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Factors that affect satisfaction Generation Z Jkn Mobile Application Users At the Central City Health Center of Gorontalo City

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ABSTRACT

The Mobile JKN application as a digital health service innovation still faces various obstacles, such as feature limitations, accounts that often exit automatically, and application function limitations. This problem shows that the quality of the system, information quality, and service quality are not optimal which has the potential to reduce user satisfaction, especially Generation Z. This study aims to analyze the factors that affect the satisfaction of Mobile JKN application users Generation Z at the Central City Health Center, Gorontalo City. Types of quantitative research, analytical survey research methods with a cross sectional approach. The population in this study is all generation Z participants at the health facility of the Kota Tengah Health Center of Gorontalo City who use Mobile JKN and actively visit in 2025 amounting to 152 people, the total sample is 111 respondents, with accidental sampling techniques. Data analysis was conducted using a Simple Linear Regression test.

The results of the study showed that the quality of the system (p=0.047), the quality of information (p=0.004), and the quality of service (p=0.011) had a significant influence on the satisfaction of users of the JKN Mobile Application. The results of the determination coefficient showed that the quality of the system had an effect of 3.6%, information quality of 7.3%, and service quality of 5.8% on user satisfaction.

In conclusion, system quality, information quality, and service quality have a positive influence on user satisfaction in Generation Z at the Kota Tengah Health Center, Gorontalo City. BPJS Kesehatan is recommended to improve application stability, clarity of information, and service response. The Gorontalo City Central City Health Center is recommended to increase the assistance of Mobile JKN application users.

INTRODUCTION

BPJS Kesehatan is a public legal entity that organizes the National Health Insurance (JKN) program as part of the National Social Security System (SJSN). In an effort to improve the quality of effective and accessible health services, BPJS Kesehatan continues to develop various innovations based on information technology. In line with the Health Transformation agenda launched by the Ministry of Health of the Republic of Indonesia, digital transformation is one of the main strategies to improve service efficiency, health data integration, and ease of public access to health services (Ministry of Health of the Republic of Indonesia, 2021).

One form of implementation of digital transformation is the development of the Mobile JKN application. This application is designed to make it easier for JKN participants to access various health services online, such as health service registration, checking membership status, changing participant data, and health facility information. The presence of Mobile JKN is expected to be able to increase the effectiveness of health services while providing convenience for the community in obtaining the services needed (Sagala et al. 2022).

The development of digital technology has changed the pattern of people's interaction with various services, including health services. This change is increasingly visible in Generation Z, namely individuals born between 1997 and 2012. This generation grew up with the development of the internet and digital technology so that it has a high level of adaptation to the use of mobile applications. In addition, Generation Z tends to have high

expectations for the quality of applications, both in terms of ease of use, speed of access, and the quality of services provided (Fadhliah & Putra, 2024).

The success of Mobile JKN implementation is not only determined by the availability of service features, but also by the level of user satisfaction. User satisfaction is an important indicator in assessing the success of an information system because it reflects the compatibility between user expectations and perceived system performance. The higher the level of user satisfaction, the greater the chances of an app being used sustainably and providing optimal benefits to its users (Andriyanto et al., 2021: Lutviani, 2025).

Various studies show that Mobile JKN user satisfaction is influenced by several factors, including system quality, information quality, service quality, and ease of use. Research by Anissa and Hosizah (2023) found that system quality and service quality have a significant effect on Mobile JKN user satisfaction, while information quality does not show a significant influence (Julianti & Markam, 2023). These results are different from the study Khusna et al., (2021). who found that the quality of information has a significant effect on user satisfaction and the sustainability of using the Mobile JKN application. In addition, the research Firmana et al., (2023), Rohmah et al., (2024), Sari et al., (2024) shows that the quality of service has a significant relationship with the satisfaction of Mobile JKN application users. Meanwhile, Utami et al. (2023) emphasized that the ease of use of the application is an important factor that can increase user satisfaction. The difference in research results related to the influence of information quality on user satisfaction shows that there is still a research gap that needs to be studied further, especially in the Generation Z user group (Utami et al., 2023).

