

## ***The Correlation between the quality of digital services in the Mobile JKN application and BPJS patient satisfaction at the Kebomas Health Center indicates a significant correlation.***

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### **ABSTRAK**

*Peserta BPJS Kesehatan Juli 2024 sebesar 31.770 orang, sedangkan pengguna Mobile JKN 184 orang. Berdasarkan studi pendahuluan 5 Agustus 2024 dengan 10 responden, 6 kurang puas dalam penggunaan Mobile JKN karena tidak ada poli KIA, pendaftaran tidak terbaca sistem Puskesmas. Tetapi 4 puas karena mudah dan mendapat pelayanan medis, tanpa membawa fisik kartu BPJS. Penelitian menggunakan pendekatan secara kuantitatif. Desain penelitian ini cross-sectional study. Populasi dalam penelitian ini sebanyak 184. Penelitian ini menggunakan metode purposive sampling, pengambilan sampel dengan kriteria tertentu sejumlah 128 sampel. Instrumen menggunakan kuesioner. Analisa data menggunakan uji korelasi spearman rank. Sebagian besar (68,0%) menyatakan kualitas layanan digital aplikasi Mobile JKN baik sebanyak 87 pasien. Hampir seluruhnya (73,4%) menyatakan puas sebanyak 97 pasien. Hasil analisis uji spearman rank p value  $0.00 < \text{nilai } \alpha 0,05$ . Ada hubungan antara kualitas layanan digital aplikasi Mobile JKN dengan kepuasan pasien BPJS di Puskesmas Kebomas Gresik 2024. Diharapkan kualitas layanan digital bisa ditingkatkan agar penggunaan dan penilaian pasien semakin tinggi.*

**Kata kunci :** Layanan digital, kepuasan pasien, Mobile JKN

### **ABSTRACT**

*BPJS Kesehatan July 2024 participants are 31,770 people, while Mobile JKN users are 184 people. Based on a preliminary study on August 5, 2024 with 10 respondents, 6 were not satisfied with the use of Mobile JKN because there was no KIA poly, registration was not readable in the Puskesmas system. But 4 was satisfied because it was easy and received medical services, without carrying a physical BPJS card. The research uses a quantitative approach. The design of this study is a cross-sectional study. The population in this study is 184. This study uses the purposive sampling method, sampling with certain criteria for a total of 128 samples. The instrument uses a questionnaire. Data analysis uses a spearman rank correlation test. The result most (68.0%) stated that the quality of the digital services of the Mobile JKN application was good as many as 87 patients. Almost all (73.4%) expressed satisfaction with 97 patients. The results of the spearman rank p value test analysis were  $0.00 < \alpha \text{ value } 0.05$ . There is a relationship between the quality of digital services of the Mobile JKN application and BPJS patient satisfaction at the 2024 Kebomas Gresik Health Center. It is hoped that the quality of digital services can be improved so that the use and assessment of patients is even higher.*

**Keywords:** Digital services, patient satisfaction, Mobile JKN.

## INTRODUCTION

BPJS Kesehatan has made significant strides with the launch of the Mobile JKN application. This digital innovation helps JKN participants access medical services (Bancin et al., 2023).

According to data from (BPJS Kesehatan, 2024) as of April 30, 2024, the number of JKN participants in Indonesia was 269,665,007 people, covering 97.27% of Indonesia's 279.1 million population. Data collected on May 27, 2022, showed that 16,346,826 people across Indonesia had used the Mobile JKN application (Bahri et al., 2022). By May 2024, 38.7 million people out of 41.4 million in East Java, or 93.3%, had become participants in the National Health Insurance (Chausar, 2024). As of January 10, 2022, 1,012,604 people, or 78.87% of the 1,283,961 population, had joined the JKN-KIS program in Gresik Regency (Dinas Komunikasi dan Informatika, 2022). According to data from Kebomas Health Center in Gresik, the number of BPJS Kesehatan participants up to July 2024 was 31,770 people, while the number of Mobile JKN application users in the last six months was 184 people, indicating a gap between the number of BPJS participants and application users.

