

Building BPJS Image, Public Trust and Intention to Use JKN Mobile Services During the Covid Pandemic

Elly Widiani, I Gusti Agung Eka Teja Kusuma*, and I Wayan Widnyana

Faculty of Economics and Business, Mahasaraswati Denpasar University

Abstract. *Purpose:* to analyze the ability of the National Health Insurance mobile service quality to build BPJS brand image and public trust to increase intention to use online services during the Covid period. *The background of this research is based on the phenomenon in the form of complaints on the quality of online services and research gaps on the effect of service quality on the intention to use online services. Brand image and trust are offered as a mediation for gaps in previous research results. Design/methodology/approach:* The type of research is quantitative, using a pre-existing measurement scale related to mobile service quality, brand image, trust and intention. Involving a sample of 140 BPJS users during the Covid pandemic. It is difficult to identify the population size, the sample size is determined by the formulation of a constant value of 5 multiplied by 28 indicators. The technique of selecting respondents was carried out by means of non-probability random sampling. PLS SEM model as an analysis tool. *Findings:* The results of this study indicate that the direct relationship of mobile service quality on brand image, trust and intention shows significant positive results. Furthermore, the influence of brand image on trust shows significant results. The influence of brand image and trust on intention is also found to be significantly positive. *Practical/implications:* although management policies encourage customers to use mobile services more, the public still considers the trustworthy image of BPJS to develop their intention to use mobile application services. The government must remain consistent in ensuring that the quality of mobile service is not compromised because the implications for BPJS image and public trust are at stake. Through the person in charge at BPJS, the government must continue to consistently evaluate and improve the system and educate the public regarding this BPJS health mobile service system. *Originality/value:* This research offers new insights, filling gaps in studies on national health insurance mobile services during the Covid-19 Pandemic

Keywords: BPJS Health, Mobile JKN, Image, Trust, Intention

1. Introduction

The Covid pandemic has caused many challenges to change, such as in the field of marketing strategy (Ikhsan and Eko, 2021) and especially in implementing Universal Health Coverage (UHC) (Rosyidah, Rosyidah, 2022). For example, maintaining the quality of health services with various innovations, including; online queue, online referral system (P-care), mobile National Health Insurance (JKN) and various efforts to support the effectiveness of post-COVID-19 health services (Rosyidah, Rosyidah, 2022). If it is related to Covid prevention, all the development of health service innovations has the impact of minimizing direct contact. Service innovation has become even more

necessary during Covid (Roma et al., 2021). One of the health service innovations that has been introduced to the public is the mobile JKN Health Service, using information technology application that can be downloaded through the Mobile JKN application on Google Play Store or Apps Store. This application can be operated via smartphone and contains many useful features for JKN-KIS participants. JKN is a form of service from the Social Security Administering Institution (BPJS), which is a special institution to provide health and employment insurance for the public, private employees, and civil servants in Indonesia.

*Corresponding author. Email: agungteja@unmas.ac.id

Received: August 10th, 2022; Revised: December 13th, 2022; Accepted: December 29th, 2022

Doi: <http://dx.doi.org/10.12695/ajtm.2022.15.3.1>

Print ISSN: 1978-6956; Online ISSN: 2089-791X.

Copyright©2022. Published by Unit Research and Knowledge

School of Business and Management-Institut Teknologi Bandung

One of the features provided by Mobile JKN is that participants can get information such as JKN info, location of health facilities, medical history screening, change participant data, and complaints. Then in Mobile JKN, BPJS Health participants can easily find out billing information. Mobile JKN also has an e-ID card for participants so it is more efficient compared to the usual membership card. However, there are still many weaknesses of the Mobile JKN application. The purpose of Mobile JKN is so that people can get services quickly. This application can be used anywhere at any time without a time limit (self-service) (BPJS Kesehatan, 2021).

Since the enactment of JKN Mobile, the growth of JKN participants has reached 241.7 million in June 2022 (Badan Penyelenggara Jaminan Sosial, General News, 22 June 2022). The Covid pandemic is one of the causes that encourage the acceleration of policies to use JKN Mobile. In 2021, the coverage of JKN program will reach 86.9% of Indonesian population, exceeding the RPJMN target of 85%. Then this year in May 2022 the coverage was 88.6% of the total population of Indonesia, already exceeding the 2022 RPJMN target of 87% (Badan Penyelenggara Jaminan Sosial, General News, 22 June 2022). This development shows positive interesting information about the use of JKN Mobile. But on the other hand, the public as JKN participants need to adapt from direct contact services to indirect contact services.

The phenomenon revealed from user complaints on the mobile JKN homepage can be suspected that the quality of mobile JKN (mobile JKN Service Quality) can affect BPJS Health image, then it is difficult to build public trust to stimulate the prospective users' intention to use mobile JKN in the future (list of complaints see Appendix 1). User acceptance is important to determine the success of a system/application. Based on this background, this study was conducted to examine and analyze the influence of mobile JKN service and BPJS Health image on intention to use mobile JKN which is mediated by trust.

1.1 Research Gap

The innovation of health insurance services in Indonesia, especially mobile JKN services, has become an interesting trend that attracts various experts to conduct empirical studies (such as; Kreif et al, 2022; Madyaningrum et al., 2017).

The research results on the influence of online service quality on intention to use still show non-uniformity results. There are empirical studies showing significant results (Ali et al., 2022; Raman and Aashish, 2021; Mouakket, 2020; Chopdar and Sivakumar, 2018; Wang et al., 2018; Zhang et al., 2016; Gao and Bai, 2014; Malhotra and Kubowicz Malhotra, 2013). The ease of using mobile applications is an important part that reflects the quality of mobile services has been found to have a significant contribution in shaping intention to use (Nguyen et al., 2022).

Although many have found significant results, on the contrary, various studies have shown insignificant influence of mobile services or e-services quality on intention to use (Ferreira, et al., 2021), from the context of mobile service quality in the health sector, from all dimensions of mHealth quality only system quality which was found to be significant, while service quality and information were found insignificant (Kaium et al., 2020).

JKN Mobile has been around since 2015 but not many people use it and know, after the pandemic, its function has been maximized again and many new features have been added, including service registration, premiums, doctor consultations, surgery schedule, health screening, including the covered medicine. JKN Mobile expands its scope from mobile administrative services to mHealth. However, the results of the study show that the mHealth element does not have a significant effect on the intention to use (Kaium et al., 2020).

Based on the research gap outlined, this research offers to examine brand image and trust as mediation variables. JKN Mobile is a service from BPJS Health which is one of the

brands of the Indonesian Government. The implication is that the JKN brand image has a very strong impact on trust. This phenomenon is an important reason for adopting brand image and trust as mediation variables on the influence of JKN mobile service quality on intention. The results of various empirical studies found that brand image has significantly built trust (Chinomona, 2016; Syed Alwi et al., 2016; Rosmayani and Mardhatillah, 2020; Salehzadeh et al., 2021; Ali et al., 2021; Khan et al., 2021; Handriana et al., 2021).

Trust is considered appropriate as a mediation based on the phenomenon that Indonesian citizens need trust in new innovation in mobile services to encourage intention in using mobile services. The results of empirical studies show that trust significantly builds intention (Ali et al., 2022; Bailey et al., 2022; Trivedi and Yadav, 2018; Chiu et al., 2017; Saleem et al., 2017; Chemingui and Ben lallouna, 2013). ; Handriana et al., 2021) and loyalty (Chinomona, 2017; Singh et al., 2021; Li and Xie, 2021; Muhammad et al., 2022) and has been shown to be able to mediate the influence of mobile service quality on loyalty (Shankar and Jebarajakirthy, 2019). ; Trivedi and Yadav, 2020; Ghosh and Bhattacharya, 2022).

Previous research has used a lot of mobile service quality variables, trust, brand image and intention, but in the BPJS context, research is still very limited, especially in the COVID situation.

1.2. Problem Formulation

Based on the phenomenon of JKN implementation and the research gap, it can be formulated the research problems as follows: Does JKN mobile service influence usage intention, and whether brand image and trust have real evidence to mediate the influence of JKN mobile service on usage intention.

1.3. Research Problem

Based on business problems and research gaps, the research problems are; Can the mobile JKN service directly and through the

mediation of trust and goods image be able to influence intention significantly?

