

PARTICIPANT SATISFACTION MEDIATION: THE IMPACT OF SERVICE QUALITY AND TRUST ON LOYALTY IN MOBILE JKN PARTICIPANTS OF BPJS KESEHATAN MADIUN BRANCH

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Abstract

This study aims to analyze the influence of service quality and trust on the loyalty of participants of the Mobile JKN application BPJS Kesehatan Madiun Branch, with participant satisfaction as a mediation variable. The research method uses a quantitative approach through a questionnaire survey to Mobile JKN participants. The results of the study show that service quality including usage efficiency, system reliability, feature responsiveness, and personal data protection have a positive and significant effect on participant loyalty, both directly and through participant satisfaction as a mediation variable. Participants' trust in the integrity, transparency, and competence of service managers also has a strong effect on loyalty, where participant satisfaction mediates the relationship significantly. The findings prove that participant satisfaction is the main bridge that connects service quality and trust with the loyalty of Mobile JKN application users. The recommendations from this study are the importance of increasing digital feature innovation, transparency, and participant education to strengthen the satisfaction and loyalty of BPJS Kesehatan digital health service users.

Keywords: Service Quality, Trust, Participant Satisfaction, Loyalty, Mobile JKN

INTRODUCTION

The development of information technology has brought major changes in various aspects of people's lives, including in the public service sector. The Government of Indonesia is gradually encouraging the digitalization of services to improve efficiency, transparency, and ease of access for the public. This digital transformation is not only part of bureaucratic modernization, but also as a strategy to strengthen public trust in the performance of service provider agencies. In the context of national health services, the integration of digital systems is a strategic step to support the effectiveness of health social security programs that touch all levels of society.

Digital transformation in public services has become an urgent need for the Indonesian people amid the demands for faster and more transparent health services (Phase, 2023). Mobile JKN BPJS Kesehatan is present as an innovative technology-based solution that offers easy access to services, ranging from checking the status of activeness, participant registration, payment of contributions, to health service claims that have been done manually at branch offices (Rahayu & Nasrawati, 2024). These changes encourage people to adapt to digital mechanisms for the sake of time and process efficiency, however, the rapid adoption of technology is not always followed by full satisfaction from participants (Putri *et al.*, 2024). Various complaints still arise, such as slow data verification processes, suboptimal synchronization of participant information, and other related complaints *Responsiveness* Officer on the application (Pasaribu, 2024). In addition, the factor of trust in service providers is becoming increasingly crucial, especially related to the security of personal data in the digital era (Musana *et al.*, 2024). This phenomenon shows that the success of an application is not only measured by the number of users, but further on how the quality of service, level of trust, and satisfaction of participants contribute to shaping loyalty in the long run (Laughter *et al.*, 2024). Thus, important questions arise related to the dynamics of interaction of the three main variables of service quality, trust, and satisfaction in determining participant loyalty in the era of digitization of public services (Kasinem, 2022).

In the context of public service management, loyalty is an important concept that reflects the extent to which users remain consistent in using a service over time. Loyalty develops as a result of positive experiences, trust, and satisfaction with the services received. Participant loyalty is a vital element that determines the continuity and success of public institutions and healthcare-based businesses (Astuti, 2024). Loyalty is measured not only by the participants' emotional attachment and behavior in using the service, but also by the extent to which they are willing to recommend services to others, demonstrate compliance in the payment of dues, and actively participate in the programs run (Widiastuti *et al.*, 2024). An institution that has loyal participants will find it easier to maintain active membership, increase the degree of administrative compliance, and strengthen a positive image in the eyes of the public (Musana *et al.*, 2024). Loyalty also impacts operational efficiency, reduces repetitive marketing costs, and increases the success of social security missions nationwide (Arrosadi & Verawati, 2022). If participant loyalty tends to be low, the potential for a decrease in participation rates and obstacles to program implementation will increase, making it difficult to achieve the goal of universal health coverage (Qatrunnada, 2023).

In every form of public service implementation, service quality is the main benchmark that determines the success of an agency in meeting community expectations. Service quality plays an important role in creating satisfaction and building trust, especially

in the digital era which demands convenience, speed, and accuracy in providing services. In the midst of changing patterns of public interaction with application-based service systems, service quality is a key factor that assesses the extent to which service providers are able to provide a comfortable, safe, and user-oriented experience. Service quality can be interpreted as the level of conformity between customer expectations and the performance of the services received (Dewantari *et al.*, 2024). The dimension of service quality, as stated in various theories and research results, includes *Reliability* (reliability of processes and results), *Insurance* (Ensuring the security and clarity of information), *Empathy* (the officer's concern for the needs of the participants), *Responsiveness* (responsiveness in serving), and *Tangible* (completeness of physical facilities and digital infrastructure) (Widiastuti *et al.*, 2024). The availability of superior features in the application, the speed of response to complaints, and the ease of navigation on Mobile JKN greatly determine participants' perception of service quality (Sudjadi *et al.*, 2023). Empirical studies prove that the loyalty level of participants will increase significantly if they get a consistent, comfortable, and expected service experience (Bahiizza Shadrina Zhafarin *et al.*, 2023). Therefore, excellent service quality is a prerequisite for the creation of strong and sustainable loyalty (Mastura & Ibrahim, 2021).

