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The Effect of E-Service Quality, E-Trust, and Ease of use on E-Satisfaction on the JKN Mobile Application
(Study on JKN Mobile Application Users in Kolaka Regency)

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Abstract. *This study investigates the influence of E-Service Quality, E-Trust, and Ease of Use on E-Satisfaction among users of the Mobile JKN application in Kolaka Regency. Employing a quantitative method, data were collected through structured questionnaires distributed to 150 purposively selected respondents. The analysis was conducted using Structural Equation Modeling with the Partial Least Squares (PLS-SEM) technique via SmartPLS 4.0. The results reveal that all three independent variables significantly affect E-Satisfaction, with Ease of Use having the most substantial influence, followed by E-Service Quality and E-Trust. The measurement model demonstrates strong reliability and validity through AVE, composite reliability, and Cronbach's Alpha values that meet recommended thresholds. The structural model explains 54% of the variance in E-Satisfaction, indicating a moderate predictive capability. These findings emphasize the importance of usability, trust, and digital service performance in enhancing user satisfaction with public health service applications. The study provides practical implications for developers and policymakers in improving the functionality and trustworthiness of digital platforms, particularly in the public health sector.*

Keywords: *E-Satisfaction, E-Service Quality, E-Trust, Ease of Use, Mobile JKN.*

1. INTRODUCTION

E-satisfaction represents users' psychological responses after experiencing an online service or application and reflects the extent to which their expectations are fulfilled through digital interaction (Shamia & Piartrini, 2023). In digital service contexts, satisfaction is not merely a final outcome but the result of accumulated perceptions shaped by system quality, usability, information reliability, and emotional engagement (Cheng et al., 2022). As more public services transition to digital platforms, e-satisfaction becomes an essential measure of service effectiveness and user loyalty (Ali & Bhasin, 2020). Studies have shown that high e-satisfaction levels positively influence users' intentions to continue using digital applications, especially in critical sectors such as healthcare (Larasati et al., 2021).

In Indonesia, the government's digital transformation agenda has been extended to the healthcare sector through the introduction of the Mobile JKN application, managed by BPJS Kesehatan. This platform was developed to offer easy access to national health insurance services, including membership status, healthcare facilities, and claims. Despite its practical advantages, the application has yet to reach optimal user engagement. Survey data from Kolaka Regency show that most citizens prefer accessing BPJS services in person, citing reasons such as a lack of knowledge about the app's features and concerns about data security (Khoirunnisa, 2024). These challenges highlight the need to examine the underlying factors that influence

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user satisfaction and the effectiveness of public digital services. Furthermore, conflicting results from prior studies on the effects of e-service quality, e-trust, and ease of use suggest the need for further empirical research contextualized within public health applications (Kaeng, 2023; Ramadhayanti et al., 2023).

One of the key factors affecting user satisfaction is e-service quality, which encompasses system reliability, speed, service fulfillment, and data privacy. High quality electronic services increase the likelihood of user satisfaction by meeting or exceeding their expectations (Marwanah & Shihab, 2022). Research has consistently shown that users are more likely to continue using a service when it is perceived as efficient, responsive, and secure (Syakhnur & Hendrik, 2023). Aljarah et al. (2020) confirmed a positive and significant relationship between e-service quality and user satisfaction, particularly in digital healthcare platforms.

In addition to service quality, electronic trust (e-trust) plays a crucial role in forming user satisfaction. In the absence of face to face interaction, trust becomes a proxy for security, integrity, and reliability in online systems (Wibasuri & Alfian, 2022). Trust in digital platforms is built through reputation, data protection, and transparency. Alalwan (2020) emphasized that trust acts as a mediator between service quality and satisfaction in mobile service environments. Therefore, reinforcing user trust is vital for sustaining application use in the public sector.