2. Literature Study / Hypotheses Development

2.1 Customer Intention

Intention to adopt refers to people's subjective probability that they will perform a behavior (Engelken et al., 2018). Intention is an important discussion of the Theory of Planned Behavior (TPB). Fishbein and Ajzen (2010) stated that in addition to attitude toward behavior and perceived behavior control, intention is also influenced by subjective norms, namely; normative beliefs concern the likelihood of receiving social approval for a particular behavior and hence the perceived social pressure to perform (or not perform) that behavior (Sun, 2020). A person's normative beliefs are considered strong if he is motivated to comply with social norms (Sun, 2020). Social pressure in the context of this research is the policy as the impact of the Covid pandemic, that urges the public as BPJS Health consumers to take advantage of JKN mobile services which ultimately has consequences on brand image, and trust to form intentions to use JKN mobile services.

TPB recommends adding predictors but must meet the criteria of (a) specific behavior, (b) acting as a causal factor in relation to intention or action, (c) conceptually independent, (d) applicable to a wide range of behaviors, and (e) capable of consistently improve the prediction of intention or behavior (Sun, 2020). Intention to use mobile services in the context of this study is in accordance with the criteria for predictors of intentions recommended by Fishbein and Ajzen (2010). The formulation is based on the phenomena and previous empirical studies that the intention to use mobile services is predicted by the direct or indirect influence of mobile services quality, brand image, and trust as depicted in Figure 1 the research conceptual framework.

TPB is used to predict purchase intentions because it is adjusted to the problems that arise in the form of complaints about mobile service quality (see Appendix 1). This research really needs the ability of each mobile service

quality indicator. The reason for not using TAM is because this theory focuses more on the ability to predict the ease and benefits of technology.

Tabel 1.
Pemetaan Penelitian Pengaruh Mobile Service Quality Terhadap Intention Masa Covid 2020-2022

Referensi	Variabel			Model	Keterangan
	Independen	Mediating	Dependent		
Camoiras-Rodriguez and Varel, (2020)	Value consciousness Shopping enjoyment	Usefulness Easy of Use	Intention	TAM Predictor, and Contextual predictor	All significant positive hypotheses
Himel et al. (2021)	Usefulness Easy of Use Trust Barierr	Attitude	Intention	TAM Predictor	All significant positive hypotheses,
Sui and Geng (2021)	Perceived transaction security Perceived privacy security	Perceived ease of use Perceived usefulness	Continuous usage intention to e-transaction cards	TAM Predictor, and Contextual predictor	Only Perceived transaction security is not proven to have a direct effect on intention
Al Amin et al. (2021)	Customers' Confirmation Perceived usefulness	Attitude e-satisfaction	Intention	Contextual predictor	All hypotheses are supported
Hasan, (2022)	Usefulness Easy of Use Convenience	Attitude	Intention	TAM Predictor	All significant positive hypotheses,
Istijanto and Handoko, (2022)	Perceived security Performance expectancy Effort expectancy Social influence Facilitating conditions Unfavorable attitude toward cash payment	Favorable attitude Continuance intention to use	Actual Use	Contextual predictor	All significant positive hypotheses,

Tabel 1 (Continued)

Pemetaan Penelitian Pengaruh Mobile Service Quality Terhadap Intention Masa Covid 2020-2022

Referensi	Variabel		Model	Keterangan
	Independen	Mediating Dependent		
Esawe (2022)	Mobile efficacy	self- Perceived enjoyment Performance expectancy Effort expectancy Consumer satisfaction Social influence Facilitating conditions Consumer's behavioral intention	Use Behavior UTAUT predictor, and Contextual predictor	
Abegao and Figue (2022)	Performance expectation Effort expectation Social influence Perceived risk Perceived cost	-	Intention to adopt mobile payments	Contextual predictor All independent variables have proven to have a significant effect on intention
Jahan and Sahria, (2022)	Expense Security Relative Responsiveness Convenience	Satisfaction	Loyalty	Contextual predictor All independent variables have a significant direct relationship to satisfaction and indirectly build loyalty through satisfaction
Shetu et al. (2022)	Perceived usefulness Perceived ease of use Perceived compatibility Perceived personal innovativeness Perceived social influence Perceived insecurity	Users' behavioral intention	continued usage behavior of digital wallets	Moderation variabel: Perceived technological innovativeness. Model: TAM predictor and Contextual predictor Hampir seluruh hubungan variabel independen terhadap intention positif signifikan, kecuali Perceived personal innovativeness, Perceived social influence dan Perceived technological innovativeness gagal sebagai moderasi intention terhadap continued usage behavior of digital wallets
Yaseen et al. (2022)	Performance expectancy Effort expectancy Social influence Hedonic motivation Trust	Behavioural intention	Use Behavior	Contextual predictor Except for effort expectancy, all independent variables have a significant effect on intention. And intention also has a significant effect on use behavior.

Table 1 describes most of the empirical research using contextual predictors to predict the intention to use technology during Covid and Post-Covid 19. There is a gap in using mobile service quality as a predictor of intention to use, resulting in limitations in detecting the quality of mobile services that are currently undergoing development to meet environmental changes driven by Covid-19. When panic occurs, and people in developing countries have not fully used technology, public trust needs to be detected in order to build an image to build intentions to use technology.

2.2 Mobile Service Quality and Intention

The value of a product or service is largely determined by the perceived service performance of the user. Service quality is defined as consumer attitudes that are formed over time as a result of service performance (Nguyen and Trang, 2018). According to Shin and Kim (2008), service quality is defined as the overall impression felt by consumers or users about the relative efficiency provided by service providers.

Mobile service quality is defined as the service that customers use, which is delivered by the provider with a high level of security and privacy, practicality, fun, and sociality (Arcand et al., 2017). Based on various definitions of mobile service quality Shankar and Jebarajakirthy (2019) have adapted for the development of mobile service quality measurements, consisting of reliability, privacy and security, website design, and customer service and support which are then used in the banking sector.

The main driver of mobile service quality is information technology which causes customers to be rational in evaluating their choices. Research results prove that customers who have high involvement will have high loyalty to mobile service quality (Calvo-Porrall and Nieto-Mengotti, 2019).

An important goal of marketing activities is to build customer loyalty on an ongoing basis. Loyal behavior can be detected from the

customer's intention to buy the quality offered. In the context of mobile services, it is proven that mobile service quality is a determining factor for building customer intention (Zhang et al 2021; Raman and Aashish, 2021). Based on study result on the influence of mobile service quality on intention, the following hypothesis can be formulated:

Hypothesis 1: Mobile service quality has a positive influence on intention

2.3 Mobile Service Quality and Brand Image

Poor service will damage brand image (Mrad et al., 2022), on the other hand service recovery will improve brand image (Chen, 2015). Service quality has a positive influence on brand image (Vinhas Da Silva and Faridah Syed Alwi, 2008; Sultan and Wong, 2019; Twum et al., 2021; Erkmen and Hancer, 2019; Han et al., 2019) and in the context of mobile or online service quality, empirically it is found that online service quality has an influence on brand image (Garcia et al., 2020).

Hypothesis 2: Mobile service quality has an influence on brand image

2.4 Mobile Service Quality and Trust

Research has found that trust in service providers, mobile phones, and internet service providers is a determining factor in the adoption of online service technologies (Davis, 1989). In general, quality can form trust (Han et al., 2019). In the context of online service, portal quality can shape trust (Hsin Chang and Wen Chen, 2008; Lee and Park, 2013; Arcand et al., 2017; Han et al., 2019; Garcia et al., 2020; Zhang et al. 2021). Based on the empirical studies results, a hypothesis can be formulated

Hypothesis 3; Mobile Service Quality has a positive influence on trust

2.5 Brand Image and Trust

Brand image is an accumulation of brand reputation that determines the level of customer trust. Much attention has been paid to their relationship. Various studies have proven that brand image has a strong influence on trust (Shao Yeh and Li, 2009; Rosmayani and Mardhatillah, 2020). Three

dimensions of brand image (Brand Value, Brand Characteristic, Brand Association) have an impact on brand trust (Wu and Liu, 2022). Based on previous studies on the impact of brand image on trust, the following hypothesis can be formulated:

Hypothesis 4: Brand image has a positive influence on trust

2.6 Trust and Intention

The study of consumer trust is very necessary to understand consumer behavior when consumers are in conditions of uncertainty (Hartmann et al., 2015). The decision to choose a new innovation such as the newly introduced mobile service contains uncertainty. The level of trust in a new innovation largely determines how uncertainty can be minimized to support intention to use. When trust occurs in the brand, it will be able to reduce doubts to build intention to use the service. Furthermore, there is a study proving the initial trust that is created in prospective customers who do not adopt mobile services, significantly have an intention to use mobile services (Chiu et al., 2017)

