



DESCRIPTION OF THE LEVEL OF PUBLIC KNOWLEDGE REGARDING THE USE OF THE JKN MOBILE APPLICATION

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ABSTRACT

The National Health Insurance (JKN) is a government program that provides financial protection for the people of Indonesia to meet their basic healthcare needs. To improve services for the public, BPJS has introduced the Mobile JKN application. This application facilitates participants in obtaining information and administrative services related to the National Health Insurance program by utilizing information technology through a smartphone app that can be downloaded from the Play Store and App Store. Observations conducted by the researcher in RT 16 showed that out of 12 participants are still not fully familiar with the use of the Mobile JKN application. Based on preliminary studies conducted by the researcher on 10 JKN participants in RT 16, it was found that 6 participants (60%) were unaware of how to use the Mobile JKN application. Meanwhile, 4 participants (40%) knew how to use the Mobile JKN application but preferred to visit Primary Health Facilities (FKTP) instead, citing difficulties in understanding and registering for the Mobile JKN application initially. Currently, everything related to healthcare services, especially JKN, must be accessed through gadgets, starting from registration and beyond. This research is important because some JKN participants have been found to not fully understand the use and benefits of the Mobile JKN application. If the public lacks understanding of this application, it may hinder healthcare services, which now require the use of the Mobile JKN application. The aim of this research is to determine the level of knowledge of the RT 16 Kelurahan Klandasan Ulu, about the use of the JKN mobile application. The research method used in this study is quantitative descriptive research with a cross-sectional approach. This research method is employed to provide an overview of the public's level of knowledge regarding the use of the Mobile JKN application. Data collection in this study was conducted using questionnaires and analyzed using bivariate analysis. Based on the results of the research and discussion with 47 JKN participants regarding the level of knowledge in RT 16 on the use of the Mobile JKN application is at a good level. The results show that out of 47 respondents, 53% had good knowledge about using the Mobile JKN application, while 47% had poor knowledge.

Keywords: level of knowledge; mobile jkn application; the national health insurance (JKN)

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INTRODUCTION

The National Health Insurance (JKN) is a government program that provides financial protection for the people of Indonesia to meet their basic healthcare needs. JKN is implemented through a social insurance mechanism that offers comprehensive healthcare benefits, including promotive, preventive, curative, and rehabilitative services. (Ministry of Health, 2024). To improve services for the public, BPJS has introduced the Mobile JKN application. This application facilitates participants in obtaining information and administrative services related to the National Health Insurance program by utilizing information technology through a smartphone app that can be downloaded from the Play Store and App Store.

The Mobile JKN application features menus such as participant data, participant data modification, service registration, bed availability, doctor consultations, surgery schedules, health screenings, covered medications, premiums, payment records, information and

complaints, JKN information, and a new feature called the Installment Payment Plan (REHAB). Observations conducted by the researcher in RT 16 showed that out of 12 individuals, only 3 understood how to use the Mobile JKN application. This indicates that many JKN participants are still not fully familiar with the use of the Mobile JKN application.

Based on preliminary studies conducted by the researcher on 10 JKN participants in RT 16, it was found that 6 participants (60%) were unaware of how to use the Mobile JKN application. Meanwhile, 4 participants (40%) knew how to use the Mobile JKN application but preferred to visit Primary Health Facilities (FKTP) instead, citing difficulties in understanding and registering for the Mobile JKN application initially.

METHOD

The research uses descriptive quantitative research with a cross-sectional approach, where independent and dependent variables are collected and analyzed simultaneously. This research method is used to describe the level of community knowledge regarding the use of the Mobile JKN application in RT 16. The population in this study consists of residents registered in the JKN-KIS program in RT 16, totaling 148 people. The respondents in this study amount to 47 individuals, selected using a random sampling technique. This study was conducted in RT 16, Klandasan Ulu, and the research was carried out in September 2024. Data collection in this study was conducted using questionnaires and analyzed using bivariate analysis.

RESULT

The characteristics of respondents based on the gender of JKN participants in RT 16 are presented in the frequency distribution table below:

Table 1.
Frequency Distribution by Gender

Gender	f	%
Male	19	40
Female	28	60

Based on table 2, it is known that out of 47 JKN participants in RT 16, the highest frequency of respondents falls into the early adulthood age group (26-35 years), with 26 respondents (55%). Meanwhile, the lowest frequency is in the early elderly age group (46-55 years), with only 2 respondents (4%).

Table 2.
Distribution of Responden by Age

Age group	f	%
17-25 years	6	13
26-35 years	26	55
36-45 years	13	28
46-55 years	2	4

Based on table 2, it is known that out of 47 JKN participants in RT 16, the highest frequency of respondents is in the early adulthood age group (26-35 years), with 26 respondents (55%). Meanwhile, the lowest frequency of respondents is in the early elderly age group (46-55 years), with only 2 respondents (4%).

