who are users of the Mobile JKN application. Data were collected through online questionnaires and analyzed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) method. Results show that performance expectancy (p = 0.014). social influence (p = 0.020). facilitating conditions (p = 0.010). habit (p = 0.025). and price value (p = 0.000) significantly influence behavioral intention. Moreover. facilitating conditions (p = 0.044). habit (p = 0.000). personal innovativeness (p = 0.003). and behavioral intention (p = 0.001) significantly influence use behavior. Meanwhile. effort expectancy (p = 0.262). hedonic motivation (p = 0.632). and personal innovativeness (p = 0.080) do not significantly affect behavioral intention. The study recommends enhancing features. fostering innovation. and increasing outreach to improve application acceptance.

Received: 28 Jul 2025
Accepted: 16 Mar 2026
Published: 30 Mar 2026

INTRODUCTION

The rapid development of information technology has had a significant impact on various aspects of modern society. including the healthcare sector. One form of this progress is the growing use of the internet. with 5.35 billion internet users worldwide. representing 66.2% of the total population (1). In Indonesia. internet penetration has reached 221.5 million users or 79.5% of the total population. with the highest penetration found in DKI Jakarta at 87.51% (2). This condition indicates that the digitalization of public services holds great potential for optimization. especially in urban areas. One example of digital service implementation in the healthcare sector is the Mobile JKN application. launched by BPJS Kesehatan on September 15. 2017. This application aims to make it easier for participants of the National Health Insurance (JKN) program to access various administrative services and health information online (3). As of June 2024. JKN coverage reached 273.5 million people (96.83% of Indonesia's population). with 217.4 million active participants (4). Meanwhile. the number of Mobile JKN users in Indonesia was recorded at 45.833.368. with 3.144.710 users in DKI Jakarta. distributed across five areas: Kepulauan Seribu (1 user). Central Jakarta (301.706). South Jakarta (690.657). East Jakarta (1.021.463). West Jakarta (657.754). and North Jakarta (473.130) (5). User Distribution of the Mobile JKN Application in DKI Jakarta. 2025 as shown in Figure.



However. despite these figures. there are still various obstacles in the utilization of Mobile JKN. Several studies have shown that factors such as the lack of public understanding of the app's benefits. technical issues like bugs and data inconsistencies. and the perception that the app is only useful when health services are needed. all affect user acceptance (6–8). These challenges raise concerns about the long-term sustainability of the application's use.

To address this issue. it is necessary to analyze the factors that influence technology acceptance among urban communities. One relevant model is the Unified Theory of Acceptance and Use of Technology 3 (UTAUT3). developed by Farooq in 2017. which adds the variable of Personal Innovativeness to the UTAUT2 framework. This model has been used in various studies on health information system adoption but remains limited in its application to digital health services in Indonesia. particularly in areas with high digital literacy and internet penetration like DKI Jakarta.

Previous studies have mostly been conducted in regions with limited infrastructure. such as North Sumatra and East Kalimantan. and therefore do not reflect the dynamics of Mobile JKN acceptance in urban settings (9,10) . In fact. urban areas. characterized by high population density. quick adoption of technology. and high expectations for service quality. may provide a different perspective on the adoption of health applications.

Based on these conditions. this study aims to analyze the factors influencing the acceptance of the Mobile JKN application in DKI Jakarta using the UTAUT3 model. This study is expected to contribute theoretically to the development of technology acceptance models in the healthcare sector and serve as a foundation for policy recommendations in managing digital health services in Indonesia.

METHODS

This study is a quantitative research using a cross-sectional approach. with data processing conducted through Structural Equation Modeling – Partial Least Square (SEM-PLS). The analysis began with the measurement model testing using the outer model. followed by the structural model analysis using the inner model. and concluded with hypothesis testing. Data were collected from March to June 2025 through an online survey distributed via Google Forms to residents of DKI Jakarta who have used or are currently using the Mobile JKN application.

The study covers a total population of 3.144.710 Mobile JKN users in DKI Jakarta. The sample size was calculated using the Slovin formula with a margin of error of 7%. resulting in 204 samples. which was then rounded up by the researcher to 250 respondents. This study applied purposive sampling to select respondents based on specific criteria and proportional stratified sampling to ensure equal distribution of samples across each region.

