ANALYSIS OF ACCEPTANCE OF MOBILE JKN USAGE USING THE UTAUT METHOD IN THE WORKING AREA OF BPJS KESEHATAN BRANCH MATARAM

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ABSTRACT

The low adoption rate of the Mobile JKN application in the operational area of BPJS Kesehatan Mataram Branch represents a major obstacle. The application was developed to improve accessibility and efficiency in digital health services, yet its usage remains low.Objective: This study aims to analyze the factors influencing user acceptance of the Mobile JKN application using the Unified Theory of Acceptance and Use of Technology (UTAUT) framework.Methods:This quantitative study employed a cross-sectional study design. The study population included all users of the Mobile JKN application within the BPJS Kesehatan Mataram Branch operational area, with a sample of 399 respondents selected through simple random sampling. Primary data was gathered using structured questionnaires, while secondary data was sourced from BPJS Kesehatan records. The questionnaire was validated with a significance level (p-value < 0.05) and reliability tested with Cronbach's Alpha (≥ 0.7). Data analysis was conducted using the Chi-square test for bivariate analysis and regression analysis for multivariate analysis.Results: The results revealed significant relationships between user behavior (use behavior) and performance expectancy ($p < 0.001$), effort expectancy ($p < 0.001$), facilitating conditions ($p < 0.001$), hedonic motivation ($p < 0.001$), and price value ($p < 0.001$). However, social influence ($p = 0.361$) and habit ($p = 0.628$) were not significantly associated. The results of the multinomial logistic regression test identify that effort expectancy is the dominant factor influencing user behavior.Conclusion: This study concludes that perceived economic value, ease of use, and infrastructure support are critical for enhancing the adoption rate of Mobile JKN. Policymakers need to strengthen user education, simplify the application interface, and enhance technological infrastructure as well as integration with information systems in healthcare facilities to promote broader utilization.

Keywords: digital health adoption; mobile JKN; technology acceptance; utaut; use behavior

INTRODUCTION

The rapid advancement of information technology drives human adaptation. Technology now plays a vital role in businesses and organizations, enhancing time and cost efficiency, making integration necessary to remain relevant and competitive (Kamillia et al., 2022). Information systems in organizations play a strategic role, particularly in providing information that is fast, accurate, and reliable (Suzanto & Sidharta, 2015). Currently, with the increasing popularity of smartphones, organizations are leveraging mobile-based applications to enhance their service efficiency. This enables services to be more easily accessible to users (Moon & Chang, 2014).However, to achieve success in the implementation of information technology, user acceptance becomes a key factor (Venkatesh et al., 2016). The level of user readiness for information technology significantly influences the success or failure of its implementation (Saputra & Misfariyan, 2013). Therefore, use behavior can be an important parameter for assessing technology acceptance. Enthusiastic users who fully embrace technology reflect the success of its implementation (Rachmadi et al., 2016).

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a construct that explains how user intentions and behaviors toward the acceptance of technology are influenced by several factors, including performance expectancy, effort expectancy, social influence, facilitating conditions, price value, hedonic motivation, and habit (Venkatesh et al., 2012). Mobile JKN is an innovation aimed at providing fast, flexible, and independent access to healthcare services. This application, designed by BPJS Kesehatan, seeks to enhance participant satisfaction through various features that offer additional benefits, thereby improving the accessibility of healthcare services in the digital era (Hussein et al., 2022).

At BPJS Kesehatan Branch Mataram, the low adoption of Mobile JKN presents a significant issue. Out of 1,413,136 JKN participants, only 6.4% have downloaded the application, and among those, only 77% utilize it. This lack of optimization has the potential to increase the administrative burden of offline services and diminish participant satisfaction (Sulistyawan et al., 2023). This indicates that although Mobile JKN has positive potential in enhancing service efficiency, the low adoption rate necessitates further study to understand the challenges faced by users.The uneven utilization of digital technology can reduce the effectiveness of digital-based services and decrease participant satisfaction with the JKN program. As a digital healthcare service platform, Mobile JKN requires more inclusive strategies to reach a broader community, especially in areas with limited technological infrastructure. Therefore, this study aims to determine the factors influencing the acceptance of Mobile JKN using the UTAUT method in the working area of BPJS Kesehatan Branch Mataram.

