



Determinants of Perceived Benefits and Ease of Use of the JKN Mobile App Among Outpatients: A Cross-Sectional Study

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ABSTRACT

Background: The digitization of healthcare services has encouraged the utilization of information technology to improve efficiency, accessibility, and quality of healthcare services. One innovation developed by BPJS Kesehatan is the Mobile JKN application, which facilitates participants in accessing various administrative and healthcare services digitally. However, the utilization of the Mobile JKN application among outpatients remains suboptimal. This condition is assumed to be influenced by users' perceptions of perceived usefulness and perceived ease of use. Therefore, this study aimed to analyze the determinants of perceived usefulness and perceived ease of use toward the utilization of the Mobile JKN application among outpatients at Bandar Negara Husada Regional General Hospital.

Method: This study employed a quantitative approach with a cross-sectional analytical design. The sample consisted of 150 outpatient participants enrolled in the JKN program who were selected based on inclusion and exclusion criteria. Data were collected using a structured questionnaire that assessed respondent characteristics, perceived usefulness, perceived ease of use, and utilization of the Mobile JKN application. Data analysis was conducted using univariate analysis, bivariate analysis with the chi-square test, and multivariate logistic regression analysis.

Result: The bivariate analysis demonstrated that perceived usefulness ($p = 0.001$) and perceived ease of use ($p = 0.002$) were significantly associated with the utilization of the Mobile JKN application. Furthermore, the multivariate logistic regression analysis revealed that perceived usefulness was the dominant factor influencing Mobile JKN utilization (AOR = 3.26; 95% CI: 1.63–6.51; $p = 0.001$), while perceived ease of use also showed a significant association (AOR = 2.59; 95% CI: 1.38–4.86; $p = 0.003$).

Conclusion: Perceived usefulness and perceived ease of use significantly influence the utilization of the Mobile JKN application among outpatients. Perceived usefulness was identified as the most dominant factor affecting application utilization. Therefore, efforts to improve users' understanding of the benefits and ease of use of the Mobile JKN application are necessary to increase the adoption of digital healthcare services among JKN participants.

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INTRODUCTION

Digital transformation in the healthcare system is driving the use of information technology to improve access, efficiency, and the quality of healthcare services (World Health Organization, 2023). One of the digital innovations developed by BPJS Kesehatan is the Mobile JKN app, which is designed to make it easier for participants to access various health services on their own (Novia Rosidah & Suaibatul Aslamiyah, 2025). This app offers a variety of features, including health service registration, online queuing, changing healthcare facilities, and access to membership information and service history. The implementation of this digital technology is expected to support improvements in the quality of healthcare services, making them faster, more transparent, and more efficient. The implementation of Mobile JKN is a strategic government initiative aimed at improving the quality of public administration while expanding public access to faster, more transparent, and more accountable public services (Kusumawati et al., 2024).

The implementation of digital health services through the Mobile JKN application represents a strategic effort to improve access, efficiency, and quality of healthcare services in Indonesia. With the increasing number of JKN participants and the widespread availability of the application, the government expects higher utilization of digital services, particularly in outpatient care. However, in practice, the utilization of the Mobile JKN application remains suboptimal, as many patients still rely on conventional, manual registration systems. This discrepancy indicates that the availability of technology alone is not sufficient to ensure its optimal use in healthcare services.

Previous studies have generally examined the use of digital health applications by focusing on user satisfaction, general utilization rates, or descriptive aspects of system implementation. Although some studies have applied the Technology Acceptance Model (TAM), the analysis has often been limited to general populations or has not specifically explored outpatient settings in hospital-based services. In addition, few studies have comprehensively analyzed the determinants of perceived benefits and perceived ease of use using multivariate approaches to identify the most influential factors affecting application utilization (Kusumawati et al., 2024).