Based on data from BPJS Kesehatan Gorontalo Province until January 2026, there are 12,376 Mobile JKN application users from the age group born in 1997-2012 in Gorontalo City. One of the first-level health facilities with a fairly high number of Generation Z users is the Gorontalo City Central Health Center which is recorded to have 1,018 Mobile JKN users. In addition, throughout 2025 there will be 152 visits to Mobile JKN users from the Generation Z group at the health center. The data shows that Mobile JKN has an important role in supporting access to digital health services for Generation Z in Gorontalo City.

The results of a preliminary study conducted in January 2026 on 10 Generation Z Mobile JKN users show that there are still several obstacles in the use of the application. A total of three respondents complained about the online registration feature which can only be used according to the health facilities registered on the account. Two respondents stated that the application often logs out suddenly so that users have to log in again. In addition, five respondents highlighted the app's feature restrictions that do not allow users to take screenshots. These findings indicate problems related to system quality, information quality, and service quality of the Mobile JKN application.

These problems have the potential to affect user satisfaction, especially in Generation Z who have high expectations for the quality of digital services. Therefore, this study aims to analyze the factors that affect the satisfaction of Mobile JKN users in Generation Z at the Puskesmas Kota Tengah, Gorontalo City with a focus on system quality, information quality, and service quality. The results of the research are expected to be evaluation and input for BPJS Kesehatan in an effort to improve the quality of the Mobile JKN application and support the optimization of digital-based health services.

Research Objectives

The purpose of this study is to analyze the influence of system quality, information quality, and service quality on the satisfaction of users of the Generation Z Mobile JKN application at the Central City Health Center, Gorontalo City.

RESEARCH METHODS

This research was carried out at the Central City Health Center located on Jl. Sulawesi, Dulalowo, Gorontalo, Gorontalo City. This research was carried out for 2 months, from March to April 2026. This type of research uses quantitative research with an analytical survey research method using *a cross sectional* approach. The population in this study is all generation Z participants at the health facility of the Kota Tengah Health Center of Gorontalo City who use Mobile JKN and actively visit in 2025 amounting to 152 people with a sample of 111 respondents determined using the *Slovin* formula and the sampling technique used is *accidental sampling*.

Data was collected using a questionnaire that had been tested for validity and reliability. The analysis was carried out univariate and bivariate using a simple linear regression test.

RESULTS

Univariate Analysis

Frequency Distribution of Respondents Based on the Quality of the JKN Mobile Application System

Table 1 Frequency Distribution of Respondents Based on the Quality of the JKN Mobile Application System

System Quality	Total	
	n	%
Less	7	6,3
Enough	100	90,1

Good	4	3,6
Total	**111**	**100**

Source : Primary Data, 2026

Table distribution of the frequency of respondents' answers regarding the quality of the system. Of the 111 respondents interviewed, 100 people (90.1%) felt that the quality of the JKN mobile application system was quite good. There were 4 respondents (3.6%) who rated the quality as good, and 7 respondents (6.3%) considered the quality to be poor.

Frequency Distribution of Respondents Based on the Quality of JKN Mobile Application Information

Table 2 Frequency Distribution of Respondents Based on the Quality of Information of the JKN Mobile Application

Quality of Information	**Total**	
	n	**%**
Less	5	4,5
Enough	94	84,7
Good	12	10,8
Total	**111**	**100**

Source : Primary Data, 2026

Table 2 distribution of the number of respondents related to information quality. Of the 111 respondents, 94 people (84.7%) felt that the information provided was quite good. 12 people (10.8%) thought the information was good, while 5 people (4.5%) felt the information was in the category of lacking.

Distribution of Respondent Frequency Based on the Quality of JKN Mobile Application Service

Table 3. Frequency Distribution of Respondents Based on the Quality of JKN Mobile Application Service

Quality of Service	**Total**	
	n	**%**
Less	2	1,8
Enough	82	73,9
Good	27	24,3
Total	**111**	**100**

Source : Primary Data, 2026

Table 3 Distribution of respondents' frequency to service quality. Of the 111 people who answered, 82 people (73.9%) felt that the service provided was quite good. 27 people (24.3%) felt that the service was good, while 2 people (1.8%) felt that the quality of service was poor.