Preliminary study results on August 5, 2024, from 10 respondents, showed that 6 were dissatisfied with the Mobile JKN application due to reasons such as the absence of the KIA clinic in the registration, issues with registration not being read by the health center's system, and needing to visit the BPJS office when encountering problems with the application. Conversely, 4 patients were satisfied with the Mobile JKN application for reasons such as ease of use and assistance in obtaining medical services without needing to bring a physical BPJS card.

Customer satisfaction with services is crucial for developing service delivery systems that are responsive to customer needs, save time and costs, and maximize impact on the target population (Noerhidayah et al., 2023).

The standard of digital services in the Mobile JKN application can be deemed satisfactory if users express contentment with the application's performance. In light of the preceding context, a study was carried out to explore the connection between the caliber of digital services offered by the Mobile JKN application and the satisfaction levels of BPJS patients at the Kebomas Health Center located in Gresik. A The primary aim is to examine how the

digital services of the Mobile JKN application relate to the satisfaction of BPJS patients at Kebomas Health Center in Gresik. The specific aims include assessing the quality of the Mobile JKN application's digital services at Kebomas Health Center, evaluating the satisfaction levels of BPJS patients at Kebomas Health Center, and investigating the correlation between the quality of digital services provided by the Mobile JKN application and the satisfaction of BPJS patients at Kebomas Health Center in Gresik.

The hypothesis in this study is: A connection exists between the standard of digital services provided by the Mobile JKN app and the satisfaction levels of BPJS patients at Kebomas Health Center located in Gresik.

## LITERATURE REVIEW

### *The Social Security Administration (BPJS) Health*

The Social Security Administration (BPJS) is an organization created to manage social security initiatives. BPJS represents an evolution of the existing Social Security Administration and has the authority to establish new administrative entities that correspond with the advancement of the social security framework. (Wigatie & Zainafree, 2023).

Health insurance serves as a type of health safeguard that guarantees individuals access to health services and coverage to address their essential health requirements. It is available to all individuals who have made payments or whose fees are covered by the state. (Miska, 2018)

### *The Mobile JKN application*

The Mobile JKN app represents the shift towards a digital approach in the operations of BPJS Kesehatan. Previously, administrative tasks took place in local offices, but they are now performed via the Mobile JKN app, accessible to everyone, at any time, and from any location. The application was launched by Fachmi Idris, the Director of BPJS Kesehatan, on November 16, 2017, in Jakarta, witnessed by the Minister of Communication and Information of the Republic of Indonesia (Sari, 2021).

According to (Ardianto, 2023) the Mobile JKN application offers numerous features, including:

1. Participant Registration  
Easily register for the program.
2. Data Update  
Modify your personal information.

3. *Bed Availability*  
Check the availability of hospital beds.
4. *Covered Medications*  
View medications covered by the program.
5. *Premiums*  
Manage and view your premium details.
6. *Surgical Action*  
Information on surgical procedures.
7. *Service Registration*  
Register for health services.
8. *Auto Debit*  
Set up automatic payments.

### **Digital Service Quality**

Quality according to (Apriyani, 2022) is the complete range of attributes and qualities of products or services determined by their capacity to satisfy explicit or inferred requirements. A product is anything that a producer can offer for attention, demand, search, purchase, use, or consumption as a means to fulfill the needs or desires of a specific market. Quality is a condition that affects a product or service that helps provide satisfaction, either directly or indirectly (Darmawansyah, 2023).

Quality can be defined as the level of goodness or badness of something, degree, or level of excellence, according to the Kamus Besar Bahasa Indonesia (KBBI). Globally, Quality is characterized as a degree that demonstrates specific attributes and fulfills particular criteria. Service quality refers to the degree of service offered to both internal and external customers, grounded in established service protocols. (Sheandy, 2020).

According to Sari (Sari, 2021) the dimensions of service quality include:

1. *Efficiency, the ease with which anyone can access the website, application, or service, making it easy to find the needed information and maintaining relationships with little effort.*
2. *Reliability, the ability to provide promised services accurately and dependably, especially delivering services on time, in the same manner according to the established schedule, and without making errors.*
3. *Fulfilment, the ability to accurately fulfil service promotions, ensure product stock availability, and deliver products quickly and accurately.*
4. *Privacy, involves protecting customers' personal data from being accessed by others.*
5. *Responsiveness, the motivation or willingness of employees to assist and provide the needed services to customers. Avoiding the impression of leaving customers waiting, especially without a clear reason, and quickly addressing any mistakes to create a pleasant experience.*
6. *Compensation, includes refunds, shipping costs, and product maintenance expenses.*
7. *Contact, providing customers the ability to directly contact customer service staff.*

### **Satisfaction**

"Satisfaction is the level of condition where a person states the result of comparing the performance of the received (service) product and what was expected (Suminar & Sari, 2020). Satisfaction can be divided into two types: tangible satisfaction, which can be felt and seen by customers and has been utilized, and psychological satisfaction, which is intangible from health services but can be felt by patients (Sari, 2021)."

