



## THE EFFECT OF KNOWLEDGE AND ATTITUDE ON THE PRACTICE OF USING MOBILE JKN APPLICATIONS IN PARTICIPANTS OF BPJS KESEHATAN JEMBER BRANCH OFFICE

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ABSTRACT	Keywords
<p>The use of JKN mobile applications is increasing along with the development of information technology. This study aims to analyse the effect of participants' knowledge and attitudes on satisfaction in using the JKN mobile application at the Jember Branch Office.</p> <p>This study uses quantitative research methods using analytical observational methods with a cross sectional approach. Probability Sampling with Simple Random Sampling Technique with a total sample of 134 respondents. Data collection was carried out by filling out questionnaires and interviews made by researchers and filled in by respondents. The collected data were processed using the statistical test 'Chi-Square'</p> <p>The results showed that most respondents had good knowledge about the JKN mobile application as many as 89 people (66.4%), most respondents had a negative attitude about the JKN mobile application as many as 82 people (61.2%), most respondents were satisfied in using the JKN mobile application as many as 71 people (53%).</p> <p>The results of the Chi-square analysis test show that the p-value of 0.012 means that there is an influence of knowledge on satisfaction in using the JKN mobile application, the p-value of 0.000 means that there is an influence of attitude on satisfaction in using the JKN mobile application.</p> <p>It is expected that BPJS Kesehatan officers are more continuous about socialising the menu or features on the JKN mobile application directly to BPJS Kesehatan participants, currently patients who come to BPJS Kesehatan health facilities some have not used mobile JKN, so it needs the role of officers in educating patients and families about the features in the JKN mobile application.</p>	<b>Knowledge, Attitude, Satisfaction, Use of JKN Mobile Application</b>

## INTRODUCTION

The role of technology in health technology is very important, especially in

improving the quality and quality of health services (Mustika, 2015). Knowledge or cognition is a very important domain in shaping a person's actions (overt behavior).

Good knowledge if not supported by a positive attitude shown will influence a person to behave, as expressed by Benjamin Bloom (1908) (notoatmojo, s.2007, roger, C, 2974).

BPJS Kesehatan as the Indonesian Health Social Security Organizing Agency also does not want to be left behind to continue to adapt to existing technological developments. Information system usage behavior is an important factor that influences the success or failure of a technology ((Farah, 2011); Khosroshahi et al., 2021; Liaw et al., 2012; Sidharta & Suzanto, 2015) so that to determine the success of the implementation of a technology, it is necessary to analyze user acceptance of the information technology system, for example the existing system in BPJS Health, namely the Mobile JKN application. Furthermore, participant data can be changed easily such as changing service classes, changing email addresses, mailing addresses, and phone numbers. Through smartphones, of course, data can be changed more simply and save time. Research objectives: To find out the factors that affect the practice of *Mobile JKN* application users at the BPJS Kesehatan Jember Branch Office (rohman, et.al, 2024, riyanto, A.2018). The novelty in this research is the behavior of using mobile JKN

## METHOD

This type of research is a quantitative research using an analytical observational method with a *crosssectional approach*. held at the BPJS Kesehatan Branch Office in Jember, East Java. The research was conducted from May 2024 to June 2024. The first population of the study was all participants who visited the BPJS Kesehatan Jember Branch office. The sampling technique in this study uses *random sampling* which is a sampling method Thus 134 samples are needed to

achieve a confidence level of 95%. The technique in collecting data was carried out by giving questionnaires directly to participants who came to the Jember Branch Office. participants' knowledge of the use of the Mobile JKN Application using the "*Chi-Square*" statistical test with a confidence level of 95% or a significance level ( $\alpha$ : 0.05) (Nursalam, & Pariani, S. 200, Ministry of Health of the Republic of Indonesia. 2013, Arikunto, S. 2016).

## RESULTS

**Table 1. Characteristics Based on the Age of Respondents Using the Mobile JKN Application at BPJS Kesehatan Jember.**

No.	Age	Frequency (f)	Presented (%)
1.	12-25 years	5	3,7
2.	26-45 years old	110	82,1
3.	>45 years	19	14,2
Total		134	100

Based on table 1, almost all respondents aged 26-45 years were 110 people (82.1%).