Frequency Distribution of Respondents Based on JKN Mobile Application User Satisfaction

Table 4. Frequency Distribution of Respondents Based on User Satisfaction of JKN Mobile Application

User Satisfaction	**Total**	
	n	**%**
Dissatisfied	23	20,7
Quite satisfied	79	71,2
Puas	9	8,1
Total	**111**	**100**

Source : Primary Data, 2026

Table 4 Distribution of Respondent Frequency Based on User Satisfaction shows that out of a total of 111 respondents, most respondents rated User Satisfaction as being in the category of fairly satisfied as many as 79 respondents (71.2%). Furthermore, as many as 9 respondents (8.1%) assessed User Satisfaction in the satisfied category, while the dissatisfied category was 23 respondents (20.7%).

Normality Test

Table 9 Normality Test Results

Variabel	**Sig Value**	**Remarks**
System Quality	0,217	Normal

Quality of Information	0,060	Normal
Quality of Service	0,050	Normal

Source : Primary Data, 2026

Based on the results of the normality test using Kolmogorov-Smirnov, the System quality variable obtained a significant value of 0.217, the value being greater than (0.05). Shows that the residual is normally distributed, so that the assumption of normality is met. The information quality variable obtained a significant value of 0.060, the value was greater than (0.05). It shows that the data in this study is normally distributed. And the service quality variable obtained a significant value of 0.050 the value was not less than (0.05) indicating that the residual was normally distributed, so that the assumption of normality was met.

Bivariate Analysis

The Effect of JKN Mobile Application System Quality on User Satisfaction

Table 10 Simple Linear Regression Analysis The quality of the Mobile JKN application system

Model	Unstandardized Coefficients		Value t	Say.
	B	Std. Error		
Konstanta	9,432	2,811	3,355	0,001
System Quality	0,256	0,127	2,012	0,047

Source : Primary Data, 2026

The results of simple linear regression analysis showed a significance value (p-value) of 0.047. Since the value is smaller than the established significance level (α = 0.05), the null hypothesis is rejected. These findings indicate that the quality of the Mobile JKN application has an effect on the level of satisfaction of Generation Z users at the Central City Health Center.

Based on the results of the above analysis, a simple linear regression model was obtained as follows.

$$\hat{Y} = a + bX$$

$$\hat{Y} = 9{,}432 + 0{,}256X$$

$\hat{Y}$ = User satisfaction
X= System Quality
a = constant (*intercept)*
b = regression coefficient
Based on the regression equation model, the following things can be explained:

a. The positive constant value is 9.432, which indicates that the better the quality of the system, the higher the user satisfaction. Therefore, the quality of the system is considered fixed, and the y-value is 9.432.
b. The regression coefficient for system quality is 0.256, which is equivalent to 25.6%. This means that every 1% increase in system quality will make user satisfaction increase by 25.6%.

Table 11 Test Results of the JKN Mobile Application System Quality Determination Coefficient

Model	R	R Square	Std. Error
1	0,189	0,036	2,869

Source : Primary Data, 2026

Based on the results of the determination coefficient test analysis in the table above, a correlation coefficient value (R) of 0.189 was obtained, which shows that the influence of the quality of the Mobile JKN application system on user satisfaction in generation Z is in the very low category. The *R Square value* is 0.036, indicating that the quality of the system contributes 3.6% to the satisfaction of generation z users at the central city health center of Gorontalo, while the remaining 96.4% is influenced by other factors outside of the system quality factor.

The Effect of JKN Mobile Application Information Quality on User Satisfaction

Table 12 Simple Linear Regression Analysis The information quality of the JKN mobile application

Model	Unstandardized Coefficients		Value t	Say.
	B	Std. Error		
Konstanta	9,289	1,993	4,660	0,000
Quality of Information	0,296	0,101	2,923	0,004

Source : Primary Data, 2026

Statistical tests using simple linear regression yielded a p value of 0.004. Since p = 0.004 is smaller than α = 0.05, the null hypothesis is rejected. This means that the quality of information in the JKN mobile application really has an impact on the satisfaction of Generation Z users at the health center.

