CUSTOMER SATISFACTION MEDIATES E-SERVICE QUALITY TOWARDS USER LOYALTY IN MOBILE JKN USERS

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Abstract

Universal Health Coverage (UHC) means everyone has access to the qualityfiedhealthcare anytime and anywhere they need it, without financesproblems. In order to realize UHC, the Indonesian Government has implemented the National Health Insurance program (JKN/KIS) which is organized by BPJS Health. Along with increasingly rapid technological developments, BPJS Health is implementing health innovationcalledMobile JKN. Therefore, it is necessary to evaluate whether the public feels satisfied and loyal to theservicequality from the health application. The research sample was taken from 105 respondents who had used the Mobile JKN application at RS P Cirebon more than once and were >18 years old. Data was obtained through a random questionnaire via Google Form. Questionnaire data was processed using the Microsoft Excel application and analyzed using SEM-PLS (Structural Equation Modeling-Partial Least Square) and SmartPLS version 4 application. The research results show that e-service quality has a significant positive effect on customer satisfaction and user loyalty of Mobile JKN with p-values of 0.000 and 0.0005 respectively. Customer satisfaction has a significant positive effect on user loyalty of Mobile JKN users (p-value 0.000), and e-service quality has a significant positive effect on user loyalty mediated by customer satisfaction of Mobile JKN users (p-value 0.000). These results are in line withprevious studies. We hopethat Mobile JKN application managers can continue to improve e-service quality so that they can make a positive and significant contribution both directly and indirectly to customer satisfaction and user loyalty, and expand the collaboration network with various health facilities.

Keywords: *E-Service Quality, User Loyalty, Customer Satisfaction, Mobile JKN*

INTRODUCTION

Universal Health Coverage(UHC) means that everyone has access to the quality health services they need, when and where they need them, without financial hardship1.In order to realize UHC, the Indonesian Government has implemented the National Health Insurance (JKN/KIS) program which is organized by the Health Social Security Administering Agency (BPJS).BPJS aims to ensure that every participant and/or their family members are guaranteed to have basic living needs met.2 The achievement of UHC targeted by the National Medium-Term Development Plan (RPJMN 2020–2024), namely at least 98% of the total population to be JKN members3. The number of BPJS Health participants as of June 2024 based on the DJSN Sismonev is 273,525,350 or covers 97.1% of the Indonesian population4. In achieving UHC in West Java, the Central Government highlighted the UHC achievement figures that have not reached the target. However, every year the number of JKN participants is increasing with the hope that the target will be achieved in 20245. In 2020, the coverage of JKN participants in West Java was 37,289,029 participants (77.40% of the population), and reached 45,662,271 participants (90.70% of the population) in June 20244.
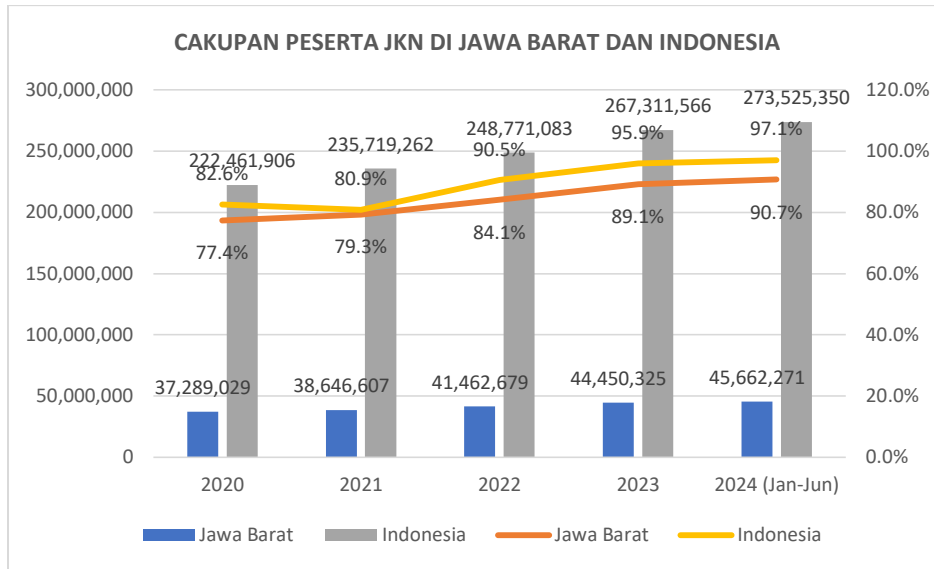
Table 1.1
Coverage of JKN Program Participants in West Java and Nationally
Source: National Social Security Council (2024)4