Therefore, a clear research gap exists in understanding the determinants of perceived benefits and ease of use of the Mobile JKN application among outpatients, particularly in real-world hospital settings in developing regions. This study addresses this gap by analyzing the influence of these perceptions on the utilization of the Mobile JKN application using a cross-sectional approach and multivariate analysis. The findings of this study are expected to provide empirical evidence to support the development of more effective strategies in optimizing digital health service adoption among outpatient populations.

The JKN Mobile App was developed to help participants access various digital health administration services, such as service registration, checking membership status, online queue management, and information regarding bills and healthcare facilities. By using this app, participants are expected to receive faster, more convenient, and more efficient services without having to visit healthcare facilities in person for administrative purposes. The implementation of the JKN Mobile App also reflects the readiness of healthcare facilities to support digital transformation policies in public services (Kusumawati et al., 2024).

Although the Mobile JKN app is now available and widely accessible to the public, its usage among the public remains suboptimal and does not yet match the steadily increasing number of JKN participants (Suhadi, 2022).

Several studies indicate that not all JKN participants actively use the app when accessing healthcare services. Some patients still prefer to register in person at the service counter rather than using the available digital system. This situation suggests that the availability of technology has not yet been fully accompanied by a shift in public behavior regarding the use of digital healthcare services (Alsafy et al., 2025).

Limited understanding of the uses and benefits of the Mobile JKN app in supporting access to healthcare services is a major factor affecting user compliance. Data shows that many JKN participants have the app on their phones but have not yet made optimal use of it due to a lack of understanding of its functions and features. Some members of the public still believe that the registration process and administrative procedures for healthcare services must be handled in person at healthcare facilities. A lack of awareness regarding the benefits of Mobile JKN such as the ease of registering for services, booking appointments online, and accessing membership information has led participants to prefer using conventional methods. This situation indicates that limited understanding of the app's benefits is one of the factors contributing to the low utilization of Mobile JKN in healthcare services (Anhar, 2025).

Nationally, the number of participants in the National Health Insurance (JKN) program continues to increase every year. As of March 2025, the total number of JKN participants in Indonesia stood at 269,493,003 people, or approximately 95.7% of the total population. In Lampung Province, the enrollment coverage rate has even reached 98.77% of the total population. Although enrollment coverage is relatively high, the rate of Mobile JKN app usage by participants remains relatively low. Data from BPJS Kesehatan Lampung in July 2025 shows that the percentage of participants actively using digital services has only reached about 68.97% of all participants (BPJS Lampung, 2025). This situation indicates that there remains a gap between the availability of healthcare technology and the public's behavior in making optimal use of digital services.

A similar situation is also occurring at Bandar Negara Husada Regional General Hospital, a referral hospital, where the outpatient registration process is still largely manual. Data shows that the utilization rate of Mobile JKN for online queuing services remains around 45%, far below the target of >95% for online queuing and >60% for Mobile JKN usage. Low utilization of the app has the potential to increase the administrative burden on healthcare workers, prolong patient wait times, and reduce the efficiency of healthcare services. Low utilization of digital technology, including Mobile JKN, can lead to an increased administrative workload for healthcare workers, inefficient service workflows, and decreased patient satisfaction (Syilfi, dwi ispriyanti, 2017). In addition, the suboptimal use of digital technology can also hinder the flow of information and the performance of health services (F et al., 2024).

In addition to impacting healthcare service performance and efficiency, low utilization of Mobile JKN can also lead to suboptimal use of the online queuing system provided by healthcare facilities. This situation has the potential to cause disruptions in the patient registration process, increased congestion at registration counters, and difficulties in scheduling services. Consequently, service planning and the distribution of healthcare workers' workload become less controlled, which can affect the effectiveness of outpatient care management. If this situation persists, the goal of implementing healthcare digitalization to improve accessibility, efficiency, and the quality of healthcare services will be difficult to achieve optimally (Syamsuddin et al., 2025).