The results of various studies have provided evidence that trust builds intention (Sharif et al., 2022; Copeland and Bhaduri, 2020; Castaldo, 2021; Trivedi and Yadav, 2018; Rosmayani and Mardhatillah, 2020; Han et al., 2019; Tan et al., 2022). In the context of mobile electronic services, it was also found that trust in companies affects the intention to use mobile services (Bailey et al., 2022; Al-Dmour et al., 2021; Irshad et al., 2020; Schlaegel, 2015; Hsin Chang and Wen Chen, 2008). Based on the results of previous research, the following hypotheses can be formulated:

Hypothesis 5: Trust has a positive influence on Customer Intention

2.7 Brand Image and Intention

Brand image has an influence on intention (Wang and Yang, 2008; Chen, 2013; Yu et al., 2018; Lee and Lee 2018; Whang and Im, 2018; Han et al., 2019; Guha et al., 2021; Li et al., 2021; Rai et al., 2021; Rosmayani and

Mardhatillah, 2020; Tan et al., 2022). Based on the conceptual approach and the findings of the empirical study of the influence of brand image on intention, a hypothesis can be formulated;

Hypothesis 6: Brand image has a positive influence on intention

3. Methodology

3.1. Variables and Measures

This research uses quantitative methods, adopts and adapts indicators that have been validated in various previous studies. There are five latent variables involved in this study. Total 28 indicators involved (see Table 1). All of these latent variables are used as models to determine their simultaneous effects, namely; mobile service quality indicators were adapted from Shankar and Jebarajakirthy (2019), brand image indicators were adapted from Eduardo et al. (2019), trust is adapted from Liu et al. (2019) and intention indicators were adapted from Chen et al. (2018). Each latent variable is measured by several items that have been tested empirically and used in previous empirical studies. This study adopted these items. All items as research instruments used a five (5) point Likert scale ranging from "strongly disagree, which is 1 point" to "strongly agree, with 5 points."

3.2 Construct validity and reliability

Validity and reliability tests were conducted on 30 respondents, is an initial test to ensure that the questionnaire used is feasible. Validity and reliability test of each construct and dimension indicators, was carried out by observing significant correlations and Cronbach Alpha per dimension or construct. A construct is declared reliable if it has a Cronbach Alpha value exceeding 0.70 (Malhotra 2007). The indicator is declared valid if each indicator score has a significant bivariate correlation with the total indicator score. Table 2 Cronbach Alpha for each construct and dimension shows values above 0.7, and the significant correlation per item shows positive result.

Table 2.
Questionnaire Validity and Reliability

Variable	Reference	Dimension	Indicator	Correlation coefficient	Cronbach Alpha
JKN Mobile Service Quality	Shankar and Jebarajakirt hy (2019)	<i>Reliability (X_{1.1})</i>	Provide service as promised X1.1.1	0,962**	0,961
			Provide timely service as promised X1.1.2	0,964**	
			Get Transaction details X1.1.3	0,857**	
			Accurate information X1.1.4	0,713**	
			Protection of privacy X1.2.1	0,854**	
		<i>Privacy and security (X_{1.2})</i>	Information protection X1.2.2	0,672**	
			service guarantee X1.2.3 .	0,714**	
			Update for Perfection X1.3.1	0,654**	
		<i>Website design (X_{1.3})</i>	Well organized X1.3.2	0,840**	
			Interactive X1.3.3	0,878**	
			Easy to use X1.3.4	0,464**	
			Personnel has extensive knowledge X1.4.1	0,852**	
		<i>Customer service and support (X_{1.4})</i>	Willingness of customer service X1.4.2	0,784**	
			Personnel responsiveness X1.4.3	0,719**	
			Prioritizing customers need X1.4.4	0,962**	
Easy to contact X1.4.5	0,962**				
Trust X2.1	0,879**		0,894		
Contribution to welfare X2.2	0,821**				
Positive opinion X2.3	0,895**				
Trust	Liu et al. (2019)		Reference in health insurance X2.4	0,927**	
			Consistency in Service Quality Y1.1	0,987**	0,960
			Fulfilling needs and wants Y1.2	0,883**	
			Trustworthy Y1.3	0,929**	
Intention to Use Mobile JKN (Intention)	Chen et al. (2018)		Have integrity Y1.4	0,987**	
			Sending a request about the brand Y2.1	0,971**	0,918
			Intention to choose Brand Y2.2	0,868**	
			Intention to recommend brand Y2.3	0,792**	
			Intention to say something positive about the brand Y2.4	0,952**	

Note: ** p is significant at the 0.00 level

Based on the explanation of research problems, concepts, theories and results of empirical studies, and hypotheses, the

research model can be described as shown in Figure 1.

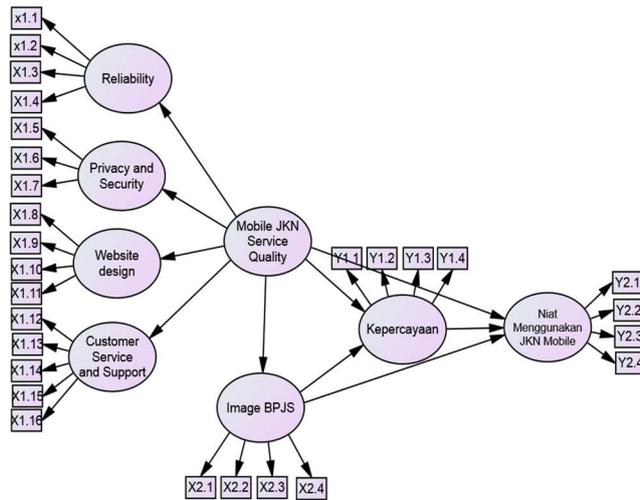


Figure 1
Research Model

Decsription: Kepercayaan=Trust; Niat menggunakan JKN Mobile=Intention

3.3 Sampling and Data Collection

It is difficult to determine the number of populations, therefore the number of samples determination is carried out based on the rule of Hair (2016), namely the number of indicators multiplied by a constant 5 to 10.

The number of indicators in this study is 28, taking constant 5 for reasons of time efficiency so that the number of samples in the study becomes $28 \times 5 = 140$ people. The selection of respondents was carried out by means of non-probability random sampling

Table 3.
Respondents Characteristics

No	Characteristics	Amount	Percentage (%)
1.	Gender:		
	● Male	97 people	69,3
	● Female	43 people	30,7
2.	Occupancy:		
	● Private Employee	14 people	10,1
	● Entrepreneur	90 people	64,9
	● Civil Servant	22 people	15,5
	● Others	14 people	10,0
3	Age		
	● 25-30 Years	10 people	7,14
	● 30>-35 years	20 people	14,29
	● 35>-40 Years	90 people	64,29
	● 40>-45 Years	10 people	7,14
	● 45 years and over	10 people	7,14

3. Education:		
• High School/Equivalent	32 people	22,9
• Diploma	69 people	49,3
• Bachelor degree	39 people	27,9
Total	140 people	100

3.4. Data Analysis

Inferential analysis was conducted to test the formulated hypothesis. To test the hypothesis in order to produce a fit model, the data were analyzed using Structural Equation Modeling (SEM), with the Partial Least Square (PLS) approach using Smart PLS software application program.

The results show that all indicators have a loading factor value of <0.70 , with $p > 0.05$ meeting the convergent validity criteria (Hair

et al, 2006). The value of Average variance extracted (AVE) > 0.50 meets the requirements of convergent validity (Fornell & Larcker, 1981). Composite reliability results are accepted if the values are above 0.70. This value is in accordance with the criteria of Nunnally (1978). R Square of the dependent variable, namely customer satisfaction and customer loyalty above 0.75 is considered strong (Criteria: Chin, 1998; Hair, et al., 2011; Henseler et al., 2009).

Table 4.

Discriminant Validity

Variable	Average Variance Extracted (AVE)	$\sqrt{\text{AVE}}$	Brand Image	Trust	Mobile Service Quality	Intention
Brand Image	0,765	0,875	1			
Trust	0,541	0,736	0,792	1		
Mobile service Quality	0,754	0,868	0,694	0,679	1	
Intention	0,667	0,817	0,760	0,693	0,735	1

Table 4 shows the R-square values of trust and intention are in strong criteria explained by exogenous variables. Brand image has weak value. The ability of exogenous variables

(mobile service quality) to explain brand image is considered weak (Chin 1998 criteria; Hair et al., 2011; Henseler et al., 2009).

Table 5.