In Cirebon Regency itself, the coverage of JKN participants has also increased every year. In 2020, JKN participants covered 2,024,244 participants (89.2% of the population of Cirebon Regency), and in June 2024 it became 2,292,781 participants (96%).

Table 1.2
Coverage of JKN Program Participation in Cirebon Regency
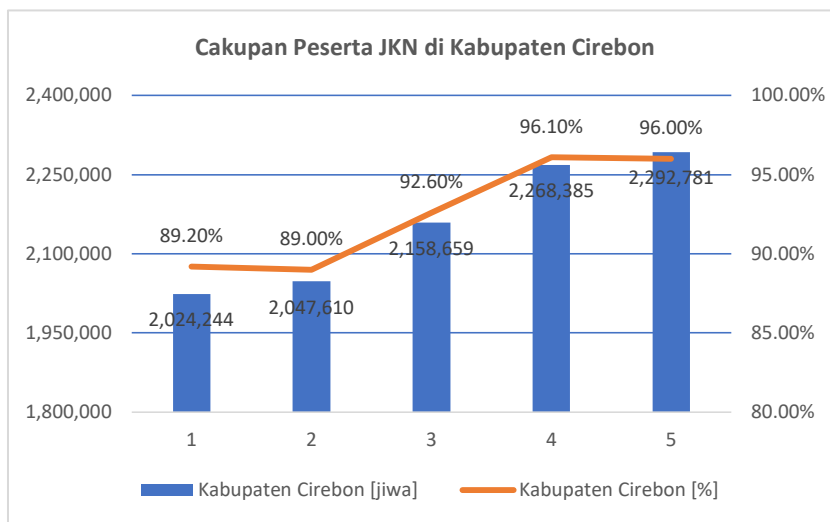
Source: National Social Security Council (2024)4

Mobile JKN is a mobile application developed by BPJS Kesehatan to facilitate participants in accessing various health services anywhere and anytime. With this application, participants can easily and quickly check their membership status, find the nearest hospital, and register online6. Mobile JKN has proven effective in increasing the number of participants. In 2020, the number of JKN participants was 220.2 million people and increased to 268.7 million people four years later. Of that number, 18 million of them accessed health services through the Mobile JKN (MJKN) application7. Mobile JKN carries out a bridging system to various health facilities, one of which is RS P in Cirebon Regency. Bridging of mobile JKN to SIMRS RS P Cirebon began at the end of 2023. According to table 1.3, the number of people who download the mobile JKN application (downloader) each month is still fluctuating.
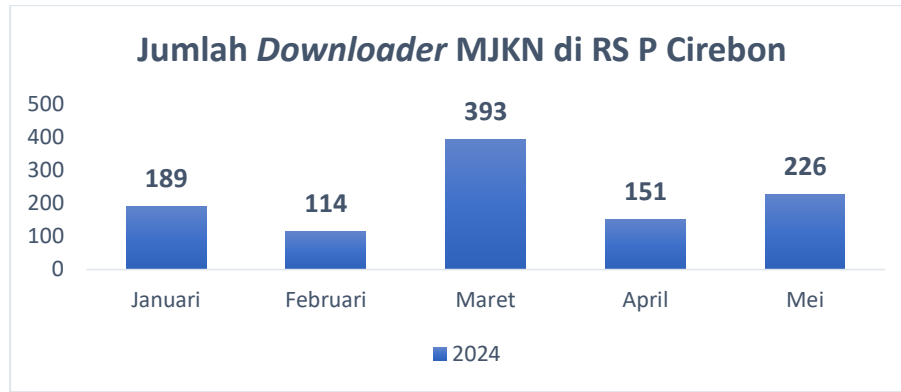
Table 1.3