The use of the Mobile JKN app among outpatients is influenced by various factors related to individual characteristics and environmental support. Individual characteristics such as gender, age, education level, occupation, and level of knowledge can influence patients' ability and readiness to adopt digital health technology (Ikawati, 2024). In addition, social support factors, such as the roles of family members and healthcare providers, also help boost patients' motivation and confidence to make the most of the Mobile JKN app (Wahyuni et al., 2025). In this context, patients' perceptions of the benefits and ease of use of the app are key factors that can influence the level of utilization of digital services in outpatient care.

One of the key factors influencing the adoption of digital technology in healthcare is users' perception of the technology's benefits. Perceived benefits reflect an individual's belief that using a particular technology system can improve performance or provide advantages in the activities they undertake (Anhar, 2025). In the context of using the Mobile JKN app, patients who

experience the app's benefits such as easy access to services, time savings, and easy access to health information tend to be more motivated to use the app on an ongoing basis (KementerianPUPR et al., 2023)

In addition to perceived benefits, another factor that influences the adoption of digital technology is perceived ease of use. Perceived ease of use refers to an individual's level of confidence that a technological system can be used easily without requiring excessive effort (Aghatsa et al., 2023). If patients find the Mobile JKN app easy to use, with a simple interface and user-friendly features, their likelihood of using the app will increase. Conversely, if patients have difficulty understanding or using the app, their tendency to use the service will decrease (Mintari et al., 2024)

In outpatient care, the use of the Mobile JKN app plays a strategic role in reducing wait times and improving the efficiency of patient care processes. The online queuing system available in the app allows patients to register for services on their own before arriving at the hospital (Nela, 2025). As a result, wait times can be minimized and the service process becomes more structured. However, if the adoption of the app remains low, patients and healthcare providers alike will not be able to fully realize the potential benefits of healthcare digitization.

Therefore, a more in-depth study is needed to better understand the factors that determine the benefits and ease of use of healthcare facilities in formulating strategies to increase the utilization of digital services. With the increasing use of Mobile JKN, it is hoped that healthcare services will become more effective and efficient and will improve patient satisfaction with the healthcare services provided.

The results of a preliminary survey conducted in December 2025 among 50 outpatients at Bandar Negara Husada Regional General Hospital showed that only 23 respondents (45%) used the Mobile JKN app regularly to register for services and stated that they were unaware of the benefits of using the app. Meanwhile, 12 respondents (24%) stated that they did not know how to use the app and were unaware of its benefits, 8 respondents (16%) experienced technical difficulties, and 7 other respondents (14%) mentioned that they had not received adequate information or guidance from healthcare workers regarding the app's use. These findings suggest that some patients still face difficulties in understanding the benefits and ease of use of Mobile JKN. Based on the respondents' characteristics, the majority of patients are over 40 years old, have a secondary education, and work in the informal sector. These preliminary findings suggest that patients' perceptions of the app's benefits and ease of use may influence the utilization rate of Mobile JKN in outpatient services at Bandar Negara Husada Regional General Hospital in Lampung Province.

Given these circumstances, a more in-depth study is needed on the factors influencing the use of the Mobile JKN app among outpatients. This study aims to analyze the determinants of perceived benefits and ease of use regarding the utilization of the Mobile JKN app among outpatients at Bandar Negara Husada Regional General Hospital in Lampung Province, as a basis for improving the effectiveness of digital health service implementation.

METHOD

This study employed a quantitative method with an analytical design and a cross-sectional approach to analyze the relationship between perceived benefits and perceived ease of use and the utilization of the Mobile JKN app among outpatients. A cross-sectional approach was used because the independent and dependent variables were measured simultaneously during a single observation period. The study was conducted at Bandar Negara Husada Regional General Hospital in Lampung Province with a population of all outpatients registered as participants in the National Health Insurance (JKN) program.

The sample size for this study was 150 respondents, determined using the sample size formula for cross-sectional studies with a 95% confidence level and a 5% margin of error; participants were then selected using purposive sampling, taking into account the predefined inclusion and exclusion criteria. The inclusion criteria in this study included: (1) outpatients registered as JKN participants, (2) patients who own or have previously used a smartphone, (3) patients who are aware of or have the Mobile JKN app, and (4) patients willing to participate as respondents by signing the informed consent form. Meanwhile, the exclusion criteria in this study were: (1) patients unable to communicate effectively during questionnaire completion, (2) patients with health conditions that precluded participation in the study, and (3) patients who did not complete the questionnaire in full.