Table 3.
Frequency Distribution of Respondents by Education Level

Education level	f	%
Basic (no school – elementary school)	5	10
Secondary (junior high – Senior high/vocational)	21	45
Higher (diploma/bachelor’s degree)	21	45

Based on table 3, it is known that out of 47 JKN participants in RT 16, the frequency of respondents with Secondary Education (Junior High School - Senior High/Vocational School) and Higher Education (Diploma/Bachelor's Degree) is the same, with 21 respondents (45%) for each group. Meanwhile, the frequency of male respondents is 19 (40%). The group with Basic Education (No School - Elementary) consists of 5 respondents (10%).

Table 4.
Frequency Distribution of Respondents by Occupation

Occupation	f	%
Government employee	7	15
Honorary employee	1	2
Housewife	21	45
Military	10	21
Private employee	8	17

Based on table 4, it is known that out of 47 JKN participants in RT 16, the most frequent occupation is Housewife, with 21 respondents (45%). Meanwhile, the occupation with the lowest frequency is Honorary Employee, with only 1 respondent (2%).

Table 5.
Frequency Distribution of Respondents by Knowledge Level

Knowledge Level	f	%
Good	25	53
Poor	22	47

Based on table 5, it is known that out of 47 JKN participants in RT 16, 25 respondents (53%) have good knowledge about the use of the Mobile JKN application, while 22 respondents (47%) have poor knowledge.

Table 6.
Frequency Distribution of Respondents Knowledge Level by Age Group

Age group (Years)	Knowledge level				Total	
	Good		Poor		f	%
	f	%	f	%		
17-25 years	5	11	1	2	6	13
26-35 years	16	34	10	21	26	55
36-45 years	4	9	9	19	13	28
46-55 years	0	0	2	4	2	4
Total	25	54	22	46	47	100

Based on table 6, it is known that out of 47 respondents, 25 respondents (54%) have good knowledge regarding the use of the Mobile JKN application, while 22 respondents (46%) have poor knowledge about it. The results of this study show that respondents with "good" knowledge of using the Mobile JKN application are predominantly from the early adulthood age group (26-35 years).

Table 7.
Frequency Distribution of Respondents Knowledge Level by Education Level

Education level	Knowledge level				Total	
	Good		Poor		f	%
	f	%	f	%		
Basic (no school – elementary school)	1	2	4	8	5	10
Secondary (junior high – Senior high/vocational)	9	19	12	26	21	45
Higher (diploma/bachelor's degree)	15	32	6	13	21	45

Based on table 7, it is known that out of 47 respondents, 25 respondents (54%) have good knowledge regarding the use of the Mobile JKN application, while 22 respondents (46%)

have poor knowledge about it. The results of this study show that respondents with "good" knowledge of using the Mobile JKN application are predominantly those with a higher education level, with 15 respondents (32%).

Table 8.
Frequency Distribution of Respondents Knowledge Level by Occupation

Occupation	Knowledge level				Total	
	Good		Poor		f	%
	f	%	f	%		
Government employee	4	8	3	6	7	14
Honorary employee	1	2	0	0	1	2
Housewife	10	21	11	23	21	44
Military	5	10	5	10	10	20
Private employee	5	10	3	10	8	20

Based on table 8, it is known that out of 47 respondents, 25 respondents (54%) have good knowledge regarding the use of the Mobile JKN application, while 22 respondents (46%) have poor knowledge about it. The results of this study show that respondents with "good" knowledge of using the Mobile JKN application are predominantly housewives, with 10 respondents (21%).

DISCUSSION

This study aims to describe the level of public knowledge about the use of the Mobile JKN application in RT 16, which is part of the National Health Insurance Program (JKN) in Indonesia. Based on the research findings, it was found that the majority of respondents had good knowledge of the Mobile JKN application, but there were still a number of respondents with less adequate knowledge. The results show that out of 47 respondents, 53% had good knowledge about using the Mobile JKN application, while 47% had poor knowledge. This indicates that although most people have started to understand the importance of the Mobile JKN application, there are still groups that have not fully grasped how to use the application. Furthermore, the research also revealed that respondents with good knowledge of the use of this application were predominantly from the age group of 26-35 years. Regarding education level, respondents with good knowledge of using the Mobile JKN application were mostly those with higher education, i.e., 15 respondents (32%). This study aims to determine the level of public knowledge regarding the use of the Mobile JKN application in RT 16, which is part of the National Health Insurance Program (JKN) in Indonesia.