The research instrument used was the UTAUT3 instrument developed by Farooq as cited in Asrori et al. which was modified and supplemented with several additional items by the researcher. The instrument underwent validity and reliability testing with a pilot sample of 30 respondents (11,12).

This study has received ethical approval from the Research Ethics Committee of the Faculty of Health Sciences. Universitas Muhammadiyah Surakarta. and was declared ethically feasible under approval number: 1048/KEPK-FIK/IV/2025.

RESULTS AND DISCUSSION

Table 1. Demographic Profile of Mobile JKN Application Users in DKI Jakarta (n=250)

Respondent Criteria	Frequency	Persentase
Gender		
Male	68	27.2
Female	182	72.8
Age		
17-25 years	148	59.2
26-30 years	49	19.6
31-35 years	23	9.2
36-40 years	10	4
41-45 years	9	3.6
>45 years	11	4.4
Occupation		
Civil Servant	25	10
Student	127	50.8
Housewife	25	10
Private Sector/Entrepreneur	60	24
Others	13	5.2
Area of Residence/Domicile		
Central Jakarta	24	9.6
West Jakarta	52	20.8
North Jakarta	38	15.2
East Jakarta	80	32
South Jakarta	55	22
Kepulauan Seribu	1	0.4

The majority of respondents were female. which represents 72.8% of the total sample. Most respondents were in the 17–25 age group. with a percentage of 59.2%. In terms of occupation. the largest proportion were students. making up 50.8% of respondents. Lastly. regarding area of residence. the highest number of respondents were from East Jakarta. which accounts for 32% of the sample. Detailed information on respondent characteristics is presented in Table 1.

The inner model testing is conducted to examine the correlation between latent variables. This analysis includes several components. namely the calculation of R-squared (R^2). Q-square (Q^2). F-square (f^2) values. and hypothesis testing.

Table 2. R-Square (n=250)

Variabel Endogen	R-Square
Behavioural Intention	0.585
Use Behaviour	0.647

The R-squared value is divided into three categories: a value of 0.75 is considered substantial. 0.50 is considered moderate. and 0.25 is considered weak (13). Based on this classification. the model used in this study falls into the moderate category.

Table 3. Q-Square (n=250)

Variabel	Q-Square
Behavioural Intention	0.532
Use Behaviour	0.620

The Q-square value is used to assess the predictive relevance and the accuracy of parameter estimates generated by the model. A model is considered to have predictive relevance if the Q-square value is greater than 0 (13). In this study. both constructs Behavioural Intention and Use Behaviour have Q-square values greater than 0. specifically 0.532 and 0.620. respectively. These results indicate that both constructs possess predictive relevance. as shown in Table 3.

Table 4. F-Square (n=250)

Variabel	***Behavioural Intention***	***Use Behaviour***
Behavioural Intention		0.076
Effort Expectancy	0.006	
Facilitating Condition	0.030	0.030
Habit	0.032	0.286
Hedonic Motivation	0.001	
Perfomance Expectancy	0.040	
Personal Inovativness	0.012	0.042
Price Value	0.078	
Social Influence	0.027	
Use Behaviour		

The f-squared value is used to measure the effect size between variables. According to Hair et al. an f^2 value of 0.02 indicates a small effect. 0.15 indicates a medium effect. and 0.35 indicates a large effect (13). Table 4 shows that Facilitating Conditions (0.030). Habit (0.032). Performance Expectancy (0.040). Price Value (0.078). and Social Influence (0.027) all have f^2 values between 0.02 - 0.15 on Behavioural Intention. indicating that these five variables have a small effect on Behavioural Intention. Conversely. the other variables show no effect on Behavioural Intention. Additionally. Behavioural Intention has an f^2 value of 0.076 on Use Behaviour. also indicating a small effect. Facilitating Conditions (0.030) and Personal Innovativeness (0.042) also show small effects on Use Behaviour. On the other hand. Habit has an f^2 value greater than 0.15. specifically 0.286. which indicates a moderate effect on Use Behaviour.