METHOD
The type of research used is quantitative with a cross-sectional design, involving a population of 89,822 individuals. The sample consists of JKN participants using Mobile JKN, selected through simple random sampling of 399 individuals. This study has received ethical approval with the code number 070/6853/II-BRIDA/X/2024.The research instrument employs a Likert scale questionnaire that has been validated, achieving a significance level with a p-value < 0.05, indicating the instrument is valid. Reliability was tested with a Cronbach's Alpha value obtained at ≥ 0.7, indicating that the instrument is reliable and consistent for the study. Inclusion and exclusion criteria were established to ensure sample homogeneity and reduce research bias. Bivariate data analysis utilized the chi-square test to assess the relationship between each independent variable and the dependent variable, while multivariate analysis employed multinomial logistic regression to identify dominant variables.

RESULT
Univariate Analysis
The respondent characteristics data includes gender, age, education level, and place of residence. This analysis aims to provide a detailed overview of the distribution of respondent characteristics.

The majority of respondents are female (56.4%), belonging to the productive age group of 17–30 years (45.4%) and 31–45 years (47.1%), and have higher education (72.2%). Most respondents come from Mataram City (56.4%), an area with better infrastructure access compared to West Lombok and North Lombok. These findings indicate that the Mobile JKN application is more easily accepted by demographic groups with high digital literacy, adequate technology access, and a need for flexible healthcare services.

Table 1.
Characteristics of Mobile JKN Users Based on Demographics (n=399)

Variable	Category	f	%
Gender	Male	174	43,6
	Female	225	56,4
Age	17-30	181	45,4
	31-45	188	47,1
	40-60	26	6,5
	> 60	4	1
Education	Secondary Education	111	27,8
	Higher Education	288	72,2
Residential Address	Mataram City	225	56,4
	West Lombok Regency	114	28,6
	North Lombok Regency	60	15

Table 2.
Results of the Chi-Square Test for Independent and Dependent Variables

Independent Variable	Dependent Variable	Pearson Chi Square	Sig.	Hypothesis
Performance Expectancy (X1)	Use behaviour (Y)	77,625	≤0.001	Accepted
Effort Expectancy (X2)	Use behaviour (Y)	73,997	≤0.001	Accepted
Social Influence (X3)	Use behaviour (Y)	35,707	≤0,361	Rejected
Facilitating Conditions (X4)	Use behaviour (Y)	61,740	≤0.001	Accepted
Hedonic Motivation (X5)	Use behaviour (Y)	61,408	≤0.001	Accepted
Price Value (X6)	Use behaviour (Y)	84,898	≤0.001	Accepted
Habit (X7)	Use behaviour (Y)	13,459	≤0,628	Rejected

The analysis results indicate that Performance Expectancy (X1) has a significant relationship with use behavior (Y), evidenced by a Pearson Chi-Square value of 77.625 and a significance level of ≤0.001. Effort Expectancy (X2) also demonstrates a significant relationship with use behavior (Y), with a Pearson Chi-Square value of 73.997 and a significance level of ≤0.001. The analysis shows that Social Influence (X3) does not have a significant relationship with use behavior (Y), as reflected by a Pearson Chi-Square value of 35.707 and a significance level of ≤0.361 (≥0.005). Additionally, Facilitating Conditions (X4) exhibit a significant relationship with use behavior (Y), indicated by a Pearson Chi-Square value of 61.740 and a significance level of ≤0.001. Hedonic Motivation (X5) is also found to have a significant relationship with use behavior (Y), demonstrated by a Pearson Chi-Square value of 61.408 and a significance level of ≤0.001. Price Value (X6) shows a significant relationship with use behavior (Y), with a Pearson Chi-Square value of 84.898 and a significance level of ≤0.001. In contrast, Habit (X7) does not exhibit a significant relationship with use behavior (Y), as indicated by a Pearson Chi-Square value of 13.459 and a significance level of ≤0.628.

Multivariate Analysis
A multinomial logistic regression test was conducted to identify the dominant factors influencing the use behavior of Mobile JKN among BPJS Branch Mataram users. Out of seven variables, only effort expectation, hedonic motivation, and price value were significant in the model, leading to the exclusion of the other four variables from the analysis.