The research instrument used was a structured questionnaire consisting of several sections: respondent characteristics (age, gender, education, and occupation); perceived usefulness; perceived ease of use; and the level of utilization of the Mobile JKN application. The questionnaire used in this study has undergone validity and reliability testing. The reliability test results showed that all variables had a Cronbach's alpha value > 0.70 , indicating that the research instrument has good internal consistency and is suitable for use.

Data collection was conducted by distributing questionnaires directly to respondents at the outpatient clinic of Bandar Negara Husada Regional General Hospital. This study received ethical approval from the Health Research Ethics Committee of Mitra Indonesia University, reference number S.25/079/FKES10/2026 and all respondents provided written consent prior to participating in the study.

The data obtained were then analyzed using univariate, bivariate, and multivariate analyses. Univariate analysis was conducted to describe the frequency distribution of each study variable, including both respondent characteristics and the primary study variables. Bivariate analysis used the chi-square test with a significance level of $\alpha = 0.05$, while multivariate analysis used logistic regression to identify the dominant factors influencing the use of the Mobile JKN app. The results of the analysis are presented as odds ratios (OR) along with 95% confidence intervals (CI).

statistical test used in this study was the chi-square test with a significance level of $\alpha = 0.05$. The results of this analysis are expected to provide an overview of the determinants influencing the use of the Mobile JKN application in outpatient services at Bandar Negara Husada Regional General Hospital, Lampung Provinc

RESULTS AND DISCUSSION

Results

Univariate Analysis

Table 1.1 Frequency Distribution of Respondent Characteristics by Gender, Age, Education, and Occupation (n = 150)

Respondent Characteristics	Frequency (n)	Percentage (%)
Gender		
Male	49	32.7
Female	101	67.3
Age		
< 45 years old	129	80.6
≥ 45 years old	21	14.0
Education		
Higher (Bachelor's degree)	10	6.7
Secondary (High school)	137	91.3
Elementary (Elementary–Junior high school)	3	2.0
Occupation		
Informal worker	121	80.7
Formal worker	29	19.3
Total	150	100

Based on Table 1, of the 150 respondents, the breakdown by gender shows that the majority were female, totaling 101 respondents (67.3%). Based on age, the majority of respondents were in the under-45 age group, totaling 129 respondents (86.0%). Based on educational background, the majority of respondents had a high school education, totaling 137 respondents (91.3%). Meanwhile, based on employment status, the majority of respondents worked in the informal sector, totaling 121 respondents (80.7%).

Table 2. Frequency Distribution of Perceptions of the Benefits of the JKN Mobile App Among Outpatients (n = 150)

Perception of Benefits	Frequency (n)	Percentage (%)
Good	84	56.0
Not so good	66	44.0
Total	150	100.0

Table 2 shows that of the total 150 respondents, the majority 84 respondents (56.0%) perceived the Mobile JKN app as beneficial, while the remaining 66 respondents (44.0%) perceived it as less beneficial.

Table 3. Frequency Distribution of Perceptions Regarding the Ease of Use of the JKN Mobile App Among Outpatients (n = 150)

Perception of Ease of Use	Frequency (n)	Percentage (%)
Easy	88	58.7
Not easy to use	62	41.3
Total	150	100.0

Table 3 shows that of the total 150 respondents, the majority 88 respondents (58.7%) perceived the Mobile JKN app as easy to use, while 62 respondents (41.3%) stated that the app was not yet easy to use. These results indicate that the majority of outpatients consider the features and use of the Mobile JKN app to be relatively easy to understand and operate.