Based on the analysis that has been performed, the following is a simple linear regression model obtained:

$$\hat{Y} = a + bX$$

$$\hat{Y} = 9{,}289 + 0{,}296X$$

$\hat{Y}$ = User satisfaction
X= Quality of Information
a = constant (*intercept)*
b = regression coefficient
The following is the conclusion of the regression equation model:

a. The positive value of the constant is 9.289, which indicates that the better the quality of the information, the higher the user satisfaction. This means that the quality of the system is considered unchanged, so the number is 9,289.
b. The regression coefficient for system quality was 0.296, which is equivalent to 29.6 percent. This means that every 1% increase in information quality will increase user satisfaction by 29.6%.

Table 13 Test Results of the Information Quality Determination Coefficient of the JKN Mobile Application

Model	R	R Square	Std. Error
1	0,270	0,073	2,814

Source : Primary Data, 2026

Table 13 shows the results of the determination coefficient test. The correlation coefficient (R) was 0.270, which shows that the quality of JKN mobile application information has an influence on the level of user satisfaction among Generation Z which is at a low level. An R-Square value of 0.073 indicates that information quality contributes 7.3% to the satisfaction rate of Generation Z users, while 92.7% of satisfaction variations are influenced by other factors that were not studied.

The Effect of JKN Mobile Application Service Quality on User Satisfaction

Table 14 Simple Linear Regression Analysis of JKN Mobile Application Service Quality

Model	Unstandardized Coefficients		Value t	Say.
	B	Std. Error		
Konstanta	9,978	1,976	5,050	0,000
Quality of Service	0,339	0,131	2,597	0,011

Source : Primary Data, 2026

Based on the results of the simple linear regression test, a significance value of 0.011 was obtained. Since the value is less than α = 0.05, the null hypothesis is rejected so that it can be concluded that there is a significant influence between the variables studied and user satisfaction. This means that the quality of JKN mobile application services really affects the level of satisfaction of Generation Z users at the Gorontalo Health Center.

Based on the results of the analysis that has been carried out, a simple linear regression equation model is obtained as follows.

$$\hat{Y} = a + bX$$

$$\hat{Y} = 9,\ 978 + 0,\ 339X$$

$\hat{Y}$ = User satisfaction
X = Quality of Service
a = constant (*intercept)*
b = regression coefficient

The following are the conclusions that can be drawn from the regression equation model:

a. A constant value of 9.978 indicates a positive relationship between service quality and user satisfaction. This means that if the quality of service is considered fixed or unchanged, then the user satisfaction level is at 9.978.
b. A regression coefficient of 0.339 indicates that any 1% improvement in service quality will increase user satisfaction by 33.9%, assuming other variables remain.

Table 15 Test Results Coefficient Determination of Service Quality

Models	R	R Square	Std. Error
1	0,241	0,058	2,835

Source : Primary Data, 2026

The results of the determination coefficient analysis showed a correlation coefficient (R) value of 0.241 which indicates that the relationship between service quality and user satisfaction is at Level low. An R-Square value of 0.058 indicates that service quality contributes 5.8% to user satisfaction, while the remaining 94.2% is influenced by factors other than those variables.

DISCUSSION

The Effect of System Quality on User Satisfaction

The results of the study using questionnaires on 111 respondents showed that the quality of the Mobile JKN application system was mostly in the "adequate" category, namely as many as 100 respondents (90%). This category can be seen from the results of the questionnaire where the majority of respondents stated that the application is easily accessible, easy to use with simple procedures, user-friendly, can be used anytime and anywhere, and is able to maintain the security and confidentiality of user data. This shows that the system is able to meet the basic needs of users in accessing health services digitally. However, the quality of the system is not yet in the "good" category because in the aspect of reliability, there are still many respondents who stated that the application often experiences glitches or errors when used. This condition shows that the stability of the system has not been optimal so that users have not fully experienced a comfortable and consistent user experience.