Furthermore, ease of use, defined as the degree to which users perceive an application as simple and intuitive, is also a determinant of e-satisfaction. An application's navigation clarity, interface design, and overall accessibility affect the user experience (Wakhida & Sanaji, 2020). According to the Technology Acceptance Model (TAM), perceived ease of use fosters positive attitudes toward technology adoption and enhances user satisfaction (Yogi & Pramudana, 2021). Nair et al. (2021) found that usability significantly influences satisfaction in digital health applications, highlighting the need for user friendly design in public service platforms.

2. THEORETICAL STUDY

This research is underpinned by the Technology Acceptance Model (TAM) developed by Davis (1989), which explains how users come to accept and use a technology. TAM identifies two primary factors influencing users' behavioral intentions: perceived ease of use and perceived usefulness. In subsequent developments, ease of use has been linked directly to user satisfaction, especially in mobile service platforms (Kasilingam, 2020). The model serves

as a suitable theoretical framework for understanding user satisfaction (e-satisfaction) within the context of digital health services such as the Mobile JKN application.

E-Satisfaction

E-satisfaction refers to the user's overall emotional response and contentment derived from their experience with an electronic service (Shamia & Piartrini, 2023). It is shaped by both cognitive evaluations such as the efficiency and reliability of the system and affective responses, including trust and usability (Sirait et al., 2022). High e-satisfaction is linked with increased loyalty and continued system use, particularly in public service contexts (Ali & Bhasin, 2020). Kotler, as cited in Sari (2024), notes that satisfaction in digital platforms is a reflection of how well users' expectations are met across different touchpoints of service delivery. Prior studies have shown that e-satisfaction is influenced by service quality, trust, and usability. For instance, Valentina (2020) found that digital satisfaction improves when systems are responsive, user friendly, and trustworthy. This confirms the critical role of user experience design and service reliability in enhancing digital engagement.

E-Service Quality

E-service quality refers to users' judgment of the overall excellence of electronic services, particularly in terms of reliability, responsiveness, efficiency, privacy, and fulfillment (Zeithaml et al., 2010; Marwanah & Shihab, 2022). In the context of healthcare platforms, it relates to how well the application supports users in accessing timely and accurate health information, scheduling appointments, or viewing claims status. Syakhnur & Hendrik (2023) argue that when digital health applications provide seamless service delivery and meet user expectations, satisfaction levels increase significantly. Aljarah et al. (2020) and Kaeng (2023) further assert that service quality is a critical antecedent of satisfaction in both private and public mobile health platforms.

E-Trust

Electronic trust (e-trust) is defined as the belief that a digital platform will act reliably and in the best interests of its users (Afiqoh et al., 2024). It comprises perceptions of system security, data privacy, and platform credibility (Sawlani, 2021). Trust is especially vital in public digital services where users are concerned with the integrity and safety of their personal data. According to Alalwan (2020), trust directly influences users' willingness to adopt and recommend mobile health applications. Studies by Wibasuri & Alfian (2022) and Liani & Yusuf (2021) found that trust in the platform's technical performance and ethical practices significantly contributes to user satisfaction.

Ease of Use

Ease of use is defined as the extent to which a system is perceived as free of effort and easy to operate (Davis, 1989; Yogi & Pramudana, 2021). It includes dimensions such as learnability, accessibility, interface clarity, and system intuitiveness (Wakhida & Sanaji, 2020). In mobile healthcare, applications must accommodate users of diverse digital literacy levels. Studies by Nair et al. (2021) and Alfyana & Zuhroh (2022) confirmed that users who perceive health apps as easy to use are more likely to be satisfied and continue using the app. The Technology Acceptance Model also emphasizes that ease of use shapes attitudes, which in turn affect satisfaction and behavioral intention.

Previous Research and Theoretical Positioning

Empirical studies have revealed diverse findings regarding the influence of e-service quality, e-trust, and ease of use on user satisfaction. For instance, research by Ramadhayanti et al. (2023) found that ease of use had no significant effect on satisfaction, while Nurul Islami et al. (2024) reported a strong positive correlation. Similarly, E-Trust was found insignificant in some studies (Prasetyo & Yusran, 2022) but significant in others (Mubarok & Kurriwati, 2021). These inconsistencies underscore the necessity for contextual research focused on specific applications such as Mobile JKN. By integrating TAM with current empirical evidence, this study aims to clarify how service quality, trust, and usability affect satisfaction in a public mobile health context.