Bivariate Analysis

Table 4. Analysis of the Relationship Between Perceived Benefits and the Use of the JKN Mobile App Among Outpatients (n = 150)

Perception of Benefits	Utilizing	Not Utilizing	Total	p-value
Good	60	24	84	0.001
Not so good	43	23	66	
Total	103	47	150	

Based on the results of a bivariate analysis using the chi-square test, a p-value of 0.001 ($p < 0.05$) was obtained, indicating that there is a significant association between perceived benefits and the use of the Mobile JKN app among outpatients at Bandar Negara Husada Regional General Hospital in Lampung Province.

Table 5. Analysis of the Relationship Between Perceived Benefits and the Use of the JKN Mobile App Among Outpatients (n = 150)

Perception of Ease of Use	Utilizing	Not Utilizing	Total	p-value
Easy to use	62	26	88	0.002
Not easy to use	23	39	62	
Total	85	65	150	

The results of the bivariate analysis showed a p-value of 0.002 ($p < 0.05$), indicating a significant association between perceived ease of use and utilization of the Mobile JKN app among outpatients at Bandar Negara Husada Regional General Hospital in Lampung Province.

Multivariate Analysis

Table 6. Analysis of Determinants of Perceived Benefits and Ease of Use Regarding the Utilization of the JKN Mobile App Among Outpatients (n = 150)

Variable	B	p-value	OR	95% CI
Perception of Benefits	1.182	0.001	3.26	1.63–6.51
Perception of Ease of Use	0.954	0.003	2.59	1.38–4.86
Constant	-1.247	0.000	0.28	

Based on the results of multivariate analysis using logistic regression, it was found that the perception of benefits had a p-value of 0.001 with an OR of 3.26, meaning that respondents with a positive perception of benefits were 3.26 times more likely to use the Mobile JKN app compared to respondents with a less favorable perception of benefits. Additionally, the variable of perceived ease of use also showed a significant association with the use of the Mobile JKN app, with a p-value of 0.003 and an OR of 2.59. This indicates that respondents who rated the Mobile JKN app as easy to use were 2.59 times more likely to use the app compared to those who rated it as less easy to use.

Discussion

Based on the research results in Table 4.1, it was found that the respondents were predominantly female, with 101 respondents (67.3%); the majority were under 45 years old, totaling 129 respondents (86.0%), had a high school education (SMA), totaling 137 respondents (91.3%), and the majority worked in the informal sector, totaling 121 respondents (80.7%). These results indicate that the majority of outpatients utilizing health services at Bandar Negara Husada Regional General Hospital are in the productive age group with a high school education and

informal employment. This situation illustrates that the productive-age population is the group that most frequently accesses outpatient health services.

The findings of this study are consistent with several previous studies indicating that demographic characteristics such as gender, age, education, and occupation can influence both the use of health services and the adoption of digital health technologies (F et al., 2024)

Theoretically, individual characteristics are predisposing factors that can influence a person's behavior in utilizing health services, as explained in Andersen's Health Behavior Model, which states that demographic, social, and economic factors play a role in determining health service utilization behavior. Based on the researchers' analysis, the predominance of female respondents and those in the productive age group in this study indicates that these groups have a higher tendency to access health services. Additionally, the prevalence of secondary education levels may also influence respondents' ability to understand health service information, including the use of the Mobile JKN app as part of the digital transformation in health services (Lederle et al., 2021).

Based on these results, it can be concluded that the perception of benefits is the most dominant variable influencing the use of the Mobile JKN app among outpatients at Bandar Negara Husada Regional General Hospital in Lampung Province.

The results of this study also indicate that more than half of the respondents believe the Mobile JKN app provides benefits in facilitating access to healthcare services. Based on the bivariate analysis in this study, it was found that there is a significant association between perceived benefits and the use of the Mobile JKN app among outpatients at Bandar Negara Husada General Hospital in Lampung Province, with a p-value of 0.001 ($p < 0.05$). Multivariate analysis results also indicate that perceived benefits are the most dominant variable influencing the use of the Mobile JKN app, with an OR of 3.26. This means that respondents with a positive perception of benefits are approximately 3.26 times more likely to use the Mobile JKN app compared to those with a less favorable perception of benefits. These findings indicate that the higher a patient's perception of the benefits of the Mobile JKN app, the greater the tendency for that patient to use the app in the healthcare service process.