Table 3.
Results of the Multinomial Logistic Regression Test

Perilaku_Penggunaan(a)		B	Std. Error	Wald	df	Sig.	Exp(B)	95% Confidence Interval for Exp(B)	
								Lower Bound	Upper Bound
Moder ate Use	Intercept	2,718	,593	21,020	1	,000			
	[Effort Expectancy=1]	18,538	,719	665,614	1	,000	112422114,871	27493872,508	459692679,093
	[Effort Expectancy=2]	-1,153	,661	3,044	1	,081	,316	,086	1,153
	[Effort Expectancy=3]	0(b)	.	.	0	.	.	.	.
	[Hedonic Motivation=1]	-2,158	1,458	2,190	1	,139	,116	,007	2,014
	[Hedonic Motivation=2]	-,107	,633	,029	1	,865	,898	,260	3,104
	[Hedonic Motivation=3]	0(b)	.	.	0	.	.	.	.
	[Price Value=1]	-,955	1,314	,528	1	,468	,385	,029	5,059
	[Price Value=2]	,003	,663	,000	1	,996	1,003	,273	3,682
	[Price Value=3]	0(b)	.	.	0	.	.	.	.
High Use	Intercept	4,667	,581	64,619	1	,000			
	[Effort Expectancy=1]	17,710	,000	.	1	.	49135404,994	49135404,994	49135404,994
	[Effort Expectancy=2]	-2,173	,671	10,498	1	,001	,114	,031	,424
	[Effort Expectancy=3]	0(b)	.	.	0	.	.	.	.
	[Hedonic Motivation=1]	-2,185	1,382	2,501	1	,114	,112	,007	1,687
	[Hedonic Motivation=2]	-1,238	,637	3,773	1	,052	,290	,083	1,011
	[Hedonic Motivation=3]	0(b)	.	.	0	.	.	.	.
	[Price Value=1]	-1,836	1,345	1,865	1	,172	,159	,011	2,225
	[Price Value=2]	-1,534	,668	5,267	1	,022	,216	,058	,799
	[Price Value=3]	0(b)	.	.	0	.	.	.	.

The results provide further information on the impact of each independent variable. For the Moderate Use category, Effort Expectancy=1 indicates a highly significant effect with an odds ratio of 112.422.114, suggesting that individuals with low effort expectations are very likely to fall into the moderate use category, with a notably high odds ratio. Meanwhile, for High Use, Effort Expectancy=1 also shows a very high odds ratio of 49.135.404, reinforcing that this variable is a dominant factor influencing usage behavior. Thus, the dominant factor in this model is Effort Expectation, which consistently demonstrates a significant impact on usage behavior in both the moderate and high use categories.

DISCUSSION
The Influence of Performance Expectancy on Use Behavior of Mobile JKN
This finding regarding the influence of performance expectancy on the use behavior of Mobile JKN is consistent with prior research that indicates that the perceived benefits of mobile health technology, including the Mobile JKN application, directly affect users' performance expectancy. Mensah et al. (2022) identify that an increased understanding of the

benefits of digital health services can enhance performance expectancy and positively impact the intention to adopt such technology. This underscores the importance of performance expectancy in influencing user behavior toward the Mobile JKN application.In addition, Yu et al. (2021) state that performance expectancy is a dominant predictor variable in determining users' behavioral intentions toward digital health platforms. This research reinforces the view that users' perceptions of the application's ability to enhance health outcomes significantly contribute to motivating users to utilize the application. This fact is highly relevant to the Mobile JKN application, considering its functional characteristics designed to effectively meet public health needs.

Cao et al. (2022) also found that performance expectancy, along with other factors such as trust and effort expectancy, has a direct influence on users' behavioral intentions regarding health applications. Therefore, the Mobile JKN application can leverage performance expectancy as a strategic element to enhance overall user interest and behavior.Based on the combination of these findings, it can be concluded that high performance expectancy of the Mobile JKN application significantly encourages increased acceptance and user behavior among the community utilizing BPJS Kesehatan services. This finding highlights the importance of developing application strategies that focus on enhancing functions relevant to users' specific needs.

