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Article

The Relationship Between Outpatient Knowledge and Perceived Benefits of JKN Mobile at Balaraja Regional General Hospital

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Abstract: The JKN Mobile application has been implemented at Balaraja General Hospital to facilitate access to healthcare services for JKN participants, particularly for outpatient registration, yet its utilization remains low. This study aimed to determine the relationship between outpatients' knowledge and their perception of the benefits of JKN Mobile. A quantitative research method with an observational-analytic design and a cross-sectional approach was employed. The study population consisted of JKN-participating outpatients registering at Balaraja General Hospital; a sample of 105 respondents was selected using accidental sampling. Data were collected via questionnaires and analyzed using univariate and bivariate methods, specifically the Spearman Rank correlation test. Univariate analysis revealed that the majority of respondents were female (n=65; 61.9%), aged 18–44 years (n=82; 78.1%), and had a higher education background (n=58; 55.2%). Regarding knowledge distribution, the majority of respondents (91 individuals or 86.7%) fell into the "good" category. For perceived benefits, the median score was 55 with a standard deviation of 10.141; the "three-box method" analysis classified the perceived benefits of the JKN mobile application as "high," with an average index score of 84.42 (where the "high" category corresponds to an index range of 78.76–105). Bivariate analysis indicated a significant relationship between outpatient knowledge and the perceived benefits of JKN Mobile at Balaraja Regional General Hospital ($p < 0.001$). The correlation coefficient (r) of 0.418 indicates a moderate, positive relationship between the two variables. These findings provide a basis for the hospital and BPJS Kesehatan to enhance strategies regarding education, outreach, and digital support for patients; optimizing understanding of JKN Mobile's functions and benefits will, in turn, support increased utilization of digital-based healthcare services

Keywords: *Knowledge; perceived benefits; mobile JKN; outpatient registration*

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1. Introduction

The National Health Insurance (JKN) is a government program officially launched on January 1, 2014, as part of the national social security system aimed at improving public access to healthcare services. The number of JKN participants has steadily increased each year. As of July 31, 2025, the number of JKN participants in Indonesia reached approximately 280.7 million people, or about 98.7% of the total population [1]. In Banten Province, the JKN participation rate reached 96.7% (12,123,665 people) [2], while in Tangerang Regency, the figure exceeded 95.37% of the total population [3]. This high level of coverage has increased public demand for healthcare services, necessitating innovations to facilitate access and improve service efficiency [4]. One such innovation is the JKN mobile application, which offers various digital services, including membership

status checks, healthcare facility searches, service history, and online queue registration [5]. However, the utilization of the JKN mobile app remains suboptimal. At Balaraja Regional General Hospital, out of 88,077 outpatient visits by JKN participants between January and August 2025, only 1,323 patients (1.50%) used the JKN mobile app for registration—a figure far below the 25% target set by the Tigaraksa Branch of BPJS Health. This low utilization rate contributes to long manual queues and extended patient waiting times [6].

The low utilization rate of the JKN mobile application at healthcare facilities indicates that the availability of digital technology has not yet been fully matched by user acceptance and adoption. The use of a health application depends not only on the availability of technological infrastructure but is also influenced by the user's understanding of the application's functions, features, and benefits. Patients with a good understanding of JKN mobile are generally better able to grasp the application's utility in supporting healthcare processes, thereby forming the perception that the app offers benefits and convenience in meeting their healthcare needs. Conversely, limited knowledge regarding how to use the app or its benefits can lead users to doubt the value of JKN mobile and opt instead for conventional service methods. Therefore, the low utilization of Mobile JKN needs to be examined not only in terms of technology availability but also through user-related factors—specifically knowledge and perceived benefits—which play a crucial role in the acceptance and adoption of digital health technology.

In the context of technology acceptance, the Technology Acceptance Model (TAM) posits that perceived usefulness and perceived ease of use are crucial factors influencing technology adoption. Knowledge regarding the features, functions, and usage of the JKN mobile application can shape patients' perceptions of the app's utility in streamlining registration processes and accessing healthcare services [7]. Research by Hasan (2025) [4] demonstrates a significant relationship between patients' level of knowledge and their use of the JKN mobile application. That study focused on usage behavior as the ultimate outcome of technology acceptance—specifically, whether or not patients used JKN Mobile. However, prior to deciding to use a technology, a cognitive process occurs wherein a perception of the technology's benefits is formed. Within the framework of the Technology Acceptance Model (TAM), perceived usefulness is a key factor influencing the acceptance and usage of a technological system. Therefore, this study offers a novel contribution by analyzing the relationship between patient knowledge and the perceived usefulness of the JKN mobile application, rather than merely examining the actual usage of the app.