Meanwhile, the "good" category of 4 respondents (2.7%) showed that a small number of respondents assessed that all aspects of system quality had run optimally. This can be seen from respondents who assessed that the application was easy to use, quickly accessible, flexible to use anytime and anywhere, and had good data security without experiencing many technical problems. This condition makes users feel more comfortable and helped in using health services through the Mobile JKN application.

The assessment of the satisfaction of Mobile JKN application users is also dominated by the category of "quite satisfied" (71.2%) because most users feel that the application has helped basic health service needs through ease of access, simple use, and flexibility of use anytime and anywhere. However, users have not fully experienced an optimal user experience due to system glitches, errors, and unstable application responses. This condition causes user satisfaction to not reach the "satisfied" category as a whole.

The "dissatisfied" category indicates that some users still feel that the app has not been able to meet their expectations due to access and system stability constraints, while the "satisfied" category (8.1%) indicates that only a small percentage of users feel that the app has provided a good, safe, stable, and comfortable user experience without many obstacles. This pattern shows that the quality of the system perceived by users also affects the level of user satisfaction.

This was strengthened by the results of a simple linear regression test which showed a significance value of $p = 0.047$ (<0.05), so that Ho was rejected as having an influence on the quality of the system on the satisfaction of Mobile JKN application users in generation Z at the Central City Health Center. The regression equation = 9.432 + 0.256X shows that the effect is positive, where any improvement in system quality will be followed by an increase in user satisfaction. This positive influence is supported by the results of the questionnaire which show that ease of access, ease of use, flexibility of use, and system security help increase user comfort in using applications.Ŷ

Based on the results of the determination coefficient analysis, a correlation coefficient value (R) of 0.189 was obtained, which showed that the relationship between system quality and user satisfaction was in the very low category. An R Square value of 0.036 indicates that the quality of the system only contributes 3.6% to user satisfaction, while the remaining 96.4% is influenced by factors other than the quality of the system. This shows that although the quality of the system has a significant effect on user satisfaction, the influence is still relatively small, so there are other factors that affect the satisfaction of Mobile JKN application users such as *citezen support* (community support) which can also affect user satisfaction.

Previous research by Kezia (2023) shows that *citezen support* (community support) such as employees giving a sincere attitude in solving user problems, employees provide quick replies to user problems, employees have the knowledge to answer user questions, employees have the ability to achieve trust and confidence in users, which has a significant influence on user satisfaction of the JKN Mobile Application (Manik, 2023).

The low contribution of system quality to user satisfaction can be influenced by the characteristics of Generation Z who are very close to digital technology. According to Michael Dimock, Generation Z is an individual born from 1997 onwards and grew up in a digital environment from an early age, so they have the ability to adapt quickly to technology and a preference for practical and instant services (Dimock, 2019). This is in line with Stillman's theory that Generation Z has figital, realistic characters, Do It Yourself (D.I.Y.), and Fear of Missing Out (FOMO). This character makes Generation Z expect applications that are fast, responsive, easy to use, and have minimal obstacles. Therefore, when the Mobile JKN application is still experiencing disruptions or errors, users tend to assess that the quality of the system is not optimal so that the level of user satisfaction is still in the

"adequate" category (Arum et al., 2023).

The results of this study are in line with the research of Putri et al (2025) which shows a significant relationship between system quality and user satisfaction of Mobile JKN applications. The study explained that a system that is easy to use, reliable, and able to meet user needs will increase participant satisfaction in using the application (Putri et al., 2025). In addition, research by Doni Dirgantara Asikin and Chumaidulloh Alam (2024) also shows that ease of use has a significant effect on the satisfaction of Mobile JKN application users in Cimahi City. The findings reinforce that the aspect of ease of use as part of system quality has an important role in improving user satisfaction. The easier the application is to understand and operate, the more comfortable and satisfied users will be in using the available services (Asikin & Alam, 2024).

The results of this study are also in accordance with the DeLone and McLean Information Systems Success Model which states that system quality is one of the main factors that affect user satisfaction. In the model, the quality of the system is judged from the system's ability to provide ease of use, reliability, speed of access, and efficiency when used. If the quality of the system produced is good, then users will be easier to use the system so that the level of user satisfaction increases. On the other hand, if the system is often interrupted, slow, or difficult to use, then user satisfaction tends to decrease (DeLone & McLean, 2003).