Number of MJKN Downloaders at RS P Cirebon

The number of participants who queued online via*mobile*JKN to RS P Cirebon from January to May 2024 is still fluctuating, but its implementation tends to decrease from month to month. The following is a graph of the use of online queues and the implementation of MJKN at RS P Cirebon in 2024:
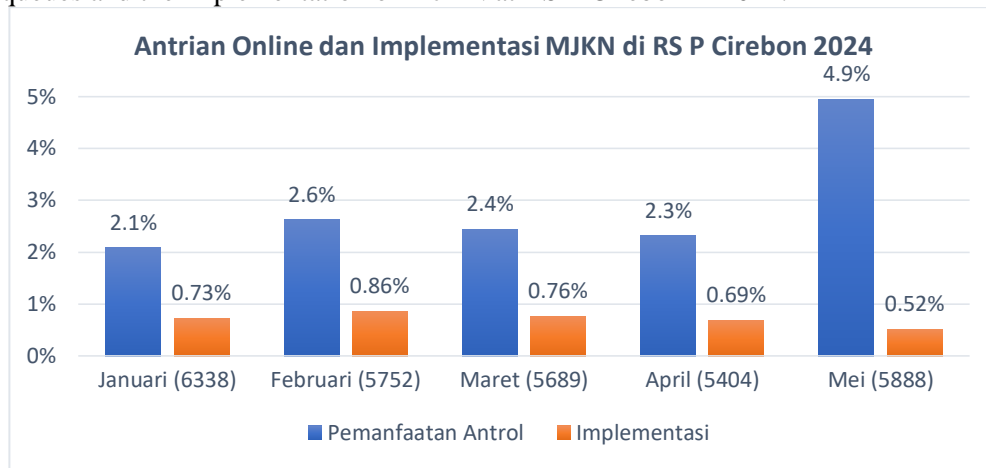

Table 1.4

Online Queue Users and MJKN Implementation at RS P (2024)

For service provider organizations, service quality is one of the most important factors influencing customer satisfaction, this is because consumers who use services expect to receive the best quality service.Patient satisfaction is the main factor and benchmark for the success of services provided to customers8.Research conducted by Hartono and Suharyono in 2018 underlines the importance of service quality to patient satisfaction. According to them, patient satisfaction not only affects their perception of health care institutions, but also has an impact on patient loyalty. This loyalty not only means that patients will return to the same institution for services, but they also tend to recommend it to others9.

Looking at the graphic data of JKN mobile usage to P Hospital, it was found that the number of online queue users was still fluctuating, which indicated that participant satisfaction with the quality of JKN mobile services also fluctuated, so the researcher was interested in analyzing the level of JKN participant satisfaction with the quality of JKN mobile services. From the data, it was also obtained that its implementation tended to decline, which means that patient loyalty also decreased. This indicates that there is a problem that makes patients not check in repeatedly (not loyal) to reuse JKN services at P Hospital via JKN mobile. Previously, there was no data on the level of satisfaction and loyalty of JKN patients at P Hospital towards the quality of JKN mobile services and its correlation. Based on the description of the background of the problem, the researcher is interested in conducting a study entitled "The Influence of E-Service on User Loyalty Mediated by Customer Satisfaction Quality of Mobile JKN Users"