Observations at Balaraja General Hospital revealed issues regarding patient understanding, such as a lack of awareness concerning the online queuing feature and difficulties in operating the application, particularly among elderly patients. A preliminary study involving 10 patients enrolled in BPJS Health showed that 80% of respondents possessed a good level of knowledge regarding the JKN mobile application. These results indicate that the majority of respondents were familiar with the application's functions and features. However, a good level of knowledge does not necessarily imply that the application's benefits have been experienced or optimally utilized to support healthcare needs. Therefore, this study aims to examine the relationship between outpatient knowledge and the perceived usefulness of the JKN mobile application at Balaraja Regional General Hospital.

2. Materials and Methods

This study employed a quantitative method with an analytic observational design and a cross-sectional approach; data regarding the independent variable (outpatient knowledge) and the dependent variable (perceived benefits of the JKN mobile application) were collected simultaneously and analyzed statistically. The study

population consisted of all JKN-enrolled patients registering for outpatient care at Balaraja Regional General Hospital, with a sample size of 105 respondents.

The inclusion criteria were: JKN-enrolled patients using the JKN mobile application; individuals aged 18 years or older; and patients willing to participate as respondents and capable of properly completing the questionnaire. The exclusion criteria were: respondents involved in the instrument testing phase; patients registered by relatives or other respondents; patients in emergency conditions; and patients with communication impairments. Accidental sampling—a non-probability sampling technique in which the researcher selects individuals encountered by chance who are suitable as data sources—was employed [8].

The instrument for the "Knowledge of JKN Mobile" variable consists of a nine-question multiple-choice questionnaire. The knowledge indicators comprise factual knowledge (X1, X2, X3), conceptual knowledge (X4, X5, X6), and procedural knowledge (X7, X8, X9). Correct answers are assigned a score of 1, while incorrect answers receive a score of 0. The assessment is classified as "Good" if the score percentage is 76–100%, "Fair" if it is 56–75%, and "Low" if it is below 56%. The instrument for the "Perceived Benefits of the JKN Mobile Application" variable utilizes a questionnaire based on indicators such as working more quickly, job performance, increased productivity, effectiveness, ease of work, and usefulness; it comprises 18 statements—with three questions per indicator—rated on a Likert scale where "Strongly Agree" (SS) scores 4, "Agree" (S) scores 3, "Disagree" (TS) scores 2, and "Strongly Disagree" (STS) scores 1. The scoring technique employed in this study is the "three-box method," wherein data are tabulated to calculate index values, and results are categorized into three levels: low, medium, and high.

Table 1. Three-Box Method Index: Perceived Benefit Variable

No	Index	Category
1	26,25 – 52,5	**The Low category** indicates that the condition of the research variable is still poor.
2	52,51 – 78,75	**A medium category** indicating a sufficient level of the research variable.
3	78,76 – 105	**A high category** indicating a favorable condition of the research variable.

Validity was assessed using the Pearson Product-Moment correlation test. The validity test involved 30 respondents; the critical value (r-table) was determined using the Pearson product-moment table with degrees of freedom (df) calculated as n – 2 (i.e., 30 – 2 = 28), resulting in an r-table value of 0.361. The results showed that the calculated r-value (r-count) exceeded the r-table value, indicating that all statements included in the test were valid; consequently, the researcher proceeded to use these validated questions in the study. Reliability was assessed using the Cronbach's Alpha statistical test; an instrument is considered reliable if the alpha value is ≥ 0.6, indicating good reliability.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Number of Items	Decision
Knowledge	0,823	9	Reliable
Perceived Benefits of the Mobile JKN Application	0,900	18	Reliable

This study focuses on the relationship between knowledge and perceived benefits of the JKN mobile application among outpatients [9]. The data were analyzed using univariate and bivariate analysis with the Spearman Rank correlation test [10].

3. Results

3.1. Respondent Characteristics

Table 3. Description of Respondent Characteristics at Balaraja Regional General Hospital in July 2026

No	Characteristics	Category	Total	
			n	%
1	Gender	Female	65	61,9
		Male	40	38,1
2	Age	18-44 years old	82	78,1
		45-59 years old	17	16,2
		≥60 years old	6	5,7
3	Education	Elementary / Junior High School	11	10,5
		Senior High School	36	34,3
		College / University	58	55,2

Based on Table 3, out of a total of 105 respondents, the majority were female (65 individuals, or 61.9%). Regarding age, the largest group consisted of respondents aged 18–44 totaling 82 individuals (78.1%). In terms of education, the majority held a higher education qualification 58 individuals (55.2%).