The Influence of Information Quality on User Satisfaction

Based on the results of the study, it is known that out of 111 respondents, 5 respondents (4.5%) assessed the quality of information on the Mobile JKN application to be in the "lacking" category. This can be seen from the fact that there are still respondents who do not agree that the information in the application is always updated according to the latest conditions, the information available is complete according to user needs, and the language and display of information are easy to understand by all groups of people. In addition, there are still respondents who consider the information in the application to be less relevant and not fully in accordance with the needs of users, so that users have difficulty obtaining health service information clearly and quickly.

As many as 12 respondents (10.8%) assessed the quality of information to be in the "good" category. This can be seen from some respondents who agreed and strongly agreed that the information in the application is accurate and trustworthy, in accordance with user needs, complete, easy to understand, and helps users obtain health services more easily. In addition, the information in the application is also considered quite clear and relevant so that it makes it easier for users to access health service information digitally.

The satisfaction level of Mobile JKN application users is dominated by the category of "quite satisfied" (71.2%) because most respondents consider the information available in the application to be quite helpful in obtaining health services, where the information is considered accurate and trustworthy, according to the needs of the user, quite complete, and presented with a language and appearance that is quite easy to understand. In addition, most respondents also assessed that the application has provided information that supports the use of digital health services. However, users are not completely satisfied because there are still respondents who consider that the information in the application has not always been updated according to the latest conditions, the available information is not completely complete, and the language used in the Mobile JKN article is still difficult to understand by some people. This condition causes some users to feel that the information provided has not fully met the needs of users optimally.

Then the "dissatisfied" category (20.7%) shows that some users still experience obstacles because the information needed is not always available completely, information updates are considered inconsistent, and the appearance and language of information is still not easy to understand, thus reducing the user's comfort in obtaining health service information. The "satisfied" category shows that some users feel that the information in the application is accurate, relevant, complete, easy to understand, and in accordance with the user's needs so as to help users obtain health services more easily and effectively.

The results of the statistical test using a simple linear regression test obtained a value of $p = 0.004$ (<0.05), so that Ho was rejected, which means that there is an influence on the satisfaction of Mobile JKN application users in generation Z at the Central City Health Center. Based on the results of the regression analysis, the equation $\hat{Y} = 9.289 + 0.296X$ was obtained which showed that the quality of information has a positive influence on user satisfaction. The constant value of 9.289 indicates that if the quality of information is considered constant, then the user satisfaction value is 9.289. Furthermore, a regression coefficient value of 0.296 or 29.6% indicates that every 1% improvement in information quality will increase user satisfaction by 29.6%. In addition, the results of the determination coefficient test showed a correlation coefficient (R) value of 0.270 which means that the relationship between information quality and user satisfaction is in the low category. The R Square value of 0.073 indicates that information quality contributes 7.3% to user satisfaction, while the remaining 92.7% is influenced by other factors outside of information quality. such as formats (forms) that can also affect user satisfaction.

Previous research by Cindy (2025) showed that formats (shapes) such as the Mobile JKN application display design have an easy-to-understand layout, the Mobile JKN application display design has attractive color settings, the Mobile JKN application display design has attractive color settings, and the features in the Mobile JKN application. Has a significant influence on user satisfaction of the JKN Mobile Application (Sihite et al., 2025).

The low contribution of features in the Mobile JKN application information quality can also be influenced by the characteristics of generation Z who tend to have high expectations for digital information access. Generation Z is used to obtaining information that is fast, accurate, complete, and easy to understand through various digital platforms. Therefore, if the information provided by the Mobile JKN application has not fully met these expectations, then the level of user satisfaction has not reached the optimal category. The results of this study are in line with a study conducted by Asmaul et al (2021) on Mobile JKN users in Sidoarjo Regency which found that the *information quality* has a significant influence on user satisfaction and user intention to use the Mobile JKN application continuously. The research shows that good information quality can improve the user experience in using digital health services (Khusna et al., 2021).