**Table 2. Characteristics Based on the Occupation of Respondents Using the Mobile JKN Application at BPJS Kesehatan Jember**

No.	Work	Frequency (f)	Presented (%)
1.	IRT	20	14,9
2.	Self employed	47	35,1
3.	Private employees	52	38,8
4.	PNS	15	11.,
Total		134	100

Based on table 2, respondents with private employees and self-employed employees have the same proportion, namely 52 people (38.8%) and 47 people (35.1%)

**Table 3. Characteristic By Income/Month of Respondents Using the Mobile JKN Application at BPJS Kesehatan Jember**

No.	Revenue/Month	Frequency (f)	Presented (%)
1.	<Rp. 2.665.392 (UMR)	53	39.6
2.	≥Rp 2.665.392 (UMR)	81	60.4

Based on table 3, most of the respondents with a monthly income of ≥Rp 2,665,392 (UMR) were 81 people (60.4%)

**Table 4. Characteristic By Source Information Respondents About the Mobile JKN Application at BPJS Kesehatan Jember**

No.	Resources	Frequency (f)	Presented (%)
1.	Family	12	9.0
2.	Friend	15	11.2
3.	Social Media	27	20.1
4.	Other	80	59.7
	Total	134	100

Based on table 4, most of the respondents obtained information about the JKN mobile application from other sources such as print media, radio and flyers that had time to visit the BPJS office as many as 80 people (59.7%)

**Table 5. Respondents' Knowledge About the Mobile JKN Application at BPJS Kesehatan Jember**

No.	Knowledge	Frequency (f)	Presented (%)
1.	Not Good	45	33.6
2.	Good	89	66.4
	Total	134	100

Based on table 5, most of the respondents had good knowledge about the JKN mobile application, as many as 89 people (66.4%)

**Table 6. Respondents' Attitudes About the Mobile JKN Application at BPJS Kesehatan Jember**

No.	Attitude	Frequency (f)	Presented (%)
1.	Negative	82	61.2
2.	Positive	52	38.8
	Total	134	100

Based on table 6, most of the respondents had a negative attitude about the JKN mobile application as many as 82 people (61.2%).

**Table 7. Respondents' Practices in Using the Mobile JKN Application at BPJS Kesehatan Jember**

No.	Practice	Frequency (f)	Presented (%)
1.	Negative	63	47
2.	Positive	71	53
	Total	134	100

Most of the respondents were positive in using the JKN mobile application as many as 71 people (53%)

**Table 8. The Influence of Knowledge on the Practice of Using Mobile JKN Applications at BPJS Kesehatan Jember**

No	Knowledge	Practice				Total	P value
		Dissatisfied		Satisfied			
		f	%	f	%		
1	Not good	28	44,4	17	23,45	33,60	0,012
2	Good	35	55,6	54	76,89	66,4	
	Total	63	100	71	100	130	

Based on table 8, it is known that respondents who have poor behavior on the JKN mobile application show that most of them are well-knowledged, namely 35 respondents (55.6%) and a small number are poorly knowledgeable, namely 17 respondents (23.9%). The results of the coefficient contingency correlation analysis test showed that the p value was 0.012, meaning that

there was an influence of knowledge on the practice of using the JKN mobile application at BPJS Kesehatan Jember. p value of 0.012.

## DISCUSSION

### 1. Knowledge of the JKN Mobile Application

Most of the respondents had good knowledge about the JKN mobile application and a small number had poor knowledge. Respondents have insufficient knowledge about how to get the JKN mobile application, menus or features on the JKN mobile on the participant card feature, member dues and online queue registration at level 1 health facilities (Faskes). BPJS Kesehatan due to the increasingly advanced and rapid development of information technology, it has made digital innovations, namely the JKN Mobile Application. The Mobile JKN application is here to make it easier for the public to meet the needs of participants and prospective JKN-KIS participants. The basis of Mobile JKN is as an administrative activity that is usually carried out at branch offices or health facilities. BPJS Innovation (Khairunnisa, N. 2021, Khusna, A, 2021, Schiffman, & Kanuk. 2011, Ningruma,).

According to Anderson's Theory, factors affect the use of health services, and there is a knowledge factor in it. Knowledge is a result of knowing after a person senses something. Sensing occurs through the senses of sight, hearing, smell, taste, touch, and most of the knowledge is obtained from the senses of sight and hearing. JKN participants can find out about the Mobile JKN application because they have seen or heard about the application. This knowledge will influence JKN participants to behave

and make decisions using the Mobile JKN application (Aghatsaa et al., 2023, Budiman, A. 2013, BPJS Kesehatan. 2023a).

Another cause is that BPJS Kesehatan Participants who come to BPJS Kesehatan Jember Branch Office do not know the existence of the Mobile JKN Application so far, BPJS Kesehatan Participants do not know the features offered by the Mobile JKN Application, Users consider the Mobile JKN application to be difficult for users and more complicated if there is a wrong data input such as changing participant data or forgetting passwords, Participants do not know that many complete features can be obtained by downloading Mobile JKN (BPJS Kesehatan. (2023b, Wigatie, R. A., & Zainafree, I. 2023, Wulandari, A, 2019).