Table 5. Hypothesis Testing (n=250)

Hipotesis	Path Coeficient	T-Statistic	P-Value
H1	0.186	2.468	0.014
H2	0.066	1.122	0.262
H3	0.110	2.333	0.020
H4a	0.171	2.573	0.010
H4b	0.150	2.019	0.044
H5	-0.030	0.479	0.632
H6	0.258	4.069	0.000
H7a	0.177	2.242	0.025
H7b	0.462	7.453	0.000
H8a	0.081	1.753	0.080
H8b	0.133	3.015	0.003
H9	0.230	3.348	0.001

Hypothesis testing is conducted to determine the validity of the proposed relationships. In this process. the path coefficient indicates the strength and direction of the relationship between latent constructs. ranging from -1 to +1. with values closer to ±1 indicating a stronger relationship. Next. the T-statistic and P-value are used to test the statistical significance of the relationships through a two-tailed test. A relationship is considered statistically significant if the T- statistic > 1.96 and the P-value < 0.05 (13).

Overall. the results of the hypothesis testing in this study indicate that only three hypotheses were not supported: H2. H5. and H8a. Meanwhile. nine hypotheses were supported: H1. H3. H4a. H4b. H6. H7a. H7b. H8b. and H9.

H1. The Influence of Performance Expectancy on Behavioural Intention in the Acceptance of the Mobile JKN Application in DKI Jakarta

The results of the hypothesis testing indicate that Performance Expectancy has a positive and significant effect on Behavioural Intention in the use of the Mobile JKN application in DKI Jakarta. This finding is consistent with several previous studies (Putra et al. 2022; Riawan et al. 2022; Karnadi et al. 2022; Fahmi et al. 2023; Pamungkas et al. 2022). which demonstrate that perceptions of the usefulness and effectiveness of technology are key factors in driving the adoption of digital services across the health. Therefore. it is recommended that BPJS Kesehatan DKI Jakarta continue to develop features that provide tangible benefits to users in order to increase interest and sustain the use of the Mobile JKN application (14–18).

H2. The Influence of Effort Expectancy on Behavioural Intention in the Acceptance of the Mobile JKN Application in DKI Jakarta

The research findings indicate that Effort Expectancy does not have a significant influence on Behavioural Intention in the use of the Mobile JKN application in DKI Jakarta. This suggests that the perceived ease of use is not a primary factor driving the intention to use the application. These findings are consistent with previous studies (Pratama. 2025; Andriani. 2024; Kurniawan et al. 2025; Budiman. 2025; Maisha. 2023). which show that Effort Expectancy is no longer a strong predictor in the context of widely adopted technologies. In regions with high digital literacy. such as DKI Jakarta. ease of use is considered a standard expectation rather than a competitive advantage. Therefore. other factors such as Performance Expectancy. Social Influence. and Habit play a more significant role in shaping the intention to use the application (19–23).

H3. The Influence of Social Influence on Behavioural Intention in the Acceptance of the Mobile JKN Application in DKI Jakarta

The research findings show that Social Influence has a positive and significant effect on Behavioural Intention in the use of the Mobile JKN application in DKI Jakarta. This indicates that encouragement from the social environment such as family. friends. or authorities plays an important role in shaping the intention to use the application. This finding aligns with previous studies (Pratama. 2025; Syamsuar. 2022; Rofiah et al. 2022; Akbar. 2021; Leong et al. 2021; G. Akbar et al. 2023). which emphasize that Social Influence is a significant factor in driving technology adoption. whether in the context of health. education. or digital payments. In the urban and digitally connected environment of DKI Jakarta. social opinions tend to spread more rapidly and exert a stronger impact. Therefore. leveraging Social Influence–based strategies such as user testimonials. collaborations with health influencers. or community campaigns can serve as effective approaches to increase the adoption of the Mobile JKN application (23–28).

H4a. The Influence of Facilitating Condition on Behavioural Intention in the Acceptance of the Mobile JKN Application in DKI Jakarta

The research findings indicate that Facilitating Conditions have a positive and significant effect on Behavioural Intention in the use of the Mobile JKN application in DKI Jakarta. This means that the better the supporting facilities such as devices. internet access. and technical assistance the higher the individual's intention to use the application. This finding is consistent with previous studies (Pratama. 2021; Riawan. 2022; Nurhayati. 2025; Salman. 2024). which show that the availability of infrastructure and technical support are key factors in promoting the adoption of digital technologies. including health services. Therefore. BPJS Kesehatan should prioritize improving supporting infrastructure and user education to enhance the intention to use the Mobile JKN application. especially in regions with high levels of technological literacy such as DKI Jakarta (17,29–31)