Composite Reliability, R-Square

Variable	Composite Reliability (>0.70)	Cronbach Alpha	R-Square Results	
			R-Square	Criteria*
Brand Image (Y ₂)	0,929	0,897	0,481	Weak
Trust (Y ₃)	0,825	0,733	0,837	Strong
Mobile Service Quality (X)	0,980	0,978	-	-
Intention (Y ₄)	0,889	0,832	0,905	Strong

Note: *=Chin (1998) criteria; Hair et al. (2011); Henseler et al. (2009)

The results of Q Square Predictive Relevance (Q²) calculation show a value of 0.984 which means the model shows good observations, where 98.5% of the relationship between variables can be explained by the model, while the rest (1.5%) is an error factor or other factors that are not included in the model. The

evaluation of the inner model measured based on Q Square Predictive Relevance (Q²) and Goodness of Fit (GoF) above shows that the model formed by the constructs has a very good model category.

$$\begin{aligned}
 Q^2 &= 1 - (1 - R_1^2) (1 - R_2^2) (1 - R_3^2) \\
 &= 1 - (1-0,481) (1 - 0,837) (1 - 0,905) \\
 &= 1 - (0,519) (0,299) (0,560) (0,095) \\
 &= 1 - 0,015 \\
 &= 0.985 \text{ or } 98.5\%
 \end{aligned}$$

3.5 Result Hypothesis testing

The results of the structural model analysis show the relationship between the latent variables adopted as the concept of this research model as shown in Figure 1. and Table 6. All direct effects between latent

variables show a significant positive relationship. T statistic is above 0.96 and P value is below 0.05. This means that Hypothesis one (H1) to Hypothesis six (H6) are all accepted.

Table 6.
Hypothesis Test

Variable	Original Sample	T Statistics	P Values	Information
Mobile service Quality → Intention	0,662	8,808	0,000	Significant
Mobile service Quality → Brand Image	0,694	19,652	0,000	Significant
Mobile service Quality → Trust	0,635	11,416	0,000	Significant
Brand Image → Trust	0,352	6,402	0,000	Significant
Trust → Intention	0,195	1,977	0,049	Significant
Brand Image → Intention	0,147	2,333	0,021	Significant
Mobile service quality → Trust → Intention to Use	0,124	2,241	0,025	Significant
Mobile service quality → Brand Image → Intention to Use	0,102	2,367	0,018	Significant
Mobile service quality → Brand Image → Trust	0,244	5,577	0,000	Significant
Brand Image → Trust → Intention to Use	0,068	1,702	0,089	Not Significant
Mobile service quality → Brand Image → Trust → Intention to Use	0,047	1,648	1,100	Not Significant

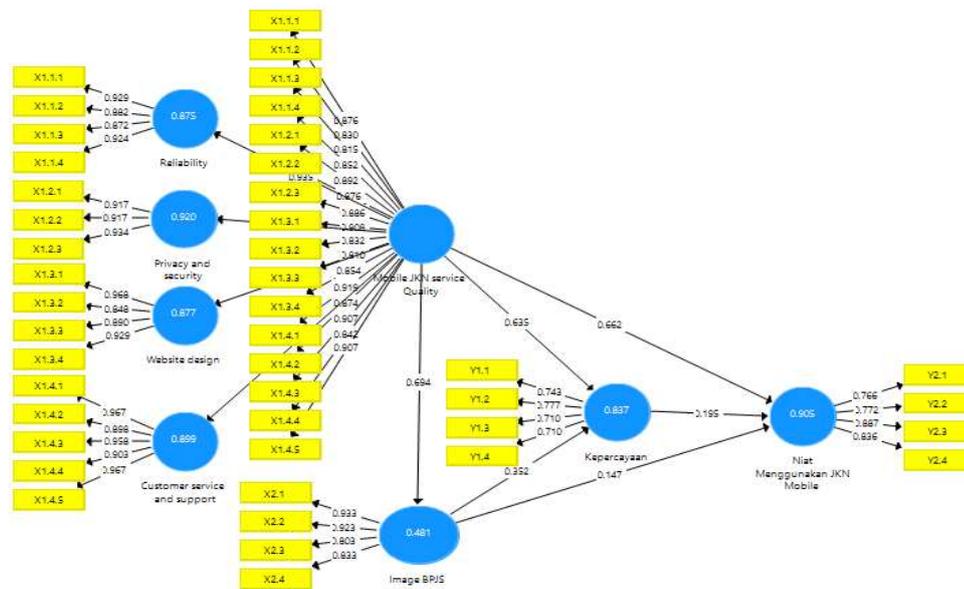


Figure 2. Research Result
 Description: Kepercayaan=Trust; Niat Menggunakan JKN Mobile=Intention to Use

An analysis of the role of trust and image to mediate the relationship between the variables of JKN Mobile service quality and intention to use is shown in Table 6. Baron and Kenny (1986) stated that there are three types of mediating effects. Partial mediation occurs when the exogenous variable (X) is significantly related to the mediating variable (M), and M is also significantly related to the endogenous variable (Y), but the magnitude of the direct effect related to the relationship X to Y is reduced by adding M. The second type of mediation effect is full mediation. This

effect occurs when the direct relationship between the X and Y variables becomes insignificant when the M variable is included in the model. The last type, mediation can occur when the presence of variable M does not change the significance and magnitude of the influence relationship between variables X and Y (Awang, 2012; Meyers et al., 2013).

Table 7 shows, trust and image play a role as a partial mediation of the influence of JKN Mobile service quality and Intention to Use. Image was also found to partially mediate the effect of JKN Mobile service quality on trust.

Tabel 7
 Recapitulation of Mediation Variable Testing Results

Mediasi Variabel Trust and Brand Image	Model				Information
	A (X-M-Y)	B (X-Y)	C (X-M ₁)	D (M-Y)	
Mobile service quality → Trust → Intention to Use	0,124 (Sig)	0,662 (Sig)	0,635 (Sig)	0,195 (Sig)	Partial Mediation
Mobile service quality → Brand Image → Intention to Use	0,102 (Sig)	0,662 (Sig)	0,694 (Sig)	0,147 (Sig)	Partial Mediation
Mobile service quality → Trust → Brand Image	0,244 (Sig)	0,635 (Sig)	0,694 (Sig)	0,352 (Sig)	Partial Mediation
Brand Image → Trust → Intention to Use	0,068 (No Sig)	0,147 (Sig)	0,352 (Sig)	0,195 (Sig)	No Mediation

Keterangan: Sig= significant; NoSig=not significant; X= exogenous variable; Y= endogenous variable; M= mediation variable

5. Findings and Discussion

The variations in intention to use the JKN mobile application are not entirely due to the demands of the new normal situation, but are also caused by the level of performance of JKN Mobile service quality. This is evidenced by the fact that all hypotheses are accepted and all mediation roles are partial, meaning that various problems related to Mobile JKN Service Quality can significantly affect directly the intention to use, and through the formation of the image and trust of BPJS Kesehatan members to use JKN Mobile services.

Based on the perspective of different independent predictors, this study result supports findings in other countries that mobile service application qualities have an impact on increasing intention to use during the Covid pandemic (Ali et al., 2022; Wong and Kwok, 2022; Zen and Yaşin, 2021).

The meaning that can be explained from this formulation, to maintain BPJS brand image and user trust, it is very important to always maintain JKN mobile quality. If low JKN mobile services quality tarnish BPJS image, public trust will decline. On the other hand, if there is an increase in the perception of JKN services, it will have an impact on increasing brand image and trust.

It seems that during Covid situation, BPJS members with better education levels, mostly men, under 40 years of age and entrepreneurial type of work, encourage the fulfillment of quality JKN online services. They do not want to take for granted application offered by the government due to the Covid 19 situation. The results of this research are in accordance with previous research findings that demographic characteristics such as education level, age, and income significantly influence the adoption of mobile service technology (Al-Dmour). et al., 2021).

The age level that tends to be easy to accept technology is under 40 years (Naicker & Van

Der Merwe, 2018). The older the age, the less intention to use technology (Blut & Wang, 2020). In addition to age, gender affects technology acceptance (Rahman, 2015; Cropley and Cropley, 2017; Fernández, 2015; Wajdi et al., 2020; Craig Van Slyke, 2010), including in the context of using online service application (Leon, 2018).

The type of work also has an impact on the acceptance of online service application. Most JKN users are entrepreneurs. Based on gender, female entrepreneurs are less likely to adopt technology than their male counterparts (Bendell et al., 2020).

The educational background of the majority of JKN users is college-educated. The level of education greatly influences technology adoption (Rahman, 2015; Luh et al., 2014; Devi Juwaheer et al., 2012; Blut & Wang, 2020), as mastering more knowledge will make it easier to understand the usefulness of technology (Jnr. & Petersen, 2022).