In addition, the results of this study are also supported by research by Putri et al (2025) which show a significant relationship between information quality and participant satisfaction in the use of the Mobile JKN application at the BPJS Kesehatan Jambi Branch Office with a significance value of $p = 0.005$ (<0.05). The study explained that accurate, relevant, and easy-to-understand information can increase user satisfaction and support the sustainability of the use of the Mobile JKN application (Putri et al., 2025).

The results of this study are also in accordance with the theory of information system success of DeLone and McLean which states that information quality is one of the main factors that affect user satisfaction of an information system. In the DeLone and McLean models, information quality includes aspects of accuracy, relevance, completeness, timeliness, and ease of information for users to understand. Quality information will help users benefit from the system used thereby increasing user satisfaction. On the other hand, if the information provided is unclear, incomplete, or difficult to understand, then user satisfaction tends to decrease (DeLone & McLean, 2003).

The findings of this study indicate that information quality has a positive and significant influence on the satisfaction of Mobile JKN application users, although the contribution is still low. Based on these findings, it is necessary to make efforts to improve the quality of information on the Mobile JKN application so that the available information becomes more accurate, relevant, easy to understand, and in accordance with user needs. Thus, the level of user satisfaction can be improved more optimally.

The Effect of Service Quality on User Satisfaction

Based on the results of the study, it is known that the quality of Mobile JKN application services is mostly in the "adequate" category, namely 82 respondents (73.9%). This category can be seen from the results of the questionnaire where the majority of respondents stated that they agreed that user complaints can be processed quickly, officers or assistance services provide a quick response when users experience problems, and the services provided are able to meet user needs. In addition, most respondents also consider the application to have security guarantees and provide a sense of security when interacting with help services, especially in the process of handling user data and information. This shows that the quality of in-app services has been enough to help users in obtaining health services digitally. However, the quality of service is not fully in the "good" category because there are still respondents who disagree with the speed of response to the help service, the complaint handling process, and the sense of security when using the application help service. This condition shows that some users still feel that the service response is not consistent, not fast, or has not fully provided comfort and trust to users.

Thus, the "less" category of 2 respondents (1.8%) shows that a small number of users feel that the quality of service is still low because the assistance service is considered slow in responding to complaints, less helpful when the user experiences problems, or has not provided a sense of security in the process of handling user data and information, this can be seen from the answers of respondents who answered very disagree/disagree.

The frequency of respondents based on the satisfaction of Mobile JKN application users shows that most respondents are in the "moderately satisfied" category as many as 79 respondents (71.2%). This category shows that users feel that the in-app services have helped their needs, especially in the complaint handling process, the response of help services is fast enough, and there is a sense of security in the use of the application and the handling of user data. However, users are not completely satisfied because there are still obstacles such as service response that is not consistently fast, assistance that is not always effective in solving problems, and there are still doubts about the comfort when interacting with application help services.

In the "dissatisfied" category, as many as 23 respondents (20.7%) indicated that some users felt that the quality of service had not met expectations because the service response was considered slow, assistance was not helpful when problems occurred, or users did not feel completely safe in the process of handling data and information. The "satisfied" category as many as 9 respondents (8.1%) showed that a small number of users assessed that the quality of the service had run well, where the assistance service was considered responsive, able to meet user needs, provide a sense of security, and effective in helping solve user problems without many obstacles.

The results of the statistical test using a simple linear regression test obtained a value of $p = 0.011$. Because the value $p = 0.011 < \alpha = 0.05$, Ho was rejected, which means that there is an influence on the quality of Mobile JKN application services on user satisfaction in generation Z at the Central City Health Center. Based on the regression model $\hat{Y} = 9.978 + 0.339X$, the constant value of 9.978 indicates a unidirectional relationship, while the

regression coefficient value of 0.339 indicates that service quality has a positive influence on user satisfaction, where every improvement in service quality will be followed by an increase in user satisfaction by 33.9%.

This positive influence is also supported by the results of the questionnaire where most of the respondents stated that user complaints can be processed fairly quickly, assistance services provide responses when users experience problems, services are able to meet user needs, and applications provide a sense of security in the use and handling of user data. This condition caused most respondents to be in the "quite satisfied" category. However, there are still users who feel dissatisfied because the service response is not always fast and the service assistance is not fully effective in solving user problems. This shows that the better the responsiveness, empathy, and service assurance provided by the Mobile JKN application, the more user satisfaction will also increase.