H4b. The Influence of Facilitating Condition on Use Behaviour in the Acceptance of the Mobile JKN Application in DKI Jakarta

The research findings show that Facilitating Conditions have a positive and significant effect on Use Behaviour in the utilization of the Mobile JKN application in DKI Jakarta. This indicates that the better the infrastructure support and technical assistance. the greater the likelihood that individuals will actively use the application. This finding is consistent with previous studies (Anunggita. 2024; Syamsuar. 2022; Nainggolan. 2024; Maulani. 2023; Fahmi et al.. 2023). which emphasize that accessibility and technical support play a crucial role in promoting the use of digital technologies across various se`ctors. including healthcare services. Therefore. enhancing infrastructure. technical support services. and digital literacy education should be key strategies for BPJS Kesehatan to ensure active and sustained use of the Mobile JKN application among the population of DKI Jakarta (14,26,32–34).

H5. The Influence of Hedonic Motivation on Behavioural Intention in the Acceptance of the Mobile JKN Application in DKI Jakarta

The research findings indicate that Hedonic Motivation does not have a significant effect on Behavioural Intention in the use of the Mobile JKN application in DKI Jakarta. This means that although the application may be perceived as enjoyable. the element of fun is not a primary driver of usage intention. Users tend to place greater

emphasis on the functional aspects and benefits of digital health services. This finding aligns with previous studies (Ngusie et al. 2024; Onibala et al. 2021; Agus. 2024). which show that Hedonic Motivation tends to be irrelevant in systems or applications that are function-oriented rather than entertainment focused. Applications such as Mobile JKN prioritize ease of access to services rather than delivering an entertaining experience. thus making hedonic motivation less influential in shaping user intention. Therefore. the development of Mobile JKN should continue to focus on functional benefits. ease of access. and efficiency rather than entertainment features. as this approach better aligns with user expectations for digital health services (35–37).

H6. The Influence of Price Value on Behavioural Intention in the Acceptance of the Mobile JKN Application in DKI Jakarta

The research findings indicate that Price Value has a positive and significant effect on Behavioural Intention in the use of the Mobile JKN application in DKI Jakarta. This means that the higher the perceived economic value of the application such as time and cost efficiency the greater the individual's intention to use it. This finding is consistent with previous studies (Pratama. 2021; Kwee et al. 2022; Maharani. 2024; Kristi et al. 2024; Putri. 2024). which show that the perception of benefits that are proportional to the effort and cost involved is a key driver in the adoption of digital technologies. including health applications. Therefore. the Mobile JKN communication strategy should emphasize efficiency. ease of access. and cost savings as core values to strengthen perceptions of Price Value and encourage greater intention to use the application among the residents of DKI Jakarta (29,38–41).

H7a. The Influence of Habit on Behavioural Intention in the Acceptance of the Mobile JKN Application in DKI Jakarta

The research findings indicate that Habit has a positive and significant effect on Behavioural Intention in the use of the Mobile JKN application in DKI Jakarta. This means that the more accustomed individuals are to using the application. the stronger their intention to continue using it.

This finding is consistent with various previous studies (Suroso. 2021; Maharani. 2024; Hilyah et al. 2024; Tamilmani et al.. 2021; Mensah. 2023). which emphasize that habit is a key factor in driving continued usage intention across different digital services. including health applications. e-wallets. and other platforms. In the context of Mobile JKN. the routine and essential nature of its services reinforces habit formation. Therefore. strategies that encourage regular use and provide a positive user experience can be crucial in strengthening the intention to use the application among residents of DKI Jakarta (40,42–45).

H7b. The Influence of Habit on Use Behaviour in the Acceptance of the Mobile JKN Application in DKI Jakarta

The research findings indicate that Habit has a positive and significant effect on Use Behaviour in the utilization of the Mobile JKN application in DKI Jakarta. This means that the more established the habit of using the application. the higher the actual usage intensity. This finding is consistent with various previous studies (Haikal et al. 2022; Suroso. 2021; Onibala et al. 2021; Maulani. 2023; Hilyah et al. 2024). which demonstrate that habit plays an important role in driving actual usage behaviour across different types of digital applications. including healthcare and financial services. In the context of Mobile JKN as a public service frequently used for administrative health needs. habits can develop naturally over time. Therefore. strategies to reinforce habitual use such as providing a user-friendly interface. relevant

features. and a positive user experience will be highly effective in promoting sustained usage among the residents of DKI Jakarta (32,37,42,44,46).