Demographic Characteristics of Respondents

Based on the research findings, the highest frequency distribution by gender was female respondents, with 28 respondents (60%), while male respondents accounted for 19 respondents (40%). This is because many women in the community work as housewives, making them more frequently encountered during the research. A housewife is a social status given to a married woman (Sa'diyah, H. et al., 2021). This study reveals that, among the total respondents, the majority age group was early adulthood (26-35 years) with 26 respondents (55%), while the least frequent age group was early elderly (46-55 years) with only 2 respondents (4%). Age refers to the number of years since a respondent's birth until their latest birthday. As a person ages, their maturity and cognitive abilities develop further (Sa'adah et al., 2021). Early adulthood is a period when individuals adapt to changing life demands and new social expectations. During this stage, individuals are expected to manage their households and care for their children. They strive to build and maintain relationships, making it crucial for them to adapt and collaborate with their partners while nurturing and educating their children effectively (Jannah et al., 2021). It is expected that respondents within this age range have a better understanding of the Mobile JKN application.

In this study, the frequency of respondents with secondary education (junior high school – senior high school/vocational school) and higher education (diploma/bachelor's degree) was the same, with 21 respondents (45%) each. Meanwhile, respondents with primary education (no schooling – elementary school) totaled 5 respondents (10%). According to Arikunto (2020), education levels are categorized as low if the highest education attained is between elementary and junior high school, while it is considered high if the highest level is senior high school or higher education. This indicates that the majority of respondents in this study had a high level of education according to Arikunto (2020).

Regarding occupation, the most common job was housewives, with 21 respondents (45%), while the least frequent occupation was honorary workers, with only 1 respondent (2%). As mentioned in the gender discussion, this study was dominated by housewives. In terms of knowledge, 25 respondents (53%) had good knowledge about using the Mobile JKN application, while 22 respondents (47%) had insufficient knowledge. This indicates that most respondents had a good understanding of the Mobile JKN application, but some still lacked adequate knowledge. This level of knowledge will influence public attitudes, particularly regarding the Mobile JKN application. This finding aligns with the research of Martiaz et al. (2022), which states that knowledge is directly proportional to student behavior in implementing the "3M" health protocol.

Respondents' Knowledge Levels Based on Age

The study results indicate that 25 respondents (54%) had good knowledge regarding the use of the Mobile JKN application, while 22 respondents (46%) had inadequate knowledge about the application. The findings reveal that respondents who had a "good" understanding of the Mobile JKN application predominantly fell within the early adulthood age range (26-35 years). According to Puspa, F. & Hadiyati, L. (2022), as individuals age, their maturity in thinking and working increases. However, in this study, younger age groups were more dominant. This is because the early adulthood range (26-35 years) is a period of active engagement in work and access to health information.

Respondents' Knowledge Levels Based on Education Level

The study results indicate that 25 respondents (54%) had good knowledge regarding the use of the Mobile JKN application, while 22 respondents (46%) had inadequate knowledge. The findings reveal that respondents with a "good" understanding of the Mobile JKN application were predominantly those with a higher education level, accounting for 15 respondents (32%). One of the factors that can influence knowledge is education. The study results show that respondents with higher education levels were the most likely to have "good" knowledge.

A study conducted by Ariga, S. (2022) on The Relationship Between Education Level and Knowledge Level with Healthy and Quality Living Behavior at Home also indicated that education level significantly impacts a person's knowledge. The findings showed a significant positive correlation between education level and knowledge related to healthy living behavior and home environment quality, with the validity of the results confirmed. Consistent with Ariga, S.'s research, this study also found that education level significantly influences respondents' knowledge of the Mobile JKN application.

Respondents' Knowledge Levels Based on Occupation

The study results indicate that 25 respondents (54%) had good knowledge regarding the use of the Mobile JKN application, while 22 respondents (46%) had inadequate knowledge. The findings reveal that respondents with "good" knowledge of the Mobile JKN application were

primarily housewives, accounting for 10 respondents (21%). Based on these results, housewives were the group with the highest level of "good" knowledge. This may be because housewives have more time to search for information on how to use the Mobile JKN application through social media. Additionally, within the household, mothers typically play a larger role in managing the family's health. Many housewives also have a high level of education. These findings do not fully align with the study by Fitriani et al. (2024) on A Comparison of the Knowledge of Working and Non-Working Mothers Regarding the Nutritional Status of Toddlers in Jorong Sungai Salak, Nagari Sungai Duo, Sitiung District, Dharmasraya Regency. Fitriani et al.'s study found that the hypothesis was rejected, meaning there was no significant difference in the knowledge levels of working and non-working mothers regarding their children's nutritional intake. The study concluded that a mother's understanding of child nutrition is not solely dependent on whether she is employed, as non-working mothers can also have good knowledge of child nutrition.

CONCLUSION

Based on the results of the research and discussion with 47 JKN participants regarding the level of public knowledge in RT 16 on the use of the Mobile JKN application, it can be concluded that the respondents' knowledge of the use of the Mobile JKN application is at a good level. Respondents who have "good" knowledge of the Mobile JKN application are those in the early adulthood age group (26-35 years), those with a higher level of education, specifically 15 respondents (32%), and those working as housewives, with 10 respondents (21%).

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