According to (Sari, 2021) the indicators of satisfaction include :

1. *Effectiveness, the capacity of the information system to meet users' needs can increase user satisfaction. This can be seen from how well the users' goals are achieved according to expectations.*
2. *Efficiency, if the information system can achieve the users' goals in an appropriate manner, the information system is considered efficient.*
3. *Overall satisfaction, user satisfaction can be measured by seeing how well the features of the information system meet the user's needs. This satisfaction can indicate how well the information system fulfills the user's needs.*

According to (Tiwi, 2023) the factors affecting satisfaction are:

1. *The quality of the product will lead to customer satisfaction when their assessment indicates that the item, they are using is truly of excellent quality.*
2. *When it comes to service quality, clients are likely to feel content when they are treated with high-quality service or when their expectations are fulfilled.*
3. *People tend to feel a sense of pride and confidence when they believe that their choices in products will garner admiration from others, leading to increased satisfaction levels.*
4. *Cost, items of similar quality but at a reduced*

price provide enhanced worth to buyers/customer.

5. Individuals generally feel content with items when they are not required to spend extra time or money to acquire them.

## METHODS

The researcher implemented a correlational study featuring a cross-sectional approach. The participants in this investigation are individuals who utilized the Mobile JKN application over the past six months in the Kebomas Health Center region, amounting to a total of 184 individuals. The sample chosen by the researcher will include 128 participants.

The study uses purposive sampling. Purposive sampling is a sampling technique with specific considerations. The choice of a set of participants in targeted sampling relies on specific traits considered to be significantly linked to the recognized traits of the population. (Rohmah et al., 2024).

### 1. Inclusion Criteria

- a. BPJS Health participants with health facilities in Kebomas Health Center.
- b. Using the Mobile JKN application.
- c. Patients willing to be respondents as stated in the informed consent form.

### 2. Exclusion Criteria

- a. Patients with independent/general status.
- b. Patients who do not have a smartphone.

In this research, the investigator employs a survey as a tool. Data analysis uses the Spearman rank correlation test."

## RESULTS AND DISCUSSION

According to table 1, it is evident that the age range of individuals who use the Mobile JKN application at the Kebomas Health Center is mostly (55.5%) is 17-27 years old as many as 71 patients. Most of the users of the Mobile JKN application at the Kebomas Health Center (63.3%) are women, as many as 81 patients. Most (59.4%) of the users of the Mobile JKN application at the Kebomas Health Center are not working as many as 76 patients. And half (50%) of the last education of Mobile JKN application users at the Kebomas Health Center was SMA/K as many as 64 patients.

### 1. General Data

**Table 1.** Distribution of Age, Gender, Occupation, and Education Among Mobile JKN Application Users at Kebomas Health Center in 2024

Characteristic	Frequency	Percentage (%)
Age		
17-27 years of age	71	55,5
28-38 years of age	36	28,1
39-49 years of age	15	11,7
50-60 years of age	6	4,7
Gender		
Man	47	36,7
Woman	81	63,3
Work		
Work	52	40,6
Not Working	76	59,4
Education		
SD	0	0
JUNIOR	6	4,7
SMA/K	64	50
College	58	45,3
Total	128	100%

### 2. Special Data

**Table 2.** Distribution of Digital Service Quality Frequency of the JKN Mobile Application at the Kebomas Gresik Health Center 2024

Digital Service Quality of JKN Mobile Application	Frequency	Presentage (%)
Good	87	68,0
Enough	26	20,3
Less	15	11,7
Total	128	100%

According to table 2, it was indicated that a most (68.0%) of individuals at the Kebomas Gresik Health Center reported that the standard of digital services offered by the Mobile JKN application was satisfactory, with a total of 87 patients expressing this view.