### 2. Attitude About the JKN Mobile Application

Most of the respondents have a negative attitude about the JKN mobile application and a small number have a positive attitude. The respondents' negative attitude was shown in the statement item about how to get the JKN mobile application, the menu or feature to view the participant card, changes in health facilities 1, checking BPJS participant contributions. Attitude is a mental and neural state of readiness that is regulated through experience that provides a dynamic or directed relationship to the individual's response to all objects and situations related to it. The formation of attitudes is the result of an individual's interaction with his environment. Attitudes arise from personal experiences, the transfer of painful experiences, and social relationships (Surya, A., 2022, Sumarwan, U. 2013)

Negative perceptions about JKN and Mobile JKN are influenced by the lack of public knowledge about the JKN program even though BPJS has often conducted socialization, but the people's grasp has not had a big influence on their attitude in using Mobile JKN. Mobile JKN socialization has been carried out in all BPJS Kesehatan branch offices. Socialization is carried out either through individuals, business entities, or government agencies. Furthermore, since the inauguration of the Mobile JKN launching, now the number of participants who have downloaded Mobile JKN has increased every year. It is hoped that the presence of the Mobile JKN Application will minimize and overcome long queues at the Jember Branch BPJS Kesehatan Office (Tjiptono, F. 2014, Sari, N. P., 2019, Saleh, A. R. (2018).

### **3. Respondents' Practices in Using the JKN Mobile Application**

Most of the respondents were satisfied in using the JKN mobile application and a small number were not satisfied in using the JKN application. Quality services are currently developing by utilizing information and communication technology as a strategy to achieve the success of a company or institution. Mobile JKN is one of the service innovations that take advantage of advances in information and communication technology that have been adapted to the needs of users, in order to simplify the service process for them. (Nasrudin, E., 2020,

This study shows that most of the use of JKN mobile services is shown from the reasons respondents use the JKN mobile application, namely because JKN mobile is practical, makes

it easier to get health services, does not need to queue if you want to see a doctor, can be used for health screening, while respondents who are not satisfied with the use of the JKN mobile application can be seen in the menu answers on the application are difficult to understand and understand, almost all of them answered yes and The use of this application requires special skills (Indrasari, M. 2019)

### **4. The Influence of Knowledge on the Practice of Using the JKN Mobile Application**

Respondents who had poor behavior in the JKN mobile application showed that most of them were well knowledgeable and a small number were less knowledgeable The results of the chi square analysis test showed that there was an influence of knowledge on the practice of using the JKN mobile application at BPJS Kesehatan Jember.

Knowledge is the result of a learning process that can be obtained both formally and informally and leads to theoretical and practical understanding of individuals. In this study, respondents who were positive with the JKN mobile application had good knowledge about the JKN mobile application, while respondents who were less satisfied with the JKN mobile had poor knowledge about this application. The respondents' dissatisfaction and poor knowledge were seen in the results of the answers about their lack of understanding of the menu on the JKN mobile application and some respondents found it difficult to use this application due to the age factor, so it is important for BPJS Kesehatan officers to carry out continuous socialization to improve their understanding of the features in

this application (Nurhayatia, A, 2022, Safarah, A. (2023).

##### **5. The Influence of Attitudes on the Practice of Using the Mobile JKN Application**

respondents who have poor behavior on the JKN mobile application show that most have a negative attitude and a small part have a positive attitude. The results of the chi square analysis test showed that there was an influence on the practice of using the JKN mobile application at BPJS Kesehatan Jember. Complex technology will have a direct and significant effect on technology users (Nasrudin & Widagdo, 2020). Attitude is an evaluative statement of both pleasant and unpleasant objects, individuals and events. Attitude has three main components which consist of cognitive, emotional and behavioral. Based on the results of the research Khusna et al. 2021. Tjiptono, F. 2000, Engel, Blackwell, 2012). ).

The results of this study showed that attitudes had a significant effect on the practice of using the JKN mobile application because respondents had a negative attitude showing dissatisfaction with the JKN mobile application. Respondents gave a negative attitude to menus or features that can be used on the JKN mobile application, many respondents lacked information that could be used, making it easier for BPJS Kesehatan participants to get services either from BPJS Kesehatan, health facilities 1 or hospitals. Likewise, respondents who have a positive attitude will show good behavior towards mobile JKN. Muin, A., 2020, Meilina, & Bernarto, I. 2021, Kusumawardhani, O. B, 2022).

## **CONCLUSIONS**

Most of the respondents are knowledgeable about the JKN mobile application., Most of the respondents have a negative attitude about the JKN mobile application. Most of the respondents have a positive attitude in using the JKN mobile application. There is an influence of knowledge on the practice of using the JKN mobile application at BPJS Kesehatan Jember There is an influence of attitude on the practice of using the JKN mobile application at BPJS Kesehatan Jember

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