3. RESEARCH METHODS

This study employs a quantitative approach to examine the influence of E-Service Quality, E-Trust, and Ease of Use on E-Satisfaction in the context of Mobile JKN application users in Kolaka Regency. The research focuses on analyzing the cause and effect relationships between the independent variables E-Service Quality, E-Trust, and Ease of Use and the dependent variable, E-Satisfaction. The population consists of residents in Kolaka aged 15–44 who are registered as JKN members, totaling 118,122 individuals, though the exact number of app users is unknown. Therefore, a purposive sampling technique was applied to select 150 respondents who had prior experience using the Mobile JKN application. Data were collected via a closed ended questionnaire and analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method through SmartPLS 4.0 software. The use of SEM PLS is appropriate in this study due to its ability to analyze complex latent variable relationships, suitability for small sample sizes, and tolerance for non normal data distribution (Hair et al., 2020; Ramayah et al., 2022).

Each variable is measured using multiple indicators sourced from reputable studies. E-Service Quality is assessed based on four dimensions: efficiency, availability, fulfillment, and privacy, aligning with the framework by Zeithaml et al. (2010) and elaborated by Suryawirawan et al. (2022). E-Trust includes indicators of security, privacy, and reliability, as adopted from Ling (2010) and supported by Liani & Yusuf (2021). Ease of Use is measured by how easily the system can be learned, used, and accessed, referencing the model proposed by Yoganda (2017) in Puspitasari & Aprileny (2020). Meanwhile, E-Satisfaction is gauged through system performance, navigation quality, layout design, perceived usefulness, and data quality, based on indicators from Natalea & Christiani (2019). All variables were confirmed valid and reliable through pilot testing, and a 5-point Likert scale was employed for data scoring.

4. RESULTS AND DISCUSSION

This study aimed to analyze the influence of E-Service Quality, E-Trust, and Ease of Use on E-Satisfaction among users of the Mobile JKN application in Kolaka Regency. Data were collected using a closed ended questionnaire distributed to 150 purposively selected respondents and analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method via SmartPLS 4.0 software. The findings indicate that all three independent variables have a significant effect on E-Satisfaction. The hypothesis testing results show that E-Service Quality has a path coefficient of 0.226 (T-Statistic = 2.183; P-Value = 0.015), E-Trust at 0.153 (T-Statistic = 1.790; P-Value = 0.037), and Ease of Use at 0.465 (T-Statistic = 3.882; P-Value = 0.000). All values exceed the established significance thresholds ($T > 1.64$ and $P < 0.05$), confirming the acceptance of each hypothesis. This is further supported by descriptive analysis, where respondents reported positive perceptions regarding service quality, trust, and the ease of using the Mobile JKN application.

More specifically, indicators under E-Service Quality including efficiency, availability, fulfillment, and privacy showed positive contributions to user satisfaction. For E-Trust, key factors such as security, privacy, and reliability foster user confidence in the system. Notably, Ease of Use emerged as the most dominant factor with the highest impact score, demonstrated by the indicators of ease of learning, ease of use, and accessibility. These findings are consistent with previous research by Suryawirawan et al. (2022) and Yoganda (2017) in Puspitasari & Aprileny (2020), affirming that service quality, trust, and user friendliness are key predictors of digital user satisfaction. The implications suggest that enhancing both technical and psychological aspects of the application is vital to maintaining user loyalty, especially in digital

public services like Mobile JKN. Practically, this study provides recommendations for BPJS Kesehatan to improve user interface design and reinforce data security mechanisms. However, limitations include the geographic scope and limited sample size. Future research should expand the study to other regions and consider additional variables such as information quality or user experience to further understand the dynamics of E-Satisfaction.