Conceptual Framework and Hypothesis
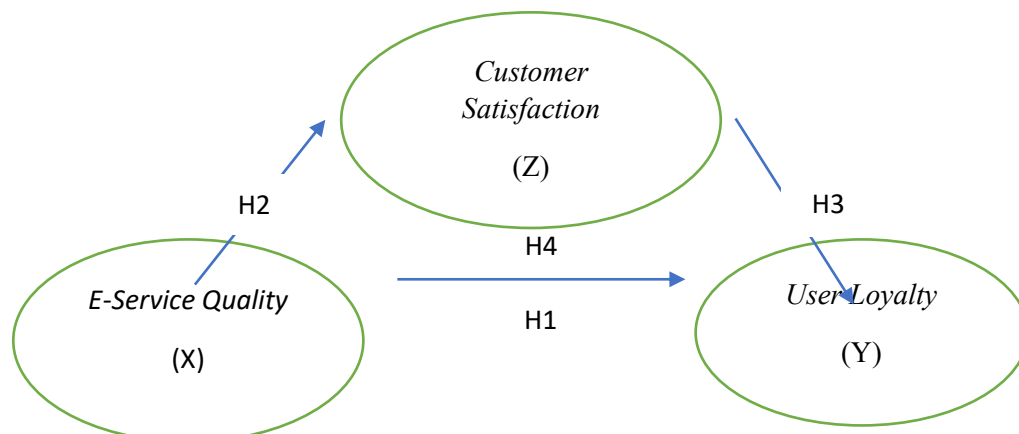
- Hypothesis 1: E-Service Quality has a positive effect on User Loyalty of Mobile JKN users.
- Hypothesis 2: E-Service Quality has a positive effect on Customer Satisfaction of Mobile JKN users.
- Hypothesis 3: Customer Satisfaction has a positive effect on User Loyalty of Mobile JKN users.
- Hypothesis 4: E-Service Quality has a positive effect on User Loyalty Mediated by Customer Satisfaction of Mobile JKN users.

LITERATURE REVIEW

E-Service Quality

*E-service quality*defined as a comprehensive assessment of the quality of electronic services offered in the virtual market, including ease of use, interactive service, integrated, customer service, effective and efficient, reliability, security, personal contact, website design, information quality, etc.10. Seven dimensions of E-Service Quality as a measure of online service quality, namely: Efficiency, Reliability, Fulfillment, Privacy, Responsiveness, Compensation, and Contact11.

Customer Satisfaction

Satisfaction/ satisfaction according to Kotler is a feeling of pleasure or disappointment of a person that arises after comparing the performance (result) of the product that is thought to the performance (or result) that is expected8. According to Supriyanto and Ernawati, customer satisfaction is a state when the needs, desires, and expectations of the patient can be met through the products/services consumed. Therefore, patient satisfaction is the ratio of quality perceived by the patient divided by the needs, desires, and expectations of the patient12. Indicators of satisfaction according to Kottler are Effectiveness, Efficiency, Overall satisfaction8.

User Loyalty

Customer loyalty in an online context is defined as a commitment to continue purchasing a particular product/service and a tendency to consistently engage in word of mouth communication in the future.[13]Meanwhile, according to Griffin, loyal customers are customers who: buy back regularly (repeat buyers), buy back the same product or service offered by the company, buy across product and service lines, refer the product or service to others, communicate by word of mouth about the product or service to others, and demonstrate immunity to full competition.[13]. Customer loyalty indicators according to Kotler & Keller are: Repeat (Loyalty to product purchases), Retention (Resistance to negative influences regarding the company), and Referrals (Referring the company's total resistance) 8.

RESEARCH METHODS

The research method used is quantitative using a research instrument in the form of a questionnaire. The research was conducted using primary data collection techniques in the form of questionnaires given directly to

research subjects using a Likert measurement scale. The distribution of questionnaires was carried out online using Google Form.

Population and Sample

The population of this study was all people who had ever used the Mobile JKN application at RS P Cirebon. The sampling technique used in this study was probability sampling with the simple random sampling method, with the following inclusion criteria:

- Age >18 years
- Have used the JKN mobile application service more than once.
- Willing to provide representative data, fill out the informed consent form, and complete the evaluation questionnaire completely.
    Exclusion criteria:
- Age <18 years
- Have never used the JKN mobile application service or not more than 1 time.
- Unwilling to provide representative data, fill out the informed consent form, and complete the evaluation questionnaire.

