ANALISIS PENERIMAAN PENGGUNA TERHADAP APLIKASI MOBILE JKN BPJS KESEHATAN DI KABUPATEN BULELENG BERDASARKAN PENDEKATAN *UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY* (UTAUT)

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ABSTRAK

Aplikasi Mobile JKN merupakan layanan digital BPJS Kesehatan yang dikembangkan untuk memudahkan peserta dalam mengakses layanan administrasi dan kesehatan. Namun, pemanfaatannya di Kabupaten Buleleng masih tergolong rendah, yaitu sebanyak 16.008 pengguna aktif dari 651.046 peserta aktif JKN atau sekitar 2,46%, serta masih ditemukan beberapa kendala dalam penggunaan aplikasi. Penelitian ini bertujuan untuk menganalisis penerimaan pengguna terhadap aplikasi Mobile JKN di Kabupaten Buleleng menggunakan pendekatan *Unified Theory of Acceptance and Use of Technology* (UTAUT). Penelitian menggunakan pendekatan kuantitatif dengan sampel sebanyak 100 responden yang dipilih melalui *non-probability sampling* dengan teknik *sampling insidental*. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linear berganda serta *Moderated Regression Analysis* (MRA) dengan IBM SPSS. Hasil analisis deskriptif menunjukkan bahwa variabel UTAUT berada pada kategori tinggi hingga sangat tinggi. Hasil pengujian menunjukkan bahwa *Effort Expectancy* berpengaruh positif dan signifikan terhadap *Behavioral Intention* dengan nilai signifikansi 0,001 dan *Facilitating Conditions* berpengaruh positif dan signifikan terhadap *Use Behavior* dengan nilai signifikansi 0,002. Sementara itu, Performance Expectancy dan Social Influence tidak berpengaruh signifikan terhadap Behavioral Intention, serta Behavioral Intention tidak berpengaruh signifikan terhadap Use Behavior. Usia dan pengalaman juga terbukti memoderasi beberapa hubungan yang melibatkan *Effort Expectancy* dan *Facilitating Conditions*. Berdasarkan hasil penelitian, rekomendasi perbaikan diprioritaskan pada peningkatan kemudahan registrasi dan login, navigasi, stabilitas aplikasi, serta penyediaan panduan dan layanan bantuan bagi pengguna.

Kata kunci: Mobile JKN, UTAUT, penerimaan pengguna, BPJS Kesehatan.

ANALYSIS OF USER ACCEPTANCE OF THE BPJS KESEHATAN MOBILE JKN APPLICATION IN BULELENG REGENCY USING THE UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY (*UTAUT) APPROACH*

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ABSTRACT

The Mobile JKN application is a digital service developed by BPJS Kesehatan to facilitate participants in accessing administrative and healthcare services. However, its utilization in Buleleng Regency remains relatively low, with only 16,008 active users out of 651,046 active JKN participants, or approximately 2.46%, and several problems related to application usage are still encountered. This study aims to analyze user acceptance of the Mobile JKN application in Buleleng Regency using the Unified Theory of Acceptance and Use of Technology (UTAUT) approach. This study employed a quantitative approach involving 100 respondents selected through non-probability sampling using an incidental sampling technique. Data were collected through questionnaires and analyzed using multiple linear regression and Moderated Regression Analysis (MRA) with IBM SPSS. The descriptive analysis results indicate that the UTAUT variables are categorized as high to very high. The results show that Effort Expectancy has a positive and significant effect on Behavioral Intention with a significance value of 0.001, while Facilitating Conditions have a positive and significant effect on Use Behavior with a significance value of 0.002. Meanwhile, Performance Expectancy and Social Influence do not have a significant effect on Behavioral Intention, while Behavioral Intention does not have a significant effect on Use Behavior. Age and experience are also found to moderate several relationships involving Effort Expectancy and Facilitating Conditions. Based on the findings, improvement recommendations are prioritized on simplifying the registration and login processes, improving navigation and application stability, as well as providing user guidance and support services.

Keywords: Mobile JKN, UTAUT, user acceptance, BPJS Kesehatan.