Average Variance Extracted (AVE)

The Average Variance Extracted (AVE) value is commonly utilized to demonstrate that the construct meets the criteria for discriminant validity within an acceptable range. A construct is considered to have good discriminant validity when its AVE exceeds 0.5 on the measurement scale (Abdillah & Hartono, 2015). In this study, the AVE values obtained for each construct are as follows:

Table 1. Average Variance Extracted (AVE)

Variable	AVE
E-Service Quality	0,726
E-Trust	0,732
Ease Of Use	0,834
E-Satisfaction	0,779

Source: Data processed using PLS 4.0, 2025

Table 1 presents the Average Variance Extracted (AVE) values for each construct in the study, namely E-Service Quality, E-Trust, Ease of Use, and E-Satisfaction. AVE is a key metric used to assess convergent validity in a measurement model. It indicates the extent to which a latent variable explains the variance of its associated indicators, rather than being influenced by measurement error. According to Hair et al. (2020), an AVE value above 0.50 signifies adequate convergent validity, meaning that over 50% of the variance is captured by the construct rather than by error.

In this study, all constructs meet this criterion, with AVE values well above the threshold: E-Service Quality (0.726), E-Trust (0.732), Ease of Use (0.834), and E-Satisfaction (0.779). These results indicate that the indicators are consistently measuring their respective latent variables. Notably, Ease of Use records the highest AVE, reflecting a particularly strong association between the construct and its indicators. Although E-Service Quality has the lowest AVE among the four, it still demonstrates strong convergent validity. Thus, the findings confirm that the measurement model is reliable and appropriate for further structural analysis, supporting the robustness of the constructs in evaluating user satisfaction with the Mobile JKN application.

Table 2. AVE Square Root Results and Latent Variable Correlation

Variable	E-Satisfaction	E-Service Quality	E-Trust	Ease Of USe
E-Satisfaction	0,822			
E-Service Quality	0,611	0,852		
E-Trust	0,529	0,513	0,856	
Ease Of USe	0,697	0,666	0,566	0,913

Source: Data processed using PLS 4.0, 2025

Table 2 presents the results of the reliability test using two key indicators: Composite Reliability (CR) and Cronbach's Alpha (CA). These two measures are commonly used to assess the internal consistency of the constructs in structural equation modeling. According to Hair et al. (2020), both CR and CA values should exceed 0.70 to be considered acceptable, although values above 0.80 are preferred for high stakes research.

In this study, all constructs exhibit high internal consistency with CR values ranging from 0.891 to 0.946 and CA values ranging from 0.828 to 0.929. The construct E-Satisfaction has the highest reliability scores (CR = 0.946; CA = 0.929), followed by Ease of Use (CR = 0.938; CA = 0.901). These findings suggest that the indicators used are highly consistent in measuring their respective constructs. The use of CR is particularly emphasized in PLS SEM because it is considered a more accurate measure of reliability than Cronbach's Alpha, especially when the indicators have unequal loadings (Sarstedt et al., 2020).

Additionally, Nunnally and Bernstein (1994) highlight that a Cronbach's Alpha above 0.80 indicates that the scale has good reliability, especially in confirmatory research. These results collectively indicate that the measurement model is robust, reliable, and well suited for hypothesis testing in the structural model. With strong internal consistency across all constructs, researchers and practitioners can have high confidence in the validity of the instrument and the conclusions drawn from the structural path analysis.