Data Processing and Analysis

Data processing obtained from the questionnaire was carried out using the Microsoft Excel application and analyzed using the multivariate statistical analysis technique Structural Equation Modeling (SEM). SEM analysis was carried out descriptively and statistically using SmartPLS software with the Outer Model Evaluation measurement method. The reliability and validity of this research instrument were tested using the Outer Model Evaluation using indicator loadings> 0.708, Alpha Cronbach value> 0.7 and Composite Reliability value> 0.7. Convergent validity was also tested by assessing AVE (Average Variance Extracted) where the valuethe minimum required is 0.50.The testing of the research hypothesis was carried out with the help of SmartPLS (Partial Least Square) ver 4 software using inner model evaluation.

RESULTS AND DISCUSSION
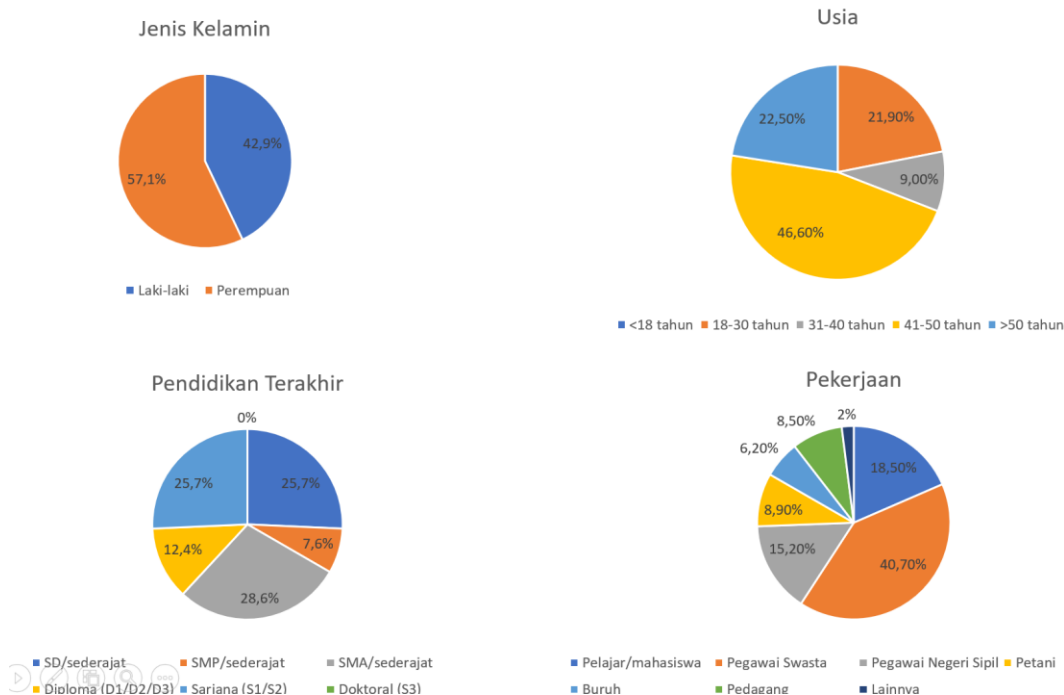## Respondent Characteristics

Figure 4.1
Respondent Characteristics

Overall, the majority of Mobile JKN users at RS P Cirebon are women aged 41-50 years with a high school education/equivalent. The largest occupational group is private employees, indicating that the middle-age group with a secondary education background and private workers dominate the use of Mobile JKN at the hospital.

Validity and Reliability Test(Outer Model Evaluation)
Validity and Reliability Indicators