3.2. Knowledge

Table 4. Frequency Distribution of Outpatients' Knowledge Regarding JKN Mobile at Balaraja Regional General Hospital in July 2026

No	Patient Knowledge	n	%
1	Good	91	86.7
2	Average	10	9.5
3	Low	4	3.8
	Total	105	100

Based on Table 4, out of 105 respondents, the majority (91 respondents or 86.7%) possessed a good level of knowledge, while 10 respondents (9.5%) had a moderate level and 4 respondents (3.8%) had a low level. This high level of knowledge indicates that the majority of respondents already understood the JKN Mobile application

3.3. Perceptions of the Benefits of JKN Mobile

Based on the "three-box method," the highest index score was recorded for the statement "JKN Mobile helps me register for outpatient services faster than visiting the service counter in person" (index: 87.25), which falls into the "high" category for the "Work More Quickly" indicator. Analysis by indicator reveals the highest score in "Work More Quickly" (average index: 86.50; "high" category). Overall, the variable regarding the perceived benefits of the JKN mobile application falls into the "high" category, with an average index score of 84.42, where the index range for the "high" category is 78.76–105.

Table 5. Three-Box Method Analysis of Outpatient Perceived Benefits at Balaraja Regional General Hospital

Indicator	No	Question Item	Score				Quantity	Index	Category
			1	2	3	4			
Work More Quickly	1	Mobile JKN helps me register for outpatient care faster than going to the counter in person.	3	2	58	42	105	87,25	High
			3	4	174	168	349		
	2	Mobile JKN speeds up the process of obtaining outpatient queue numbers	0	12	53	40	105	85,75	High
			0	24	159	160	343		
	3	Mobile JKN saves me time during the outpatient registration process	1	8	55	41	105	86,50	High
			1	16	165	164	346		
		Average Index						**86,50**	
Job Performance	4	Mobile JKN helps me complete the outpatient registration process more effectively	0	7	62	36	105	86,00	High
			0	14	186	144	344		
	5	Mobile JKN helps me better access information on service schedules and queue numbers	0	7	64	34	105	85,50	High
			0	14	192	136	342		
	6	Mobile JKN helps me prepare for outpatient services before arriving at the hospital	2	10	60	33	105	83,50	High
			2	20	180	132	334		
		Average Index						**85,00**	
Increase Productivity	7	Mobile JKN makes the outpatient registration process more efficient	1	8	64	32	105	84,25	High
			1	16	192	128	337		
	8		5	4	59	37	105	84,50	High

Indicator	No	Question Item	Score				Quantity	Index	Category
			1	2	3	4			
		Mobile JKN reduces the time I need to handle outpatient registration	5	8	177	148	338		
	9	Mobile JKN helps me complete the registration process without many steps	5	5	64	31	105	82,75	High
			5	10	192	124	331		
		Average Index						**83,83**	
Effectiveness	10	Mobile JKN makes the process of obtaining outpatient services more effective	2	9	61	33	105	83,75	High
			2	18	183	132	335		
	11	The online queueing feature in Mobile JKN helps me receive services according to the schedule	2	8	62	33	105	84,00	High
			2	16	186	132	336		
	12	Mobile JKN helps reduce my waiting time before receiving outpatient care	1	12	61	31	105	83,00	High
			1	24	183	124	332		
		Average Index						**83,58**	
Makes Job Easier	13	Mobile JKN makes it easy for me to register for outpatient care	2	8	64	31	105	83,50	High
			2	16	192	124	334		
	14	Mobile JKN makes it easy for me to track my outpatient queue number	2	11	65	27	105	81,75	High
			2	22	195	108	327		
	15	Mobile JKN makes it easy for me to obtain the information I need before going to the hospital	1	9	65	30	105	83,50	High
			1	18	195	120	334		
		Average Index						**82,92**	
Useful	16	Overall, Mobile JKN is beneficial for the	2	5	65	33	105	84,75	High
			2	10	195	132	339		

Indicator	No	Question Item	Score				Quantity	Index	Category
			1	2	3	4			
		outpatient registration process							
	17	I have experienced the benefits of using Mobile JKN when accessing outpatient services at Balaraja Regional General Hospital	1	9	63	32	105	84,00	High
			1	18	189	128	336		
	18	I consider Mobile JKN to be a useful application for outpatients	1	9	58	37	105	85,25	High
			1	18	174	148	341		
Average Index								**84,67**	
Total Index Score								**1519,5**	
Average Index Score								**84,42**	

Table 6. Total Respondent Answer Scores Regarding Perceptions of the Benefits of JKN Mobile at Balaraja Regional General Hospital in July 2026

Variable	Minimum	Maximum	Median	Standard Deviation
Perceived Benefits of the Mobile JKN Application	30	72	55	10.141

Based on Table 6, it can be seen that regarding respondents' perceptions of the benefits of the JKN Mobile application, the minimum score was 30, the maximum score was 72, and the median score was 55, with a standard deviation of 10.141.