**Table 3.** Distribution of BPJS Patient Satisfaction Frequency at the Kebomas Gresik Health Center 2024

BPJS Patient Satisfaction	Frequency	Presentase (%)
Satisfied	94	73,4
Dissatisfied	29	22,7
Dissatisfied	5	3,9
Total	128	100%

Based on table 3, it shows that most (73.4%) at the Kebomas Gresik Health Center stated that 94 patients were satisfied.

**Table 4.** Results of Cross-tabulation Between the Quality of Digital Services of the Mobile JKN Application and BPJS Patient Satisfaction at the Kebomas Gresik Health Center 2024

		BPJS Patient Satisfaction						Total	
		Satisfied		Dissatisfied		Dissatisfied			
		N	%	N	%	N	%	N	%
Digital Service Quality of JKN Mobile Application	Less	5	33,3%	6	40,0%	4	26,7%	15	100%
	Enough	15	57,7%	11	42,3%	0	0,0%	26	100%
	Good	74	85,1%	12	13,8%	1	1,1%	87	100%
	Total	94	73,4%	29	22,7%	5	3,9%	128	100%

Spearman Rank Test  $P \text{ value} = 0,00 < \alpha 0,05$

Table 4 demonstrated that the standard of the digital service offered by the Mobile JKN app was satisfactory (85.1%) as many as 74 satisfied patients were greater than dissatisfied (13.8%) as many as 12 patients and dissatisfied (1.1%) as many as 1 patient. The quality of digital services of the JKN mobile application was sufficient (57.7%) as many as 15 satisfied patients compared to 11 dissatisfied BPJS patients (7.7%). The quality of digital services of the Mobile JKN application was poor (40.0%) as many as 6 patients were less satisfied than 4 patients who were satisfied (33.3%) and 4 patients who were dissatisfied (26.7%).

In this study using the Spearman Rank test, the variables in this study include ordinal variables. The quality of digital services of the Mobile JKN application and BPJS patient satisfaction are among the ordinal variables. To find out the relationship between the two variables and get a result with a P-value of 0.00. The results show that the two variables have a relationship because the P-value result is less than (0.05). So in this study,  $H_0$  was rejected and  $H_1$  was accepted.

The results of the study showed that most (68.0%) at the Kebomas Gresik Health Center as many as 87 patients rated the quality as good digital services of the Mobile JKN application and a small part (20.3%) are patients who assess the quality of the digital services of the Mobile JKN application as sufficient as 26 patients and a small part (11.7%) are patients who assess the quality of the digital services of the Mobile JKN application as less than 15 patients.

Most users of the Mobile JKN app are in the younger demographic, specifically those aged 17 to 27, accounting for 71 individuals or 55.5%. This information indicates that the individuals utilizing the Mobile JKN application are within the working age group. At the Kebomas Health

Center, a significant portion of Mobile JKN users (63.3%) consists of females, totaling 81 patients. This highlights the prevalence of women among the users of the Mobile JKN application compared to male patients.

This is often in line with investigate conducted by (Bahri et al., 2022) analysis of the service quality of the BPJS Kesehatan Mobile JKN application using the service quality (SERVQUAL) method at BPJS Kesehatan Lhokseumawe branch office in 2022, the quality of BPJS Kesehatan services through the Mobile JKN application is included in the good category with a customer satisfaction index (IKP) value of (76.78%).

Benefit quality is additionally a energetic condition related to items, administrations, individuals, forms, and situations that meet or exceed desires. It is additionally related to the fulfilment of client desires and needs, and services are considered quality when it is conceivable to supply items or administrations (administrations) in agreement with client needs and desires (Ramadhani, 2022).

Quality indicators that must be possessed by an application's digital services include efficiency, reality, fulfilment, privacy, responsiveness, compensation, and contact (Yusuf, 2020). In planning needs and demands, it is important to have clarity as part of efforts to improve the situation by improving quality more efficiently and effectively (Wijaya & Surya, 2021).

The results of the study showed that the satisfaction of BPJS patients was almost entirely (73.4%) included in the satisfaction level of 94 patients. A small number (22.7%) of 29 patients were included in the dissatisfied level and (3.9%) as many as 5 patients were included in the dissatisfied level.