Loading indicator>0.708 is recommended because it means that >50% of the indicator variance is acceptable or reliable14. The loading factor value must be in the range of 0 to 1. If an indicator is found to have a loading value above 1, then the indicator is declared invalid and must be removed from the model. The valid loading factor value is divided into two, namely if it is more and above ≥ 0.7 then it is considered important, conversely if it is below <0.7 then it is considered less important (less important) 15. Based on Figure 4.2 and Table 4.2, the values of all loading factors are in the range of 0 to 1, so it can be concluded that all indicators used are valid. In addition, all loading factor values are >0.7 which indicates that all indicators used in the model are important.
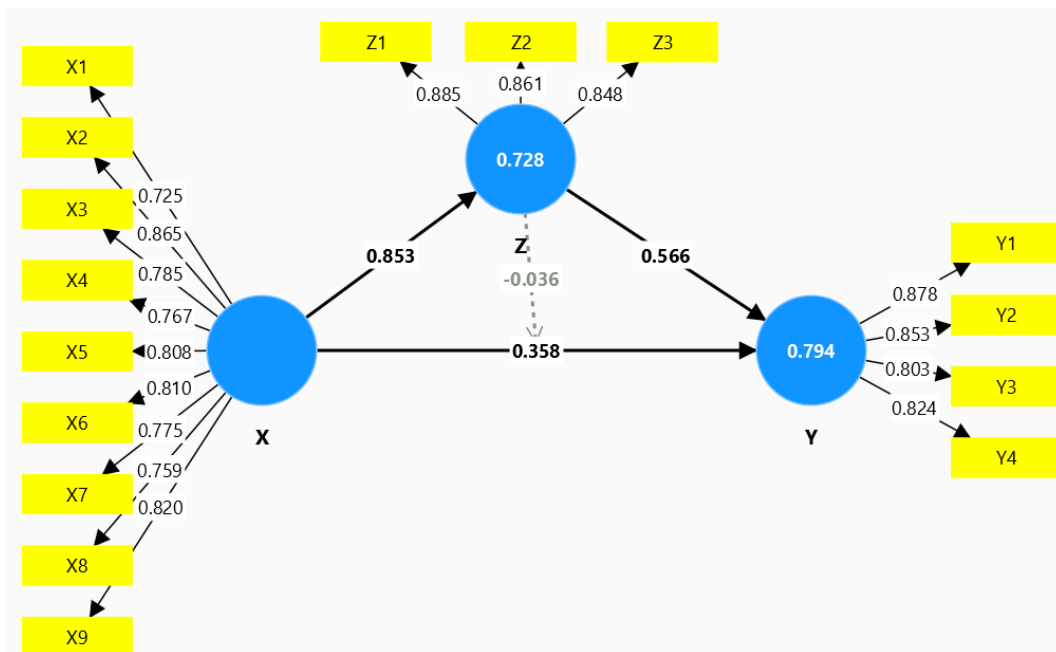
Figure 4.2
*Path Diagram*with Loading Factors

	E-Service Quality(X)	User Loyalty(Y)	Customer Satisfaction (Z)	Z x X
X1	0.725			
X2	0.865			
X3	0.785			
X4	0.767			
X5	0.808			
X6	0.810			
X7	0.775			
X8	0.759			
X9	0.820			
Y1		0.878		
Y2		0.853		
Y3		0.803		
Y4		0.824		
Z1			0.885	

Z2		0.861	
Z3		0.848	
Z x X			1.0

Table 4.1
Loading Factors Value

Internal Consistency Reliability

The reliability consistency test used is by looking at the value of composite reliability and Cronbach's alpha. The validity and reliability constructs are met if the value of Cronbach's alpha, rho_A coefficient and composite reliability is greater than the branchmark > 0.716 According to table 4.3, all variables have Cronbach's alpha values, rho_A coefficients and composite reliability >0.7, so it can be concluded that all indicators are reliable.

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
X (E-Service Quality)	0.925	0.927	0.938
Y (User Loyalty)	0.861	0.863	0.905
Z (Customer Satisfaction)	0.832	0.835	0.899

Table 4.2
Reliability Test

Convergent Validity

Convergent validity refers to the ability of the model to explain the variance of the indicators.. One way to determine convergent validity is to look at the AVE (Average Variance Extracted) value, where the valuethe minimum required is 0.50[17] Based on table 4.3 below, all AVE values are above 0.50. Therefore, the size of the three reflective variables can be said to have a high level of convergent validity.