Composite Reability And Cronbach' Alpha

In addition to assessing construct validity, reliability testing was also performed by examining the values of Composite Reliability and Cronbach's Alpha. These metrics evaluate the consistency of the indicator blocks in measuring their respective constructs and latent variables. The results of the composite reliability and Cronbach's Alpha assessments are presented as follows:

Table 3. Composite Reability And Cronbach's Alpha

Variable	*Cronbach's Alpha*	*Composite Reliability (rho-c-)*
E-Satisfaction	0,929	0,946
E-Service Quality	0,875	0,913
E-Trust	0,828	0,891
Ease Of Use	0,901	0,938

Source: Data processed using PLS 4.0, 2025

Based on the output values presented in Table 3, it can be concluded that the construct demonstrates satisfactory reliability. A construct is considered reliable if it achieves a Composite Reliability score greater than 0.7 and a Cronbach's Alpha score exceeding 0.5. Furthermore, Table 3 also provides the R-Square (R^2) value for the dependent variable, E-Satisfaction. Within structural equation modeling, the R^2 value indicates the proportion of variance in the dependent variable that is accounted for by the independent variables. According to the classification proposed by Chin (1998), an R^2 value is deemed substantial when ≥ 0.67, moderate when it falls between 0.33 and <0.67, and weak when it is less than 0.33.

The R-Square value of 0.540 in this study indicates that 54% of the variation in E-Satisfaction is explained by the combination of E-Service Quality, E-Trust, and Ease of Use. This falls within the moderate category, implying that the model has a good level of predictive accuracy and is suitable for explanatory purposes. Hair et al. (2020) also support this interpretation, emphasizing that R^2 values above 0.50 are considered moderate and acceptable in behavioral research, especially within the context of user satisfaction and technology acceptance studies.

This finding reinforces the significance of the three independent variables as reliable predictors of satisfaction in the use of the Mobile JKN application. The remaining 46% of variance may be explained by other factors not included in this model, such as system quality, user experience, or perceived usefulness, which future research may consider exploring.

Structural Model Testing (Inner Model)

The structural model (inner model) in Partial Leare Square is usually evaluated using R-Square for the dependent variable and the T-Statistic value in each test with Path Analysis. The structural model in this test is as follows:

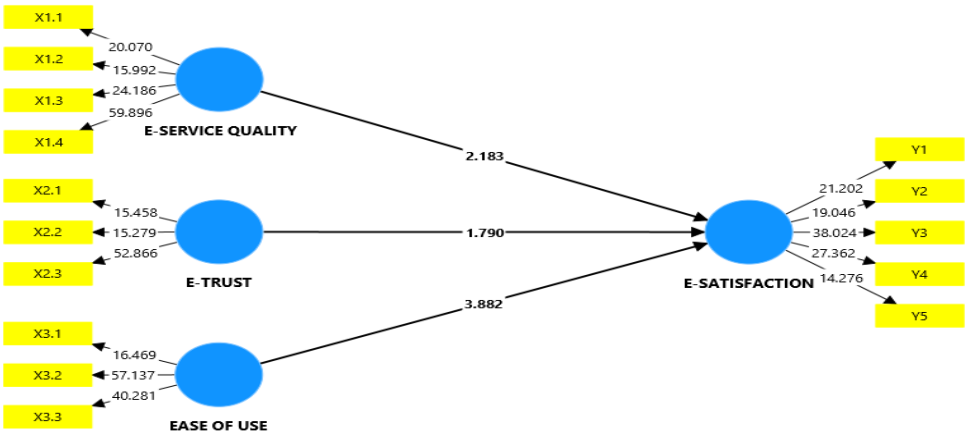

Figure 1. Output Pls Boothstraphing

Source: Data processed using PLS 4.0, 2025

Analysis of Variance (R2) or Determination Test

The determination test, commonly referred to as the R-Square (R^2) analysis, serves as a key tool for evaluating the predictive strength of a research model. Specifically, it quantifies how much variance in the dependent variable in this case, E-Satisfaction can be accounted for by the independent variables, namely E-Service Quality, E-Trust, and Ease of Use. As discussed by Ghozali (2016) and Latan & Ghozali (2016), the R^2 value helps determine the explanatory capacity of a model, with values approaching 1 indicating a high predictive capability and values closer to 0 reflecting minimal explanatory power. In this study, the R^2 value is reported at 0.540, which falls within the moderate category based on Chin's (1998) criteria (i.e., strong ≥ 0.67, moderate = 0.33–0.66, and weak ≤ 0.33).