H8a. The Influence of Personal Innovativennes on Behavioural Intention in the Acceptance of the Mobile JKN Application in DKI Jakarta

The hypothesis testing results show that Personal Innovativeness has a positive but not significant effect on Behavioural Intention in the use of the Mobile JKN application in DKI Jakarta. This indicates that although individuals may be open to innovation. such openness is not strong enough to significantly drive their intention to use the application. Most likely. the decision to use the application is more influenced by practical utility factors such as ease of use. administrative needs. or social influence. This finding is in line with several previous studies. such as Handayani (2024) in the context of digital wallets. Jefferson (2023) on QRIS usage. as well as Shetu et al. (2022) and Prasetyaningrum et al. (2022). all of which found that Personal Innovativeness does not have a significant effect on the intention to adopt digital technologies. Therefore. strategies to increase the intention to use the Mobile JKN application should focus on functional aspects such as efficiency. ease of access. and social support. rather than relying solely on users' innovative personal traits (47–50).

H8b. The Influence of Personal Innovativennes on Use Behaviour in the Acceptance of the Mobile JKN Application in DKI Jakarta

The hypothesis testing results show that Personal Innovativeness has a positive and significant effect on Use Behaviour in the use of the Mobile JKN application in DKI Jakarta. This indicates that innovative individuals tend to use the application directly. without necessarily going through a strong intention-forming process. Their usage occurs more spontaneously. driven by curiosity and openness to new technologies. This finding is consistent with studies by Kurniawan et al. (2025) on QRIS adoption and Nurhayati (2025) in the context of digital music services. which showed that personal innovativeness directly encourages actual usage. Putra et al. (2022) also found a similar significant influence in the case of the OVO application. although the intention pathway may have been more pronounced due to user incentives. Overall. innovative users serve as key early adopters of Mobile JKN. They adapt quickly and do not require strong external motivation. making them ideal as technology diffusion agents in society. Therefore. application deployment strategies should leverage their role to accelerate wider adoption of Mobile JKN (21,30,51).

H9. The Influence of Behavioural Intention on Use Behaviour in the Acceptance of the Mobile JKN Application in DKI Jakarta

The hypothesis testing results indicate that Behavioural Intention has a positive and significant effect on Use Behaviour in the use of the Mobile JKN application in DKI Jakarta. This means that the stronger an individual's intention to use the application. the more likely they are to actually use it. This finding is consistent with various previous studies. Research by Anunggita (2024) on Mobile JKN. as well as Haikal et al. (2022) and Suroso (2021) on e-health systems. demonstrates that intention significantly drives actual usage behaviour. Haikal et al. even emphasized the role of Habit in reinforcing this intention. Similar support is also evident in studies based on the UTAUT3 model. such as Maulani (2023) in the contexts of mobile and digital banking. which found that intention serves as a primary predictor of usage behaviour. Overall. these results affirm that Behavioural Intention is a key determinant in driving the actual use of the

Mobile JKN application. Therefore. adoption strategies should aim to strengthen user intention through effective communication of benefits. positive user experiences. and ease of use (32,34,44,46).

CONCLUSION

This study demonstrates that performance expectancy. social influence. facilitating conditions. habit. and price value have a significant influence on behavioural intention. while facilitating conditions. habit. personal innovativeness. and behavioural intention significantly affect use behaviour in the adoption of the Mobile JKN application. However. effort expectancy. hedonic motivation. and personal innovativeness were found to have no significant effect on behavioural intention. These findings suggest that BPJS Kesehatan should enhance service features that align with users' needs. strengthen outreach through social media and digital campaigns targeting the productive-age population. and promote the formation of habitual application use. Future research is recommended to expand the geographical scope to other regions in Indonesia to compare acceptance factors based on digital literacy and healthcare infrastructure. Additionally. incorporating contextual variables relevant to urban populations such as data privacy and trust could provide deeper insights. The use of qualitative or mixed-method approaches is also encouraged to explore users' perceptions and barriers in greater depth.

ACKNOWLEDGEMENT

The author would like to express sincere gratitude to all parties involved in this research. Special thanks are also extended to the entire academic community of Sekolah Tinggi Ilmu Kesehatan RS Husada for their valuable support throughout the study.

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