The Influence of Effort Expectancy on Use Behavior of Mobile JKN
These results are consistent with various previous studies that highlight the importance of effort expectancy in influencing users' intentions and behaviors regarding health applications. Barbosa et al. (2022) state that higher effort expectancy corresponds to a greater behavioral intention among users to utilize health applications, including fitness apps. This finding is relevant to the Mobile JKN application, which is designed to provide users with a straightforward and easy navigation experience.Additionally, Wu et al. (2022) emphasize that perceived ease of use, as a core component of effort expectancy, significantly impacts users' intention to utilize digital health applications. This finding underscores the importance of the Mobile JKN application in maintaining an intuitive and accessible user interface to enhance overall user engagement.Effort expectancy plays different roles between novice and experienced users. Wichean & Sungsanit (2022) and Wang (2023) menunjukkan bahwa pengguna pemula cenderung sangat bergantung pada persepsi kemudahan penggunaan saat memutuskan untuk mengadopsi teknologi, termasuk aplikasi kesehatan seperti Mobile JKN. indicate that novice users are likely to rely heavily on perceived ease of use when deciding to adopt technology, including health applications like Mobile JKN. Conversely, experienced users tend to evaluate technology based on more complex criteria, resulting in a relatively smaller influence of effort expectancy on their decisions (Carranza et al., 2020). Therefore, the design strategies for the Mobile JKN application need to accommodate the needs of both user groups.

Moreover, digital literacy serves as an important mediator in the relationship between effort expectancy and technology adoption. Research by Jang et al. (2021) and Nikou & Aavakare (2021) ndicates that individuals with higher digital literacy are more likely to perceive technology as easier to use, ultimately enhancing their intention to adopt that technology. In the context of Mobile JKN, efforts to improve users' digital literacy—such as through educational campaigns or application training—can be a strategic step to reduce barriers and promote broader technology adoption.The findings of this study highlight the importance of an intuitive and user-friendly application design to encourage the use of Mobile JKN. Effort expectancy plays a vital role in initial adoption and ongoing user engagement, especially for new or less experienced users. The practical implication is that development strategies should focus on ease of use while also incorporating relevant features for more skilled users. With

this approach, the Mobile JKN application can continue to enhance the user experience and expand the adoption of health technology within the community.

Social Influence on Use Behavior in Mobile JKN

his result contrasts with the findings of Alshammari et al. (2021), which demonstrate that social influence significantly affects the adoption of e-health services in Saudi Arabia. In that context, support from family and social networks serves as a primary driving factor for the adoption of digital health technologies. However, in the case of the Mobile JKN application, social influence appears to have lower relevance.Additionally, the research by Rantanen et al. (2021) ndicates that psychosocial factors, including trust and peer influence, play a significant role in the adoption of digital health services within specific populations, such as inmate groups. However, the findings of this study suggest that social influence is not a significant factor among the broader population of Mobile JKN application users.In the context of adopting digital health technologies, cultural factors hold significant influence that cannot be overlooked. Studies by Huang et al. (2024) and Zelfia et al. (2024) indicate that societal norms and values shape perceptions and levels of acceptance of technology, which directly impact adoption rates. Cultures that are more familiar with technology tend to show easier integration with digital technologies, including health applications like Mobile JKN. Conversely, in regions where skepticism toward technology exists, more targeted strategies, such as educational campaigns involving local communities, are needed to enhance acceptance.

addition to cultural factors, the roles of healthcare professionals and family in promoting digital technology are also highlighted. Hagen (2024) uggests that collaboration among app developers, healthcare providers, and families can enhance user acceptance. In the case of Mobile JKN, active involvement from medical professionals in communicating the benefits of the application can create a more supportive environment for users. This approach can also help reach user groups that have previously been less exposed to digital technology.nother strategy that can be employed to enhance social influence is leveraging community figures or leaders. Sharmin et al. (2021) demonstrate that support and endorsements from the community can positively impact technology adoption. In the context of Mobile JKN, involving local communities to advocate for the use of the application can strengthen trust and motivate users to engage more actively. This community-based approach can also bridge the gap between users who are already familiar with technology and those who are still hesitant to use it.

The Influence of Facilitating Conditions on Use Behavior in Mobile JKN

This finding is consistent with the research by Sharma & Pandey (2023), which states that adequate organizational and technical infrastructure is a key element in supporting the adoption of health technology. In the context of the Mobile JKN application, the presence of supportive infrastructure, such as stable internet access and the availability of technical support, has been shown to enhance the usage rate of the application among the community.The disparity in infrastructure between urban and rural areas presents a significant challenge in the adoption of digital health technology. Okobi et al. (2023) highlight that rural communities often face limited access to high-speed internet and other digital resources. This contributes to the low usage rates of digital health technologies, including the Mobile JKN application, in these areas. Therefore, specific strategies are needed to bridge this infrastructure gap to ensure equitable access to the Mobile JKN application.