6. Conclusion

An important conclusion from this research is that mobile service quality is proven to have a significant influence on building intention to use both directly and through the mediation of trust and brand image in the context of BPJS Kesehatan in Indonesia.

Practical implications that can be conveyed, the government must guarantee and pay attention to the development of JKN mobile service quality because it has a very strong impact on BPJS image as a stake and public trust in BPJS, furthermore it has strong potential on public intention to use JKN Mobile as technology. Although the Covid 19 situation has forced citizens to use online services, thus limiting the number of queues and crowds at BPJS service offices, it does not mean that the public does not consider BPJS reputation as trustworthy to support their intention to conduct transactions through JKN Mobile.

The sampling technique is a limitation of this study. Future research is very important to use probability random sampling. Another limitation is not using the fear of Covid variable. Subsequent research needs to include the variable fear of contracting Covid-19 as a moderation. Future research is very important to involve elements of Technology Acceptance Model (TAM) as a mediation of Mobile JKN Service Quality on BPJS trust and brand image to encourage public intention to use JKN mobile services.

References

- Abegao Neto, F.L. and Figueiredo, J.C.B.d. (2022). Effects of age and income moderation on adoption of mobile payments in Brazil, *Innovation & Management Review*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/INMR-06-2021-0109
- Al Amin, M., Arefin, M.S., Sultana, N., Islam, M.R., Jahan, I. and Akhtar, A. (2021). Evaluating the customers' dining attitudes, e-satisfaction and continuance intention toward mobile food ordering apps (MFOAs): evidence from Bangladesh, *European Journal of Management and Business Economics*, 30 (2), 211-229. doi:10.1108/EJMBE-04-2020-0066
- Ali, A., Hameed, A., Moin, M.F. and Khan, N.A. (2022), "Exploring factors affecting mobile-banking app adoption: a perspective from adaptive structuration theory", *Aslib Journal of Information Management*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/AJIM-08-2021-0216
- Ali, A., Sherwani, M., Ali, A., Ali, Z. and Sherwani, M. (2021), Investigating the antecedents of halal brand product purchase intention: an empirical investigation, *Journal of Islamic Marketing*, 12 (7), 1339-1362. doi:10.1108/JIMA-03-2019-0063
- Al-Dmour, A., Al-Dmour, H., Al-Barghuthi, R., Al-Dmour, R., Alshurideh, M.T. (2021). Factors Influencing the Adoption of E-Payment During Pandemic Outbreak (COVID-19): Empirical Evidence. In: Alshurideh, M., Hassanien, A.E., Masa'deh, R. (eds) *The Effect of Coronavirus Disease (COVID-19) on Business Intelligence*. Studies in Systems, Decision and Control, vol 334. Springer, Cham. doi: 10.1007/978-3-030-67151-8_8
- Arcand, M., PromTep, S., Brun, I. and Rajaobelina, L. (2017), "Mobile banking service quality and customer relationships, *International Journal of Bank Marketing*, 35 (7), 1068-1089. doi: 10.1108/IJBM-10-2015-0150
- Awang, Z., (2012). *A Handbook on Structural Equation Modeling using AMOS*, 6th ed., Centre of Graduate Studies, Kota Bharu.
- Badan Penyelenggara Jaminan Sosial, Berita Umum per 22 Juni 2022 diakses terakhir 24 Juli 2022, <https://www.bpjs-kesehatan.go.id/bpjs/post/categories/MjI/berita>
- Bailey, A.A., Bonifield, C.M., Arias, A. and Villegas, J. (2022), "Mobile payment adoption in Latin America", *Journal of Services Marketing*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/JSM-04-2021-0130
- Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic and statistical considerations. *Journal of Personality and Social Psychology*, 51, 1173-1182.
- Bendell, Bari L; Sullivan, Diane M; Hanek, Kathrin J. (2020). Gender, technology and decision-making: insights from an experimental conjoint analysis, Alternate title:

- Gender, technology and decision-making *International Journal of Entrepreneurial Behavior & Research; Bradford*, 26, (4), 647-670. doi:10.1108/IJEER-04-2019-0232
- Blut, M., Wang, C. (2020). Technology readiness: a meta-analysis of conceptualizations of the construct and its impact on technology usage. *J. of the Acad. Mark. Sci.* 48, 649–669 doi: 10.1007/s11747-019-00680-8
- Castaldo, S., Penco, L. and Profumo, G. (2021), "Cruising in the COVID-19 pandemic era: Does perceived crowding really matter?", *International Journal of Contemporary Hospitality Management*, 33 (8), 2586-2612. doi:10.1108/IJCHM-07-2020-0688
- Calvo-Porrá, C. and Nieto-Mengotti, M. (2019). The moderating influence of involvement with ICTs in mobile services, *Spanish Journal of Marketing - ESIC*, 23 (1), 25-43. doi: 10.1108/SJME-08-2018-0036
- Camoiras-Rodríguez, Z. and Varela, C. (2020). The influence of consumer personality traits on mobile shopping intention, *Spanish Journal of Marketing - ESIC*, 24 (3), 331-353. doi: 10.1108/SJME-02-2020-0029
- Cheak, A.P.C., Chong, C.W. and Yuen, Y.Y. (2022). The role of quality perceptions and perceived ubiquity in adoption intention of mobile knowledge management systems (MKMS) in semiconductor industry", *VINE Journal of Information and Knowledge Management Systems*, 52 (2), 243-269. doi: 10.1108/VJIKMS-07-2020-0140
- Chemingui, H. and Ben lallouna, H. (2013). Resistance, motivations, trust and intention to use mobile financial services", *International Journal of Bank Marketing*, 31 (7), 574-592. doi: 10.1108/IJBM-12-2012-0124
- Chen, C. (2013). Perceived risk, usage frequency of mobile banking services", *Managing Service Quality: An International Journal*, 23 (5), 410-436. doi: 10.1108/MSQ-10-2012-0137
- Chen, YC. (2015). A Study of the Interrelationships Among Service Recovery, Relationship Quality, and Brand Image in Higher Education Industries. *Asia-Pacific Edu Res* 24, 81–89 doi: 10.1007/s40299-013-0160-3
- Chin, W.W. (1998). *The partial least squares approach for structural equation modeling*, in G. A. Marcoulides (Ed.), *Modern methods for business research*, (pp.295-236). Londong: Lawrence Erlbaum Associates
- Chinomona, R. (2016). Brand communication, brand image and brand trust as antecedents of brand loyalty in Gauteng Province of South Africa, *African Journal of Economic and Management Studies*, 7 (1), 124-139. doi: 10.1108/AJEMS-03-2013-0031
- Chopdar, P.K. and Sivakumar, V.J. (2018). Understanding psychological contract violation and its consequences on mobile shopping applications use in a developing country context", *Journal of Indian Business Research*, 10 (2), 208-231. doi: 10.1108/JIBR-07-2017-0109
- Chiu, J.L., Bool, N.C. and Chiu, C.L. (2017). Challenges and factors influencing initial trust and behavioral intention to use mobile banking services in the Philippines, *Asia Pacific Journal of Innovation and Entrepreneurship*, 11 (2), 246-278. doi: 10.1108/APJIE-08-2017-029
- Copeland, L. and Bhaduri, G. (2020). Consumer relationship with pro-environmental apparel brands: effect of knowledge, skepticism and brand familiarity, *Journal of Product & Brand Management*, 29 (1), 1-14. doi: 10.1108/JPBPM-03-2018-1794