	Average variance extracted(AVE)
X (E-Service Quality)	0.626
Y (User Loyalty)	0.706
Z (Customer Satisfaction)	0.748

Table 4.3
Average variance extracted(AVE)

Inner Model Evaluation

In testing using inner model evaluation, the test looks at the results of R-square, F-square, Model Fit, and hypothesis testing. The test results show that the R-square value for variable Z (Customer satisfaction) is 0.725, which means that 72.5% of variable Z (Customer satisfaction) is influenced by variable X (E-Service Quality). Meanwhile, the R-square value for variable Y (User Loyalty) is 0.788, which means that 78.8% of variable Y (User Loyalty) is influenced by variable X (E-Service Quality).

	R-square	R-square adjusted
Customer Satisfaction	0.728	0.725
User Loyalty	0.794	0.788

Table 4.4
R-Square

*F Square*determine how much influence the variables have at the structural level.
- *F square customer satisfaction*on user loyalty is 0.420, which means that the influence of customer satisfaction on user loyalty is in the large category.
- *F square e-service quality*on user loyalty is 0.168, which means that the influence of e-service quality on user loyalty is in the moderate category.
- *F square e-service quality*on customer satisfaction is 2,676, which means that the influence of e-service quality on customer satisfaction is included in the large category.

	Customer Satisfaction	E-Service Quality	User Loyalty	Customer Satisfaction x E-Service Quality
Customer Satisfaction			0.420	

E-Service Quality	2,676		0.168	
User Loyalty				
Customer Satisfaction x E-Service Quality			0.009	

Table 4.5
F-Square

Based on table 4.6, the Model Fit measurement was obtained with an SRMR value of 0.088 (less than 0.1) and an NFI value of 0.710 (approaching 1) indicating a more suitable model. The Chi-square value of 447.324 (more than 3) indicates a less suitable model.

	Saturated model	*Estimated model*
SRMR	0.088	0.088
d_ULS	1,042	1,043
d_G	0.799	0.799
Chi-square	447,091	447,324
NFI	0.710	0.710

Table 4.6
Fit Model

Hypothesis Testing
Direct Influence

To perform the Path Coefficient, a p-value <0.05 is considered significant, while a p-value >0.05 is considered insignificant.

Based on the calculation results, it can be concluded that:
- Directly, E-Service Quality has a significant positive effect on User Loyalty of Mobile JKN users (p-value 0.005).
  - *E-Service Quality* directly affects the User Loyalty of Mobile JKN users by 0.358.
- Directly, E-Service Quality has a significant positive effect on Customer Satisfaction of Mobile JKN users (p-value 0.000).
  - *E-Service Quality* directly influences Customer Satisfaction of Mobile JKN users by 0.853.
- Directly, Customer Satisfaction has a significant positive effect on User Loyalty of Mobile JKN users (p-value 0.000).
  - *Customer Satisfaction* directly influences the User Loyalty of Mobile JKN users by 0.566.

	Original sample (O)	*Sample mean (M)*	*Standard deviation (STDEV)*	*T statistics (|O/STDEV|)*	*P values*
Customer Satisfaction -> User Loyalty	0.566	0.557	0.127	4.447	0.000
E-Service Quality -> Customer Satisfaction	0.853	0.855	0.034	25,362	0.000
E-Service Quality -> User Loyalty	0.358	0.367	0.126	2,837	0.005

Table 4.7
Path Coefficient

Indirect Influence

In addition to the direct influence, the role of mediating variables is also tested by looking at the position of the intervening variable (customer satisfaction) in the measurement model. The results of the mediation test can be seen in Table 4.8. Indirectly, E-Service Quality has a significant positive effect on User Loyalty of Mobile JKN users through Customer Satisfaction (p-value 0.000). *E-Service Quality* indirectly influences User Loyalty of Mobile JKN users through Customer Satisfaction by 0.483.