Interoperability in healthcare facility information systems is crucial for enhancing the efficiency and effectiveness of digital health services such as Mobile JKN. Dixon et al. (2022) emphasize that good interoperability can reduce medical errors, improve care coordination,

and facilitate patient access to their health records.Adler-Milstein et al. (2021) also highlight that many hospitals face challenges in adopting interoperability systems due to differing data standards and a lack of adequate infrastructure. Therefore, BPJS Kesehatan needs to promote the use of data exchange standards to ensure compatibility of information systems across healthcare facilities. Additionally, the involvement of stakeholders, including technology service providers, will accelerate the broader adoption of interoperability systems.Another strategic step is to strengthen national policies regarding the integration of health information systems. Holmgren et al. (2022) note that financial incentives and clear regulations from the government can accelerate the adoption of interoperability technology in the health sector. Therefore, BPJS Kesehatan can play an active role in policy advocacy and provide incentives for healthcare facilities that implement integrated information systems.

With proper implementation, interoperability can enhance access to digital health services for JKN participants, expedite administrative processes, and improve the overall quality of patient care. The significance of this research indicates that the development of technological infrastructure and the provision of adequate technical support are crucial for encouraging the use of the Mobile JKN application. With optimal facility conditions, users will feel more confident in utilizing the app's features, ultimately increasing their engagement with digital health technology.

The Influence of Hedonic Motivation on Use Behavior of Mobile JKN
These findings align with the research by Handayanto & Ambarwati (2022), which reveals that hedonic motivation positively influences users' intentions to continue using mobile applications. In the context of the Mobile JKN application, enjoyable experiences when utilizing its features serve as a primary driver for sustained user engagement.The study by Aydın (2023) highlights the importance of hedonic motivation in driving the adoption of health applications, particularly among younger generations. Young users tend to be more attracted to applications that offer enjoyable experiences, such as gamification elements. In the context of Mobile JKN, the development of interactive features, such as digital rewards or health challenges, can enhance user engagement while making health-related activities more interesting and meaningful.Another relevant strategy is the utilization of appealing visual design to enhance hedonic motivation. Research by Sreypouv (2020) indicates that elements such as dynamic illustrations, enjoyable color themes, and simple animations can make applications more visually engaging. In this regard, the Mobile JKN application can integrate these elements to create a more satisfying user experience while maintaining long-term user interaction.

The results of this study emphasize the importance of application design that is not only functional but also provides an enjoyable experience for users. By enhancing hedonic motivation, the Mobile JKN application can increase user engagement, thereby strengthening the sustainability of its use within digital health services. Therefore, developers need to design interactive and visually appealing features while ensuring that the benefits of the application are commensurate with the costs or efforts required from users. This approach will optimize the user experience and expand long-term adoption and engagement

The Influence of Price Value on Use Behavior of Mobile JKN
These findings align with the research by Kwee et al. (2022), which emphasizes that price value is a key factor in users' decisions to adopt health applications. In the case of the Mobile JKN application, users evaluate costs based on perceived benefits, such as healthcare efficiency and ease of access. A favorable benefit-to-cost ratio has been shown to significantly enhance user engagement.Additionally, Folkvord et al. (2022) highlight the importance of implementing business models that consider cost and benefit aspects in

promoting the adoption of mobile health technologies. In the context of the Mobile JKN application, a pricing strategy that aligns with user expectations becomes a crucial factor in expanding the application's usage across various demographic segments.On the other hand, the gap in digital literacy also exacerbates cost sensitivity. Patel et al. (2022) reveal that groups with low digital literacy often struggle to understand the value of health technology, which affects their perception of costs. To address this issue, educational programs specifically designed to enhance digital literacy are needed to help users better comprehend the benefits of using the Mobile JKN application.

The findings of this research emphasize that price value is a crucial element in the development strategy of the Mobile JKN application to enhance adoption and usage. By highlighting benefits that are comparable to or greater than perceived costs, user satisfaction and engagement can be increased. This suggests a need for improving the application's quality, both in terms of usability and feature relevance. By ensuring that the perceived benefits of the application outweigh the costs, the Mobile JKN application can expand the adoption of health technology across various segments of society.