- Craig Van Slyke; Bélanger, France; Johnson, Richard D; Hightower, Ross. (2010). Gender-Based Differences in Consumer E-Commerce Adoption Communications of the Association for Information Systems; *Atlanta* 26 (2). doi:10.17705/1CAIS.02602
- Cropley, David., Cropley, A. (2017). Innovation capacity, organizational culture and gender, *European Journal of Innovation Management; Bradford*, 20, (3), 493-510. doi: 10.1108/EJIM-12-2016-0120
- Davis FD., Bagozzi RP., Warshaw PR. (1989). User acceptance of computer technology: a comparison of two theoretical models. *Manag Sci* 35:982–1003. doi:10.1287/mnsc.35.8.982
- Devi Juwaheer, T., Pudaruth, S. and Ramdin, P. (2012). Factors influencing the adoption of internet banking: a case study of commercial banks in Mauritius, *World Journal of Science, Technology and Sustainable Development*, 9 (3), 204-234. doi: 10.1108/20425941211250552
- Engelken, M., Römer, B., Drescher, M., Welpé, I. (2018). Why homeowners strive for energy self-supply and how policy makers can influence them. *Energy Policy*; 117, 423-433. doi: 10.1016/j.enpol.2018.02.026
- Erkmen, E. and Hancer, M. (2019). Building brand relationship for restaurants: An examination of other customers, brand image, trust, and restaurant attributes", *International Journal of Contemporary Hospitality Management*, 31 (3), 1469-1487. doi: 10.1108/IJCHM-08-2017-0516
- Esawe, A.T. (2022). Understanding mobile e-wallet consumers' intentions and user behavior, *Spanish Journal of Marketing - ESIC*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/SJME-05-2022-0105
- Fernández, J. (2015). The impact of gender diversity in foreign subsidiaries' innovation output, *International Journal of Gender and Entrepreneurship; Bingley*, 7, 2, 148-167. doi: 10.1108/IJGE-07-2014-0022
- Ferreira, A., Silva, G.M., and Dias, Á.L. (2021). Determinants of continuance intention to use mobile self-scanning applications in retail", *International Journal of Quality & Reliability Management*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/IJQRM-02-2021-0032
- Fornell, C., Larcker, D.F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *J. Mark. Res.*, 18, 39–50. doi: 10.2307/3151312
- Gao, L. and Bai, X. (2014). An empirical study on continuance intention of mobile social networking services: Integrating the IS success model, network externalities and flow theory", *Asia Pacific Journal of Marketing and Logistics*, 26 (2), 168-189. doi: 10.1108/APJML-07-2013-0086
- Garcia, J.M., Freire, O.B.D.L., Santos, E.B.A. and Andrade, J. (2020). Factors affecting satisfaction and loyalty to online group buying, *Revista de Gestão*, 27(3), 211-228. doi: 10.1108/REG-02-2018-0037
- Ghosh, K., and Bhattacharya, S. (2022). Investigating the antecedents of luxury brand loyalty for Gen Z consumers in India: a PLS-SEM approach", *Young Consumers*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/YC-09-2021-1390
- Guha, S., Mandal, A. and Kujur, F. (2021). The social media marketing strategies and its implementation in promoting handicrafts products: a study with special reference to Eastern India", *Journal of Research in Marketing and Entrepreneurship*, 23 (2), 339-364. doi: 10.1108/JRME-07-2020-0097
- Han, H., Yu, J., Chua, B.-L., Lee, S. and Kim, W. (2019). Impact of core-product

- and service-encounter quality, attitude, image, trust and love on repurchase: Full-service vs low-cost carriers in South Korea, *International Journal of Contemporary Hospitality Management*, 31 (4), 1588-1608. doi: 10.1108/IJCHM-05-2018-0376
- Hair, J., Black, W., Babin, B., Anderson, R., Tatham, R. (2006). *Multivariate Data Analysis* (6th Ed.). Uppersaddle River, New Jersey, Pearson Prentice Hall.
- Hair, J.F., Ringle, C.M. and Sarstedt, M. (2011). PLS-SEM: Indeed a Silver Bullet, *Journal of Marketing Theory and Practice*, 19:2, 139-152, doi: 10.2753/MTP1069-6679190202
- Han, H., Yu, J., Chua, B.-L., Lee, S. and Kim, W. (2019). Impact of core-product and service-encounter quality, attitude, image, trust and love on repurchase: Full-service vs low-cost carriers in South Korea", *International Journal of Contemporary Hospitality Management*, 31 (4), 1588-1608. doi: 10.1108/IJCHM-05-2018-0376
- Handriana, T., Yulianti, P., Kurniawati, M., Arina, N.A., Aisyah, R.A., Ayu Aryani, M.G. and Wandira, R.K. (2021). Purchase behavior of millennial female generation on Halal cosmetic products", *Journal of Islamic Marketing*, 12 (7), 1295-1315. doi: 10.1108/JIMA-11-2019-0235
- Hartmann, M., Klink, J., Simons, J. (2015). Cause related marketing in the German retail sector: Exploring the role of consumers' trust. *Food Policy*, 52, pp. 108-114. doi: 10.1016/j.foodpol.2014.06.012
- Hasan, A.A.-T. (2022). Determinants of intentions to use foodpanda mobile applications in Bangladesh: the role of attitude and fear of COVID-19, *South Asian Journal of Marketing*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/SAJM-10-2021-0123
- Henseler, J., Ringle, C.M., and Sinkovics, R.R. (2009). The use of partial least squares path modeling in international marketing, *Advances in International Marketing*, 20, 277-320. doi: 10.1108/S1474-7979(2009)0000020014/full/html
- Himel, M.T.A., Ashraf, S., Bappy, T.A., Abir, M.T., Morshed, M.K. and Hossain, M.N. (2021). Users' attitude and intention to use mobile financial services in Bangladesh: an empirical study, *South Asian Journal of Marketing*, 2 (1), 72-96. doi: 10.1108/SAJM-02-2021-0015
- Hsin Chang, H. and Wen Chen, S. (2008). The impact of online store environment cues on purchase intention: Trust and perceived risk as a mediator, *Online Information Review*, 32 (6), 818-841. doi: 10.1108/14684520810923953
- Ikhsan N., and Eko S. (2021). The Shifting of Marketing Strategy During Pandemic Covid-19: Case Study on PT Summarecon Bekasi, *The Asian Journal of Technology Management*, 14 (3) 205-215. doi: 10.12695/ajtm.2021.14.3.1
- Irshad, M., Ahmad, M.S., and Malik, O.F. (2020). Understanding consumers' trust in social media marketing environment, *International Journal of Retail & Distribution Management*, 48 (11), 1195-1212. doi: 10.1108/IJRDM-07-2019-0225
- Istijanto and Handoko, I. (2022). Customers' continuance usage of mobile payment during the COVID-19 pandemic, *Spanish Journal of Marketing - ESIC*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/SJME-02-2022-0016
- Jahan, N. and Shahria, G. (2022). Factors effecting customer satisfaction of mobile banking in Bangladesh: a study on young users' perspective, *South Asian Journal of Marketing*, 3 (1), 60-76. doi: 10.1108/SAJM-02-2021-0018
- Jnr, B.A., Petersen, S.A. (2022). Using an extended technology acceptance model to predict enterprise

- architecture adoption in making cities smarter. *Environ Syst Decis* (doi: 10.1007/s10669-022-09867-x
- Kaium, M.A., Bao, Y., Alam, M.Z. and Hoque, M.R. (2020). Understanding continuance usage intention of mHealth in a developing country: An empirical investigation, *International Journal of Pharmaceutical and Healthcare Marketing*, 14(2), 251-272. doi: 10.1108/IJPHM-06-2019-0041
- Khan, M.A., Hashim, S.B., Iqbal, A., Bhutto, M.Y. and Mustafa, G. (2021). Antecedents of halal brand equity: a study of halal food sector of Malaysia, *Journal of Islamic Marketing*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/JIMA-01-2021-0012
- Kreif, N., Diaz Ordaz, K., Moreno-Serra, R. et al. (2022). Estimating heterogeneous policy impacts using causal machine learning: a case study of health insurance reform in Indonesia. *Health Serv Outcomes Res Method* 22, 192–227 doi:10.1007/s10742-021-00259-3
- Lee, J., Park, MC. (2013). Factors affecting the smartphone users to use the mobile portal services: focusing on Korean mobile portals. *Inf Syst E-Bus Manage* 11, 235–252 doi: 10.1007/s10257-012-0200-1
- Lee, J. and Lee, Y. (2018). Effects of multi-brand company's CSR activities on purchase intention through a mediating role of corporate image and brand image, *Journal of Fashion Marketing and Management*, Vol. 22 No. 3, pp. 387-403. doi: 10.1108/JFMM-08-2017-0087
- Leon, S. (2018). Service mobile apps: a millennial generation perspective, *Industrial Management & Data Systems*, 118 (9), 1837-1860. doi: 10.1108/IMDS-10-2017-0479
- Li, D. and Xie, L. (2021). Country-of-origin cues: effects of country-related affect and product association on consumer responses to hospitality firms, *International Journal of Contemporary Hospitality Management*, 33 (5), 1789-1809. doi: 10.1108/IJCHM-11-2020-1324
- Li, Y., Teng, W., Liao, T.-T. and Lin, T.M.Y. (2021). Exploration of patriotic brand image: its antecedents and impacts on purchase intentions, *Asia Pacific Journal of Marketing and Logistics*, 33 (6), 1455-1481. doi: 10.1108/APJML-11-2019-0660
- Luh, Y.-H., Jiang, W.-J. and Chien, Y.-N. (2014). Adoption of genetically-modified seeds in Taiwan : The role of information acquisition and knowledge accumulation", *China Agricultural Economic Review*, 6 (4), 669-697. doi: 10.1108/CAER-03-2013-0037
- Madyaningrum, E., Chuang, YC. and Chuang, KY. (2018). Factors associated with the use of outpatient services among the elderly in Indonesia. *BMC Health Serv Res* 18, 707 doi: 10.1186/s12913-018-3512-0
- Malhotra, A. and Kubowicz Malhotra, C. (2013). Exploring switching behavior of US mobile service customers, *Journal of Services Marketing*, 27 (1), 13-24. doi: 10.1108/08876041311296347
- Malhotra N. (2007). *Marketing research: an applied orientation*, 5th edn. Pearson Education, New Delhi
- Meyer-Waarden, L. (2013). The impact of reward personalisation on frequent flyer programmes' perceived value and loyalty. *Journal of Services Marketing*, 27(3), 183-194
- Mouakket, S. (2020), "Investigating the role of mobile payment quality characteristics in the United Arab Emirates: implications for emerging economies, *International Journal of Bank Marketing*, 38 (7), 1465-1490. doi: 10.1108/IJBM-03-2020-0139
- Mrad, M., Farah, M. and Mehdi, N. (2022), "WhatsApp communication service:

- a controversial tool for luxury brands", *Qualitative Market Research*, 25 (3), 337-360. doi: 10.1108/QMR-10-2021-0132
- Muhammad, S.S., Dey, B.L., Syed Alwi, S.F., Kamal, M.M. and Asaad, Y. (2022). Consumers' willingness to share digital footprints on social media: the role of affective trust, *Information Technology & People*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/ITP-10-2020-0694
- Naicker, V. and Van Der Merwe, D.B. (2018). Managers' perception of mobile technology adoption in the Life Insurance industry, *Information Technology & People*, 31(2), 507-526. doi: 10.1108/ITP-09-2016-0212
- Nguyen, Y.T.H., Tapanainen, T. and Nguyen, H.T.T. (2022). Reputation and its consequences in Fintech services: the case of mobile banking, *International Journal of Bank Marketing*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/IJBM-08-2021-0371
- Nguyen., N.D., & Dai Trang, T.T. (2018). Repurchase intention: The effect of service quality, system quality, information quality, and customer satisfaction as mediating role: a PLS approach of m-commerce ride hailing service in Vietnam. *Marketing and Branding Research*, 5(2), 78.
- Nunnally, J. C. (1978). *Psychometric theory* (2nd ed.). New York: McGraw-Hill.
- Özen, H., Yaşın, B. (2021). A Pathway to Sustainable Health During COVID-19 Pandemic: Digital Health Services. In: Çalıyurt, K.T. (eds) *New Approaches to CSR, Sustainability and Accountability*, Volume II. Accounting, Finance, Sustainability, Governance & Fraud: Theory and Application. *Springer*, Singapore. doi: 10.1007/978-981-33-6808-8_4
- Raman, P. and Aashish, K. (2021). To continue or not to continue: a structural analysis of antecedents of mobile payment systems in India", *International Journal of Bank Marketing*, 39 (2), 242-271. doi: 10.1108/IJBM-04-2020-0167
- Rahman, A. (2015). Toward a Comprehensive Conceptualization of Digital Divide and its Impact on E-Government System Success", *E-Services Adoption: Processes by Firms in Developing Nations (Advances in Business Marketing and Purchasing, Vol. 23A)*, Emerald Group Publishing Limited, Bingley, pp. 291-488. doi: 10.1108/S1069-096420150000023003
- Rai, J.S., Yousaf, A., Itani, M.N. and Singh, A. (2021). Sports celebrity personality and purchase intention: the role of endorser-brand congruence, brand credibility and brand image transfer", *Sport, Business and Management*, 11 (3), 340-361. doi: 10.1108/SBM-06-2020-0062
- Roma, N. C. P., Togar M. S., and Achmad G. (2021). *The Asian Journal of Technology Management*, 14 (3). 273-294. doi: 10.12695/ajtm.2021.14.3.6
- Rosmayani and Mardhatillah, A. (2020). Model of intention to behave in online product purchase for Muslim fashion in Pekanbaru, Indonesia", *Journal of Islamic Marketing*, 11 (6), 1419-1441. doi: 10.1108/JIMA-09-2018-0159
- Rosyidah, Rosyidah, (2022). Emerging Challenges In Implementing Universal Health Coverage Due To Covid-19 In Indonesia, *Epidemiology and Society Health Review*; Yogyakarta, 4, (1), 38-39. doi: 10.26555/eshr.v4i1.5705
- Saleem, M.A., Zahra, S. and Yaseen, A. (2017). Impact of service quality and trust on repurchase intentions – the case of Pakistan airline industry, *Asia Pacific Journal of Marketing and Logistics*, 29 (5), 1136-1159. doi: 10.1108/APJML-10-2016-0192

- Salehzadeh, R., Sayedan, M., Mirmehdi, S.M. and Heidari Aqagoli, P. (2021). Elucidating green branding among Muslim consumers: the nexus of green brand love, image, trust and attitude, *Journal of Islamic Marketing*, Vol. ahead-of-print No. ahead-of-print. doi:10.1108/JIMA-08-2019-0169
- Schlaegel, C. (2015). Understanding individuals' initial and continued use of online auction marketplaces: A meta-analysis, *Management Research Review*, 38 (8), 855-907. doi: 10.1108/MRR-09-2013-0210
- Shankar, A. and Jebarajakirthy, C. (2019). The influence of e-banking service quality on customer loyalty: A moderated mediation approach", *International Journal of Bank Marketing*, 37(5), 1119-1142. doi: 10.1108/IJBM-03-2018-0063
- Shao Yeh, Y. and Li, Y. (2009). Building trust in m-commerce: contributions from quality and satisfaction", *Online Information Review*, 33 (6), 1066-1086. doi:10.1108/14684520911011016
- Sharif, A., Awan, T.M. and Paracha, O.S. (2022). The fake news effect: what does it mean for consumer behavioral intentions towards brands?", *Journal of Information, Communication and Ethics in Society*, 20 (2), 291-307. doi:10.1108/JICES-05-2021-0044
- Shetu, S.N., Islam, M.M. & Promi, S.I. (2022). An Empirical Investigation of the Continued Usage Intention of Digital Wallets: The Moderating Role of Perceived Technological Innovativeness. *Futur Bus J* 8, 43 doi: 10.1186/s43093-022-00158-0
- Shin, D.H. and Kim, W.Y. (2008). Forecasting customer switching intention in mobile service: an exploratory study of predictive factors in mobile number portability, *Technological Forecasting and Social Change*, 75 (6), 854-874.
- Singh, G., Slack, N., Sharma, S., Mudaliar, K., Narayan, S., Kaur, R. and Sharma, K.U. (2021). Antecedents involved in developing fast-food restaurant customer loyalty, *The TQM Journal*, 33 (8), 1753-1769. doi: 10.1108/TQM-07-2020-0163
- Syed Alwi, S.F., Nguyen, B., Melewar, T., Loh, Y.H. and Liu, M. (2016). Explicating industrial brand equity: Integrating brand trust, brand performance and industrial brand image, *Industrial Management & Data Systems*, 116 (5), 858-882. doi: 10.1108/IMDS-09-2015-0364
- Sui, X., Geng, X. (2021). Continuous usage intention to e-transaction cards in wholesale markets of agriproducts: empirical evidence from China. *Futur Bus J* 7, 11. doi: 10.1186/s43093-021-00056-x
- Sultan, P., Wong, H.Y. (2019). How service quality affects university brand performance, university brand image and behavioural intention: the mediating effects of satisfaction and trust and moderating roles of gender and study mode. *J Brand Manag* 26, 332–347. doi: 10.1057/s41262-018-0131-3
- Sun, W. (2020). Toward a theory of ethical consumer intention formation: re-extending the theory of planned behavior. *AMS Rev* 10, 260–278. doi: 10.1007/s13162-019-00156-6
- Tan, Z., Sadiq, B., Bashir, T., Hassan, M., and Rasool, Y. (2022). Investigating the Impact of Green Marketing Components on Purchase Intention: The Mediating Role of Brand Image and Brand Trust, *Sustainability*; Basel 14, (10), 5939. doi: 10.3390/su14105939
- Trivedi, S.K. and Yadav, M. (2018). Predicting online repurchase intentions with e-satisfaction as mediator: a study on Gen Y, *VINE Journal of Information and Knowledge Management Systems*, 48(3), 427-