Most (59.4%) of the users of the Mobile

JKN application at the Kebomas Health Center are not working as many as 76 patients. Based on this data, that the majority of patients are from the non-worker group. This group likely has a lot of free time to access the digital services of the Mobile JKN application. In addition, the dominance of patients from the non-working group shows that the BPJS Kesehatan program, especially the digital service of the Mobile JKN application, makes a significant contribution in improving access to health services for individuals who are not involved in formal work activities.

Half (50.0%) of the last education of Mobile JKN application users at the Kebomas Health Center was SMA/K with 64 patients. This shows that digital services are more widely accessed by individuals who have a fairly good level of technological literacy and understanding of digital services. Patients with secondary to higher education tend to understand the app's features more easily.

This is in line with research (Fitriyani & Prasastin, 2023) With the title Analysis of Mobile JKN Service Satisfaction in Wonogiri Regency BPJS Health Participants with the SERVQUAL (Service Quality) Method in 2023, the result of a gap or gap of 0.07 was calculated by calculating the contrast between the normal discernment esteem and the normal anticipated esteem, from all questions to BPJS clients within the Rule Wonogiri by and large, clients are fulfilled with the execution of the Versatile JKN application.

Assembly quiet needs can give an thought of the level of understanding fulfilments. Hence, understanding fulfilment is exceedingly subordinate on their discernment or desires of the healthcare supplier. Fulfilment can be categorized into two sorts, specifically unmistakable fulfilment that can be felt and watched by clients, has been utilized, and non-material mental fulfillment within the setting of wellbeing administrations can be felt by patients (Handayani & Prasastin, 2023). According to (Wigatie & Zainafree, 2023) fulfilment can be characterized as sentiments or encounters that emerge as a result of comparing the execution of a item with client desires. The superior the quality of a benefit created by an data framework or application, the higher the level of fulfilments from shoppers as clients. On the other hand, client fulfilment is exceptionally imperative for the fruitful usage of the application and measuring client fulfilment is additionally one of the variables in creating an application

framework.

The comes about of this think about with respect to the comes about of the investigation of the relationship between the quality of computerized administrations of the Versatile JKN application and BPJS persistent fulfilment at the Kebomas Gresik Wellbeing Center appeared that the comes about of the spearman rank factual test gotten a p esteem of  $0.00 < \alpha$  esteem of 0.05, which suggests that there's a relationship between the quality of advanced administrations of the Versatile JKN application and BPJS quiet fulfilment at the Kebomas Gresik Wellbeing center.

According to research (Sari, 2021) with the title of the relationship between benefit quality on the Versatile JKN application and the level of fulfilment of members of BPJS Kesehatan Jambi City in 2021, it is known that the comes about of the examination utilizing chi square gotten a p-value of  $0.000 < (0.05)$ , meaning that there's a critical relationship between the quality of benefit on the portable JKN application and the level of fulfilments of BPJS Kesehatan Jambi City members.

This is in line with research (Sapti, 2019) appears that the quality of the framework contains a significant impact on expanding client fulfillment of the Portable JKN application. Hence, the quality of the framework encompasses a critical affect on the level of fulfilment of Versatile JKN clients. Framework quality is an vital calculate in expanding client fulfilment since the higher the quality of the framework, the higher the level of client fulfilment in utilizing the application.

However, with research (Handayani & Prasastin, 2023) of the overall quality of services provided by the Mobile JKN application at the Sibela Health Center has a negative gap, which means that there is still a gap between the performance provided by the Mobile JKN application and the expectations of patients who use the Mobile JKN application at the Sibela Health Center.

The researcher considers that the use of the Mobile JKN application is carried out continuously and optimally as an effort in order to mobilize and empower the community, namely through providing information continuously and continuously following the development of the target. The quality of an application digital service can be felt by patients when the quality of the service in it will be felt and also functionally useful through assessment after use.

## CONCLUSION-

Most patients at Puskesmas Kebomas Gresik stated that the quality of digital services of the Mobile JKN application is good (68.0%) with 87 patients. Most patients at Puskesmas Kebomas Gresik expressed satisfaction (73.4%) with the quality of digital services of the Mobile JKN application with 97 patients. There is a relationship between the quality of digital services of the Mobile JKN application and the satisfaction of BPJS patients at Puskesmas Kebomas Gresik.

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