3.4. The Relationship Between Outpatient Knowledge and Perceived Benefits of JKN Mobile at Balaraja Regional General Hospital

Table 7. The Relationship Between Outpatient Knowledge and Perceived Benefits of JKN Mobile at Balaraja Regional General Hospital in July 2026

Variabel	n	*r*	*P value*
Knowledge Perceived Benefits of JKN Mobile	105	0,418	<0,001

Based on the correlation test results, a correlation coefficient (r) of 0.418 was obtained, with a p-value of < 0.001. These results indicate a significant relationship between outpatients' knowledge and their perception of the benefits of the JKN mobile application at Balaraja Regional General Hospital; thus, the research hypothesis is accepted. The correlation coefficient (r) of 0.418 indicates a moderate strength of association between the two variables. The positive correlation value signifies a direct relationship, meaning that patients with a better level of knowledge regarding the JKN mobile application tend to hold a more positive perception of its benefits.

4. Discussion

The study results indicate that the majority of respondents—specifically 91 individuals (86.7%)—possess a good level of knowledge regarding the JKN mobile application. These findings suggest that most outpatients at Balaraja Regional General Hospital are well-informed about the functions, benefits, and usage of the JKN mobile application within the healthcare service registration process.

Based on this classification, 86.7% of respondents demonstrated good knowledge; this falls into the "good" category, as it lies within the 76–100% range. This knowledge enables respondents to recognize the benefits the application offers in relation to healthcare service needs [11]. Consequently, a good understanding of the JKN mobile app can help patients grasp its utility, providing them with the necessary information to evaluate the app's benefits in relation to their healthcare needs [12].

According to Benjamin S. Bloom, knowledge results from the process of perceiving an object, which subsequently evolves into an understanding and the ability to apply the information acquired. Knowledge is not limited to the mere ability to recall information; it also encompasses the capacity to comprehend concepts and apply that information through action. In the context of health technology usage, knowledge regarding an application's functions and operational procedures can help users recognize the benefits offered by the system [13].

Azizah (2025) states that respondents' knowledge regarding the JKN mobile application is not limited to mere familiarity with the app but also encompasses an understanding of its benefits, usage procedures, and role in supporting healthcare services [14]. This aligns with the Technology Acceptance Model (TAM) developed by Davis, wherein external factors—such as user knowledge—can influence the formation of perceptions regarding a technology [15]. In the TAM model, perceived usefulness describes a user's belief that a technology can provide benefits and help improve effectiveness in performing specific activities [16].

According to Clara Hijra Hasan (2025), the high level of patient knowledge regarding the JKN mobile application may be attributed to outreach efforts by BPJS Health and healthcare facilities. Furthermore, advancements in information technology enable the public to access information about the application through various channels, such as social media, the internet, healthcare workers, and prior experience with digital services [4]. Consequently, the majority of respondents have gained an understanding of the definition, functions, benefits, and procedures associated with JKN Mobile.

The research results indicate that respondents' perceptions of the benefits of the JKN mobile application yielded a minimum score of 30, a maximum score of 72, a median of 55, and a standard deviation of 10.141. The median value of 55 reveals a variation in how respondents assess the benefits of the JKN mobile application, with some respondents scoring above the median and others below it. The standard deviation of 10.141 highlights the variation in perceived benefit scores among respondents. This figure illustrates that perceptions regarding the benefits of the JKN mobile application are not entirely uniform, as there is considerable diversity in the scores assigned by respondents. The score range of 30 to 72 further demonstrates that respondents' assessments of the application's benefits are not identical. Analysis using the Three Box Method shows that, overall, the variable for perceived benefits of the JKN mobile application falls into the "high" category, with an average index of 84.42. These results indicate that respondents generally rate the benefits of the JKN mobile application highly in terms of supporting healthcare service needs, including facilitating the outpatient registration process. Nevertheless, the variation in scores indicates that the level of perceived benefit is not uniform across all respondents.