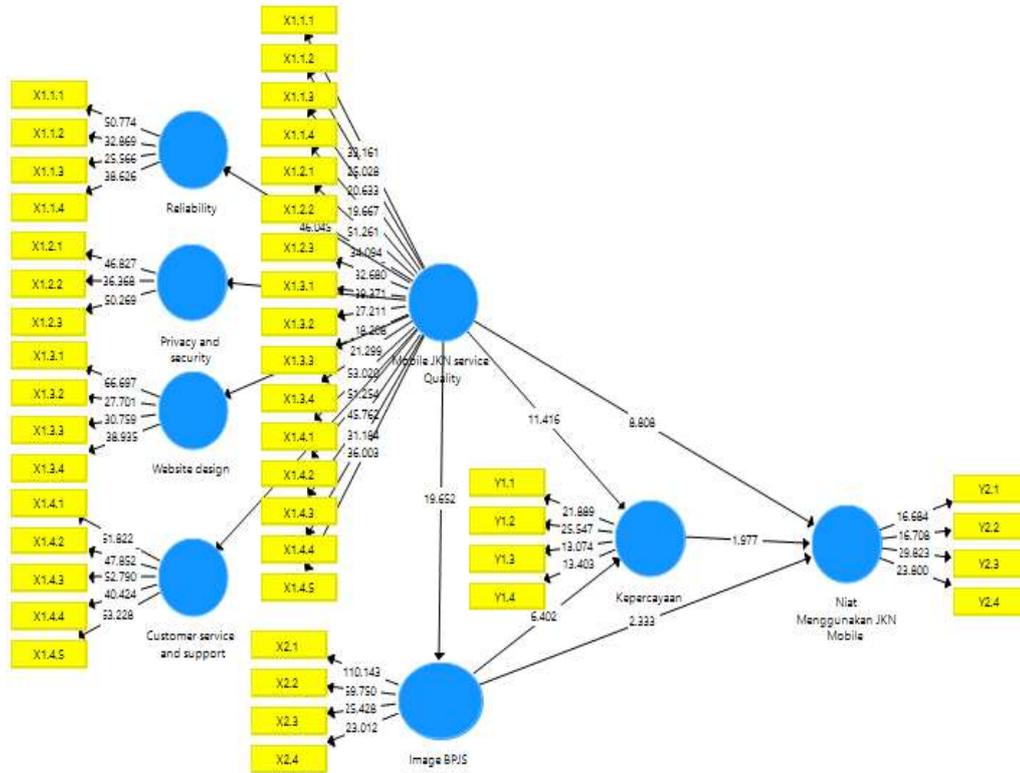
447. doi: 10.1108/VJIKMS-10-2017-0066
- Trivedi, S.K. and Yadav, M. (2020). Repurchase intentions in Y generation: mediation of trust and e-satisfaction, *Marketing Intelligence & Planning*, 38 (4), 401-415. doi: 10.1108/MIP-02-2019-0072
- Twum, K.K., Yalley, A.A., Agyapong, G.K.Q. et al. (2021). The influence of Public University library service quality and library Brand image on user loyalty. *Int Rev Public Nonprofit Mark* 18, 207–227. doi: 10.1007/s12208-020-00269-w
- Vinhas Da Silva, R. and Faridah Syed Alwi, S. (2008). Online brand attributes and online corporate brand images, *European Journal of Marketing*, 42 (9/10), 1039-1058. doi: 10.1108/03090560810891136
- Wajdi B. R., Sarra B., and Talbi, D. (2020). The contribution of board of directors' roles to ambidextrous innovation: Do board's gender diversity and independence matter?, *European Journal of Innovation Management*; Bradford, 23, (1), 40-66. doi: 10.1108/EJIM-06-2018-0110
- Wang, X. and Yang, Z. (2008). Does country-of-origin matter in the relationship between brand personality and purchase intention in emerging economies? Evidence from China's auto industry, *International Marketing Review*, 25 (4), 458-474. doi: 10.1108/02651330810887495
- Wang, X., Yang, M., Li, J. and Wang, N. (2018). Factors of mobile library user behavioral intention from the perspective of information ecology, *The Electronic Library*, 36 (4), 705-720. doi: 10.1108/EL-03-2017-0046
- Whang, C. and Im, H. (2018). Does recommendation matter for trusting beliefs and trusting intentions? Focused on different types of recommender system and sponsored recommendation, *International Journal of Retail & Distribution Management*, 46 (10), 944-958. doi: 10.1108/IJRDM-06-2017-0122
- Wong, H.W., Kwok, A.O.J. (2022). Going Cashless? How Has COVID-19 Affected the Intention to Use E-wallets?. In: Rau, P.L.P. (eds) *Cross-Cultural Design. Applications in Business, Communication, Health, Well-being, and Inclusiveness*. HCII 2022. Lecture Notes in Computer Science, vol 13313. Springer, Cham. doi: 10.1007/978-3-031-06050-2_20
- Wu, Lanmeng; Liu, Ziyang. (2022). The Influence of Green Marketing on Brand Trust: The Mediation Role of Brand Image and the Moderation Effect of Greenwash, *Discrete Dynamics in Nature and Society*; New York, 2022, doi: 10.1155/2022/6392172
- Yaseen, S.G., El Qirem, I.A., and Dajani, D. (2022). Islamic mobile banking smart services adoption and use in Jordan, *ISRA International Journal of Islamic Finance*, 14 (3), 349-362. doi: 10.1108/IJIF-04-2021-0065
- Yu, M., Liu, F., Lee, J. and Soutar, G. (2018). The influence of negative publicity on brand equity: attribution, image, attitude and purchase intention, *Journal of Product & Brand Management*, 27 (4), 440-451. doi: 10.1108/JPBM-01-2017-1396
- Zhang, M., Shen, X., Zhu, M. and Yang, J. (2016). Which platform should I choose? Factors influencing consumers' channel transfer intention from web-based to mobile library service, *Library Hi Tech*, 34 (1), 2-20. doi: 10.1108/LHT-06-2015-0065
- Zhang, R., Jun, M. and Palacios, S. (2021). M-shopping service quality dimensions and their effects on customer trust and loyalty: an empirical study, *International Journal of Quality & Reliability Management*, Vol. ahead-of-print No. ahead-of-print. doi: 10.1108/IJQRM-11-2020-0374

Appendix 1.
JKN User Complaints

No	Customer	Complaint Statement	Formulated Meaning and Coding
1	KM	I've entered the data correctly, especially my cellphone number but this app says my cellphone number is not registered, instead it's other person's cellphone number (SQ code). My cellphone number has never changed, only that one. I am pregnant and it was difficult to apply for BPJS KIS, coming to the office from 25-10-21, I was told to go home even though I had brought complete files and it had to be done online. After tried it online, it was like this. Waiting to be contacted via WA, but until now there is no response. Wanted to know if this app could help, but instead, the case was like this (code T)	<ul style="list-style-type: none"> ● Mobile JKN <i>Service Quality</i> (SQ : Service Quality) ● Lack of Mobile JKN Responsiveness ● Decreased trust (T: Trust)
2	OZ	Why does the password keep displayed to be wrong even though I've always used that password (SQ code) And I've succeeded in changing my phone number via PANDAWA, why is it still my previous phone number, which is no longer active. Troublesome. Poor!!!! (Code: I) Wanting to register using my child's account, even when I entered a phone number to request an OTP code, I need to use credit.	<ul style="list-style-type: none"> ● Mobile JKN <i>Service Quality</i> ● Disappointment with Mobile JKN Service Quality ● Tarnished image (I : Image)
3	PA	Please update the application, it costs time for users (SQ code) Why are all the correct email and passwords I entered couldn't get me in the app. I want to download a new card, I can't get treatment. It's very difficult to login the app (code T) While the entry limit given only 3 times. Then I have to wait. Please update the app, to reduce trouble when using it (R code)	<ul style="list-style-type: none"> ● Mobile JKN <i>Service Quality</i> ● Doubtful system reliability (R=Reliability) ● Decreased trust (T: Trust)
		Five Types of Variables detected in JKN service user complaints	<ul style="list-style-type: none"> ● Mobile JKN Service Quality ● Brand Image BPJS ● Trust ● Intention to use Mobile JKN

Source: Mobile JKN Homepage, 2021

Appendix 2.
PLS SEM Analysis Results



© 2022. This work is published under
<https://creativecommons.org/licenses/by-sa/4.0/>(the “License”).
Notwithstanding the ProQuest Terms and Conditions, you may use this
content in accordance with the terms of the License.