	Original sample (O)	*Sample mean (M)*	*Standard deviation (STDEV)*	*T statistics (|O/STDEV|)*	*P values*
E-Service Quality -> Customer Satisfaction -> User Loyalty	0.483	0.475	0.108	4.455	0.000

Table 4.8
Indirect Influence

Discussion

The Influence of E-Service Quality on User Loyalty of Mobile JKN Users

The results of the analysis show that e-service quality has a positive and significant effect on user loyalty of Mobile JKN users. The better the e-service quality of the Mobile JKN application, the higher the level of user loyalty. The e-service quality indicators tested are efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact. The results of this study are in accordance with research conducted by Ngesti W in 2024 which examined that M-JKN e-service was effective and had an impact on participant loyalty[18]. Qualitative research conducted by Sambodo Rio S. in 2021 also showed that service quality has an effect on customer loyalty[19].

The Influence of E-Service Quality on Customer Satisfaction of Mobile JKN Users

The results of the analysis show that e-service quality has a positive and significant effect on customer satisfaction of Mobile JKN users. The better the e-service quality of the Mobile JKN application, the higher the level of customer satisfaction. The results of this study are in accordance with research conducted by Cynthia F and Innocentius B in 2021 with the results that service quality affects customer satisfaction[20].

The Influence of Customer Satisfaction on User Loyalty of Mobile JKN Users

The results of the analysis show that customer satisfaction has a positive and significant effect on user loyalty of Mobile JKN users. The better the customer satisfaction of the Mobile JKN application, the higher the level of user loyalty.The results of this study are in accordance with research conducted by Felisia NG in 2022 which examined that customer satisfaction has an influence on customer loyalty[21].

The Influence of E-Service Quality on User Loyalty is Mediated by Customer Satisfaction of Mobile JKN Users

The results of the analysis show that e-service quality has a positive and significant effect on user loyalty of Mobile JKN users mediated by customer satisfaction. This shows that the e-service quality in the Mobile JKN application provides customer satisfaction and then makes customers loyal (user loyalty). The results of this study are in accordance with the research conducted by M. Dimas Aditya in 2021 regarding the effect of service quality on customer loyalty with customer satisfaction as an intervening factor in the Health Service Application X. The study concluded that there is a positive and significant indirect relationship between service quality and customer loyalty with customer satisfaction as a mediating variable[22]. Other supporting research results include research conducted by Ika L in 2023 with the conclusion that service quality has a significant indirect influence on patient loyalty with patient satisfaction as an intervening variable at RSIA Fatma Bojonegoro[23].

CONCLUSION AND SUGGESTIONS

 Conclusion

From this research, it can be concluded that:

1. *E-Service Quality*significantly has a positive effect on User Loyalty of Mobile JKN users, which means that the better the e-service quality of the Mobile JKN application, the higher user loyalty will increase.
2. *E-Service Quality*significantly has a positive effect on Customer Satisfaction of Mobile JKN users, which means that the better the e-service quality of the Mobile JKN application, the higher customer satisfaction will be.
3. *Customer Satisfaction*significantly has a positive effect on User Loyalty of Mobile JKN users, which means that the higher the level of customer satisfaction of the Mobile JKN application, the higher user loyalty will increase.

4. *E-Service Quality* significantly positive effect on User Loyalty mediated by Customer Satisfaction of Mobile JKN users. This means that the better the e-service quality of the Mobile JKN application, the higher the customer satisfaction and then increase user loyalty.

Suggestion

1. The Mobile JKN application manager is expected to continue to improve the quality of service (E-Service Quality) and facilities of the Mobile JKN application as reflected by the Users) so that it can provide positive and significant contributions both directly and indirectly to Customer Satisfaction and User Loyalty.
2. The Mobile JKN application manager is expected to continue to improve and expand the network of cooperation with various health facilities, both Primary Health Facilities (FKTP) and Advanced Referral Health Facilities (FKRTL).
3. Further researchers can develop and use other variable measurement models related to E-Service Quality, Customer Satisfaction, and User Loyalty.
4. Conducting research with a larger number of samples and a wider coverage area, not only in 1 hospital but in various regions in Indonesia.
5. Conducting research on the Mobile JKN application not only at the FKRTL (Advanced Referral Health Facility) level but also at the FKTP (First Level Health Facility) level.

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