Based on the Spearman Rank correlation test results, a p-value < 0.001 was obtained, with a correlation coefficient (r) of 0.418. These results indicate a significant relationship between outpatients' knowledge and their perception of the benefits of the JKN mobile application at Balaraja Regional General Hospital. The correlation coefficient of 0.418 suggests a moderate strength of association between the two variables. The positive

correlation value indicates a positive relationship, meaning that patients with a better understanding of the JKN mobile application's functions, features, and usage procedures tend to perceive the application's benefits more positively. However, this correlation result does not imply that knowledge directly causes an increase in the perception of benefits, as the study employed a cross-sectional design that merely describes the relationship between variables at a specific point in time.

The results of this study align with previous research by Jilan Dzakirah (2024), which demonstrated a relationship between patient knowledge and the utilization of the JKN mobile application at Yapika General Hospital, Gowa Regency, with a p-value of 0.004 ($p < 0.05$)[17]. Research by Sri Nurul Kur'aini (2025) also indicates a relationship between patient knowledge and the utilization of the JKN mobile application at Sragen District General Hospital, with a p-value of 0.026 ($p < 0.05$) [18]. Both studies indicate that the aspect of knowledge is linked to the acceptance and utilization of digital health services.

The findings of this study also align with the Technology Acceptance Model (TAM) concept, which explains that user perceptions of a technology are influenced by various factors originating from both within and outside the system [19]. User knowledge regarding an application's features, functions, and usage procedures can be a factor influencing the perception of the technology's benefits. Patients who understand the application's functions possess sufficient information to evaluate the benefits derived from JKN Mobile [20].

The positive relationship between knowledge and perceived benefits indicates that patients who understand the various features and services within the application are better informed when assessing its benefits. Conversely, patients with limited information regarding the application's functions may struggle to recognize the available benefits. This situation does not imply that the application lacks utility; rather, it suggests that users have not yet obtained sufficient information to grasp the application's value in relation to their healthcare needs [18].

A correlation coefficient of 0.418 indicates that knowledge is not the sole factor associated with the perceived benefits of the JKN mobile application. Perceptions regarding a technology's benefits can be influenced by various other factors, such as perceived ease of use, prior experience with digital technology, the availability of services or features that meet user needs, the quality of information provided, digital literacy, age, and education level.

Perceived ease of use is a key factor influencing how users assess the benefits of a technology. An application that is easy to understand and use can foster a positive experience, making it easier for users to recognize the benefits it offers. Conversely, difficulties in understanding features or usage procedures may lead users to perceive the benefits differently, even if the application provides a wide range of services. Furthermore, prior experience with digital technology can also shape how users evaluate an application. Patients accustomed to digital services may possess a different level of readiness compared to those with limited experience using technology. Individual characteristics—such as age and education—can also be linked to a person's ability to process information and adapt to digital-based healthcare services.

The findings of this study offer practical implications for hospitals and BPJS Health regarding the enhancement of JKN mobile app utilization. Increasing app usage requires not only the provision of digital systems but also efforts to improve patient understanding of the app's benefits and functionality. Hospitals can provide digital education through service staff, informational materials in waiting areas, simple user guides, and direct assistance for patients who struggle to use the app. BPJS Health can also strengthen outreach activities regarding the JKN mobile app's features and benefits to ensure the public better understands the available services. An easily understandable educational approach—particularly for the elderly or users with limited digital literacy—can help foster greater acceptance of technology-based healthcare services.

This study has several limitations that should be considered when interpreting the results. The sampling technique employed was accidental sampling; consequently, respondents were selected based on their availability during the study period. As a result, the respondents' characteristics may not fully reflect the entire population of JKN-enrolled outpatients at Balaraja Regional General Hospital. Furthermore, the study was conducted at a single hospital, limiting the generalizability of the findings to other healthcare facilities that may differ in terms of patient demographics, service systems, and environmental conditions. Future research could consider using more representative sampling techniques and involving multiple healthcare facilities to gain a broader perspective on the factors influencing perceptions of the JKN mobile app's benefits.

5. Conclusions

Based on the study results, it can be concluded that the majority of outpatients at Balaraja Regional General Hospital possess a good level of knowledge regarding the JKN mobile application, comprising 91 respondents (86.7%). Perceptions of the application's benefits varied among respondents, with a median score of 55. Spearman Rank correlation analysis revealed a significant relationship between outpatients' knowledge levels and their perceptions of the JKN mobile application's benefits at Balaraja Regional General Hospital ($p < 0.001$). A correlation coefficient (r) of 0.418 indicates a moderate, positive relationship between the two variables. The study demonstrates that patients with a better understanding of the JKN mobile application tend to hold more positive perceptions regarding its benefits. While the findings illustrate a relationship between patient knowledge and perceived benefits, they do not support the conclusion that increased knowledge directly leads to increased application usage, as actual usage of JKN mobile was not analyzed in this study.

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