This result implies that 54% of the variability in E-Satisfaction can be explained by the three independent variables under investigation. The remaining 46% of variance is attributed to other factors outside the research model, potentially including elements like system quality, user experience, or perceived usefulness. This moderate level of prediction accuracy underscores the partial but significant role of the studied variables in shaping user satisfaction. The findings reinforce the notion that digital public service applications, like Mobile JKN, must integrate not only functional elements but also psychological and emotional aspects to enhance satisfaction effectively. Variance analysis is a test conducted with the aim of determining the magnitude of the influence between variables in this case the independent variable. The value of the variance analysis (R2) or determination test is as follows:

Table 4. R Square Value

Construct	Mark R Square
E-Satisfaction	0,540

Source: Data processed using PLS 4.0, 2025

From Table 4 above, it shows that the E-Satisfaction construct can be explained by 0.540 by the variables e-service quality, e-trust, and ease of use, while the remaining 46% is influenced by other factors outside this research model. Based on Ghozali & Latan (2016), the R-Square value above 0.67 is categorized as strong, between 0.33 and 0.67 is categorized as moderate, and below 0.33 is categorized as weak. Thus, the R-Square value of 0.540 in this study is included in the moderate category. This means that the influence of the determination of the variables E-Service Quality, E-Trust, and Ease of Use on E-Satisfaction is at a moderate level. It can be interpreted that the Mobile JKN application is able to provide a good service experience in the minds of users, increase trust in BPJS Kesehatan digital services, and facilitate access to health services.

Path Coefficient (Mean, STDEV, dan Stattistic)

Path Coefficient is carried out with the aim of strengthening the relationship between constructs in each hypothesis (Wonua, 2021). Path Cefficient is tested using PLS Boothstrapping by looking at the T-Statistic of the independent variable against the dependent variable. According to Abdillah and Hartomo (2015), the rule of thumb provisions used in a study are T-Statistic> 1.64 with a significant level of P-Value or probability value <5% and positive. The results of the Path Cefficient are:

Table 5. Path Coefficient Value

Hipotesis	*Original Sample Estimate (O)*	*Mean of Sub Sample (M)*	*Standar Deviation (STDEV)*	*T-Statistic (|O/STDEV|)*	*P-Values*
ESQ > ES	0.226	0.232	0.104	2.183	0.015
ET > ES	0.153	0.148	0.085	1.790	0.037
EOU > ES	0.460	0,465	0.118	3.882	0.000

Source: Data processed using PLS 4.0, 2025

5. CONCLUSION AND SUGGESTIONS

This study concludes that E-Service Quality, E-Trust, and Ease of Use significantly influence E-Satisfaction among users of the Mobile JKN application in Kolaka Regency. Through empirical testing using the SEM PLS method on 150 respondents, all three hypotheses were supported by significant path coefficients and T-statistics exceeding the minimum threshold. Ease of Use emerged as the most dominant factor, indicating that when users perceive the application as simple and intuitive, their satisfaction increases considerably. E-Service Quality and E-Trust also positively affect satisfaction, demonstrating the importance of efficient service delivery, system reliability, and data security. These findings affirm the

relevance of the Technology Acceptance Model (TAM) in public digital health services, reinforcing that both functional and emotional aspects are central to shaping user experience and behavioral intentions.

Based on the results, practical recommendations are directed to BPJS Kesehatan and related developers to enhance application features that support ease of use, such as user friendly interface design and responsive navigation. Moreover, continuous improvements in data security, transparency, and service responsiveness are necessary to sustain trust and engagement among users. Despite its contributions, the study is limited by its geographic scope and sample size, which may restrict the generalizability of the findings. Future research is encouraged to include a broader demographic and incorporate additional variables such as user experience or perceived value to further enrich the understanding of digital service satisfaction in healthcare contexts.

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