The results of this study are consistent with research conducted by (Rahman & Chaniago, 2025) indicates that the perception of benefits has a significant relationship with the use of the Mobile JKN app in digital health services. Theoretically, this finding is also supported by the Technology Acceptance Model (TAM) proposed by (Dian Mustika Rani, 2020), which explains that perceived usefulness is a key factor influencing an individual's acceptance and use of a technology. In the context of this study, patients who feel that Mobile JKN provides benefits such as simplifying the registration process, reducing wait times, and providing faster access to health service information tend to be more motivated to use the app. According to the researchers' analysis, perceived usefulness is a key factor because patients are more likely to adopt the technology if they directly experience the benefits of using the app in healthcare services

The results of this study also indicate that there is a significant association between perceived ease of use and the utilization of the Mobile JKN app among outpatients at Bandar Negara Husada Regional General Hospital in Lampung Province, with a p-value of 0.002 ($p < 0.05$). The results of the multivariate analysis indicate that respondents who perceived the Mobile JKN app as easy to use were approximately 2.59 times more likely to utilize the app compared to those who rated the Mobile JKN app as less user-friendly. These findings suggest that ease of understanding features, a simple app interface, and ease of operation are key factors influencing patients' decisions to use digital health services.

The findings of this study are consistent with research conducted by (Rahman & Chaniago, 2025) which states that perceived ease of use has a significant relationship with the level of utilization of digital health applications. Theoretically, this concept is also explained in the Technology Acceptance Model (TAM), which states that perceived ease of use is a factor influencing technology acceptance because individuals tend to use systems that are easy to

understand and do not require significant effort to operate (Dian Mustika Rani, 2020). In the context of this study, the user-friendliness of the Mobile JKN app can be seen in the ease of the account registration process, online queue management, and access to healthcare information. Based on the researchers' analysis, if patients find the Mobile JKN app easy to use, their level of trust and comfort in using digital services will increase, thereby encouraging more optimal use of the app in outpatient care.

Suggestions

We recommend that healthcare facilities assign Mobile JKN support staff at registration desks to assist with app installation, account creation, and the use of the online queue system. Additionally, posters or instructional videos on how to use the app should be displayed in waiting areas, and nurses should provide brief educational sessions to help patients better understand the benefits of Mobile JKN.

CONCLUSION

This study provides empirical evidence that perceived usefulness and perceived ease of use are significant determinants of Mobile JKN application utilization among outpatients. Consistent with the Technology Acceptance Model (TAM), both factors were positively associated with application use; however, perceived usefulness emerged as the strongest predictor. Patients who recognized the practical benefits of Mobile JKN, including improved service accessibility, reduced administrative burden, and greater efficiency in healthcare processes, were substantially more likely to adopt the application than those with lower perceptions of its usefulness. These findings contribute to the growing body of evidence on digital health technology adoption in developing healthcare systems by demonstrating that technological availability alone is insufficient to ensure utilization. Rather, patients' perceptions of the value and usability of digital health platforms play a critical role in shaping adoption behavior. The study highlights the importance of user-centered implementation strategies that emphasize not only technical functionality but also the communication of tangible benefits to end users.

From a practical perspective, healthcare institutions and BPJS Kesehatan should strengthen digital health promotion programs, provide targeted user education, and offer continuous technical support to improve patients' understanding and confidence in using the Mobile JKN application. Enhancing user experience and increasing awareness of the application's benefits may accelerate the adoption of digital healthcare services and support the broader digital transformation of Indonesia's healthcare system. Future studies should explore additional determinants of Mobile JKN utilization, including digital literacy, social influence, trust in technology, facilitating conditions, and behavioral intention, using longitudinal or mixed-methods approaches to provide a more comprehensive understanding of digital health adoption behaviors.

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