Based on the results of the determination coefficient test analysis, a correlation coefficient value (R) of 0.241 was obtained, which showed that the relationship between service quality and user satisfaction was in the low category. An R Square value of 0.058 indicates that service quality contributes 5.8% to user satisfaction, while the remaining 94.2% is influenced by factors other than service quality. This shows that although the quality of service has a significant effect on user satisfaction, its contribution is still relatively low, so there are other factors that can affect the satisfaction of Mobile JKN application users such as the principle of *Good Governance* (good governance). Previous research by mansur (2026) shows that *Good Governance* (good governance) such as information disclosure, clarity of accountability, community involvement, fairness in services, and the responsiveness of the apparatus to user needs and complaints have a significant effect on the satisfaction of users of the JKN Mobile Application (Mansur et al., 2026).

The low contribution of service quality can also be influenced by the characteristics of generation Z who tend to have high expectations for digital services. Generation Z is used to using technology-based services that are fast, responsive, practical, and easily accessible. Therefore, if the services provided by the Mobile JKN application are not fully responsive and able to meet user needs quickly and precisely, then the level of user satisfaction has not reached the optimal category. The results of this study are in line with the research of Putri et al (2025) which showed a significant relationship between service quality and participant satisfaction in the use of the Mobile JKN application at the BPJS Kesehatan Jambi Branch Office with a significance value of $p < 0.001$. The study explained that improving service quality, system quality, and information quality is needed to increase user satisfaction and support the sustainability of the use of the Mobile JKN application (Putri et al., 2025).

In addition, the results of this study are also supported by research by Doni et al (2024) regarding the influence of e-service quality on the satisfaction of Mobile JKN application users in Cimahi City. The study showed that e-service quality had a positive and significant effect on user satisfaction with a tcal value of 3.494 > a ttable of 1.98472 and a significance value of 0.001 (<0.05). These results show that good quality of electronic services is able to increase user satisfaction in using the Mobile JKN application (Asikin & Alam, 2024).

This research is also in line with the research of Rita Komala and Achmad Firdaus (2020) which shows that the responsiveness variable has a positive and significant influence on the satisfaction of BPJS Kesehatan participants. The results of the study showed a coefficient value of 0.599 with a significance of 0.000 < 0.05 and a tcal value of 4.148 > a table of 1.985. The findings show that the better the responsiveness of the services provided, the higher the level of user satisfaction with the Mobile JKN service (Komala & Firdaus, 2020).

The results of this study are also in accordance with the theory of information system success of DeLone and McLean which states that service quality is one of the important components that affect user satisfaction of an information system. In the DeLone and McLean models, service quality includes the ability of service providers to provide assistance, quick response, service assurance, and attention to user needs. If the quality of the service provided is good, then users will feel more comfortable and satisfied in using the information system. On the other hand, if the service provided is slow, unresponsive, or unable to solve user problems properly, then the level of user satisfaction will decrease (DeLone & McLean, 2003).

Thus, the results of this study show that service quality has a positive and significant influence on the satisfaction of Mobile JKN application users, although the contribution is still relatively low. Therefore, various efforts are needed to improve service quality, especially in terms of responsiveness, service speed, and system ability to help users solve the needs and problems faced so that user satisfaction can increase optimally.

CONCLUSION

There is a positive influence of the quality of the Mobile JKN application system on the satisfaction of Mobile JKN application users in generation Z at the Central City Health Center, Gorontalo City with a value of R Square = 0.036 (3.6%).

There is a positive influence of the quality of Mobile JKN application information on the satisfaction of Mobile JKN application users in generation Z at the Puskesmas Kota Tengah, Gorontalo City with a value of R Square = 0.073 (7.3%).

There is a positive influence of the quality of Mobile JKN application services on the satisfaction of Mobile JKN application users in generation Z at the Puskesmas Kota Tengah, Gorontalo City with a value of R Square = 0.058 (5.8%).

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