The Influence of Habit on Use Behavior of Mobile JKN
These results contradict the findings of Semiz & Semiz (2021), which identified habit as a significant variable in the extended UTAUT model. In their study, habit was found to play a crucial role in driving the intention and behavior to use health applications. This discrepancy may reflect variations in user habits within the operational area of BPJS Kesehatan Cabang Mataram.Cheng et al. (2020) emphasize the importance of habit formation in the adoption and sustained use of digital health applications. Users who interact regularly with an application are more likely to develop habitual patterns that support their engagement. In the context of Mobile JKN, this suggests that increasing the frequency of use could help establish positive habits, even though habits are not currently a primary factor in user behavior.Furthermore, Wu et al. (2022) demonstrate that user satisfaction interacts with habit to promote sustained application usage. When users are satisfied with their experience, the habits formed can create a positive feedback loop. In this regard, Mobile JKN can adopt a user experience-driven design approach to enhance satisfaction, which in turn strengthens habit formation.

Demographic factors also play a crucial role in habit formation. Schroeder et al. (2023) note that age, gender, and technology literacy influence users' interaction patterns with health applications. For instance, older age groups may require different approaches to help them build the habit of using the Mobile JKN application. A more user-friendly interface and targeted training could be effective solutions to address these challenges.The results of this study indicate that the development strategy for the Mobile JKN application should focus more on enhancing service quality, direct benefits, and functional experience rather than solely on habit. While habit may not have a significant impact, repeated positive experiences can help establish habitual patterns that support user engagement. Practically, it is important to understand the specific needs of users at BPJS Kesehatan Cabang Mataram. By improving the user experience through intuitive and relevant features, the Mobile JKN application can gradually build positive habits, even if habits are not currently a significant factor in use behavior.

Dominant Factors Influencing Use Behavior of Mobile JKN
The results of this study indicate that effort expectancy is the dominant factor influencing the use of the Mobile JKN application. Effort expectancy is one of the key factors in the Unified Theory of Acceptance and Use of Technology (UTAUT). This factor describes how the ease of use of the application plays a crucial role in technology adoption. In the context of the Mobile JKN application, effort expectancy refers to the perceived ease with which users can

utilize the application to facilitate access to National Health Insurance (JKN) services.These findings align with several recent studies. Bults et al. (2022) highlight that simple navigation features and high accessibility in the Mobile JKN application have been key elements in shaping users' positive perceptions of the application.Previous studies, such as those conducted by Boccardi et al. (2022), emphasize that an intuitive and user-friendly interface significantly promotes the adoption of health technology. In the context of Mobile JKN, a design that supports ease of navigation not only enhances efficiency but also encourages users to actively utilize the available features. Customizing the interface to meet diverse user needs, as proposed by Gaber dan Hassan (2022), becomes an important strategy for improving the acceptance of this technology.

However, barriers such as a lack of information about the benefits of the application often hinder users from fully understanding its value. Dahlhausen et al. (2021) reveal that without adequate guidance or support, users may struggle to make optimal use of the application. Therefore, providing clear information and developing simple yet functional features are crucial for enhancing the user experience of Mobile JKN.User-centered design approaches have proven effective in enhancing the appeal of interfaces and ensuring that applications meet the specific needs of users (Rahardja et al., 2023). Integrating user feedback into the application development process not only refines the design but also ensures that effort expectancy continues to improve. This includes input related to the interface and user experience, which can be used to align application development with their needs.This implementation strategy aims for Mobile JKN to expand its user base, enhance the efficiency of healthcare services, and accelerate the digitization of the health system in Indonesia. A user-friendly interface design, comprehensive information provision, and a user-centered approach serve as the main foundations to support broader and more consistent adoption of this application.

CONCLUSION

In this study, it can be concluded that performance expectancy and effort expectancy have a significant influence on the behavior of using the Mobile JKN application, highlighting the importance of developing intuitive features and interface designs to enhance efficiency and ease for users. Although social influence is not significant, this underscores the need for an educational approach in promoting the application, which should emphasize direct benefits to individuals.Additionally, good facility conditions and stable technology access greatly impact application usage, making initiatives to improve digital infrastructure in remote areas essential. Hedonic motivation also plays a crucial role, indicating that an attractive interface and interactive features can enhance users' emotional engagement. Meanwhile, user habits did not show significant influence, emphasizing the importance of ongoing training for new users. Overall, effort expectancy is the dominant factor influencing the use of the Mobile JKN application. By optimizing design and effectively communicating the application's benefits, it is hoped that user adoption and satisfaction can increase significantly

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