In the relationship between service providers and users, trust plays a fundamental role as the foundation for creating sustainable relationships. Without an element of trust, even good service quality will not be able to build loyalty or long-term satisfaction. Trust can be interpreted as an individual's belief in the reliability, integrity, and competence of the service provider in fulfilling its promises and responsibilities (Morgan & Hunt, 1994). In the midst of digital transformation, trust has become a central factor in building long-term relationships between participants and healthcare providers such as BPJS Kesehatan (Loudang & Keni, 2022). Participants' trust can grow when they feel confident in the integrity and commitment of service providers in safeguarding personal data, providing accurate information, and being responsive to various problems faced by Mobile JKN application users (Hermawan *et al.*, 2023). Consistency, transparency, and security assurance of applications are important indicators in the formation of *Trust* Participants (Andri & Suryanto, 2023). Previous research (Isnaini & Hanandhika, 2024) Affirms that participants who have a high level of trust tend to show loyalty through active participation, compliance in administrative procedures, and openness in providing information and feedback for service improvement. Trust is becoming increasingly relevant in the digital age, when the risk of data leakage and doubts about the validity of systems are often the main obstacles to the adoption of digital services (April *et al.*, 2023).

User satisfaction is an important indicator that determines the success of a system in meeting the needs of the community. Satisfaction describes the extent to which the services provided are in accordance with the expectations and perceptions of users after they interact with the service system. In the digital age, satisfaction is not only measured by speed and ease of access, but also by the overall experience that includes emotional aspects, comfort, and user trust in the service provider. Satisfaction can be interpreted as a person's feeling of happiness or disappointment that arises after comparing the results of the service received with previous expectations (Kotler & Keller, 2016). If the performance of the service exceeds expectations, then satisfaction will increase; On the other hand, if performance is not as expected, then satisfaction decreases. Participant satisfaction appears as *Outcome* emotional and psychological experience of the service as a whole, which is judged from a comparison

between expectations before using the service and perception after receiving the service (Dewi & Jihad, 2023). In the framework of public service research, satisfaction has been shown to be a mediating variable that strengthens the relationship between service quality and trust in participant loyalty. This means that even if the quality of service and trust level are good, loyalty will not be optimal if participant satisfaction has not been achieved (Lie) *et al.*, 2025). Satisfied participants will tend to be loyal, recommend the Mobile JKN application, and help improve the service process through *Feedback* that are constructive. This is the strategic role of satisfaction as a link between *Service Quality - Trust - Loyalty* in the model of using digital services in the Health sector (Putri *et al.*, 2024).

There are *Gap* research that comprehensively examines the relationship between these three variables in the context of digital application-based public services, including Mobile JKN BPJS Kesehatan (Ratu & Idris, 2023). Some studies have found that the influence of each variable on loyalty is not always significant or consistent, so further research is needed to fill that gap (Armanda & Hannah, 2025). In addition, the measurement instruments used to assess satisfaction as a mediator are relatively less standardized, nor have they been strengthened by adequate quantitative validation (Indah Yani & Sugiyanto, 2022). On the other hand, mediation variables that can strengthen or weaken the relationship between variables are still rarely explicitly identified, even though they have great potential as an enrichment of modern public service research models. This research raises the importance of filling the gap in knowledge so that the variable relationship model is more comprehensive, while supporting the development of relevant measurement instruments in the future (Yustan *et al.*, 2024). Although there have been many studies on the effect of service quality and trust on participant loyalty, the results often show inconsistencies, especially when satisfaction is placed as a mediating variable (Loudang & Keni, 2022), (Armanda & Hannah, 2025) and (Octavia, 2022).

Table 1.
JKN Mobile User Survey

| Yes | User Categories | Percentage | Yes |
|-----|--|------------|---|
| 1 | Monthly regular users | 65% | Participants who actively use the app each month |
| 2 | Participants experience technical problems (failed to login, data does not match, claim error) | 20% | Experiencing technical barriers when accessing app features |
| 3 | Participants were dissatisfied with the speed and quality of the digital service response | 15% | Poor judgment in problem solving and customer service. |

Source : Data Processed by Researchers (2025)

In table 1. of the *JKN mobile* user survey , the object studied is active participants of BPJS Kesehatan Mobile JKN application users registered in the Madiun Branch area, namely participants who have used the application at least more than twice, do not use other BPJS digital services, are already registered as recipients of contribution assistance, and only have one type of insurance. Data from BPJS Kesehatan Madiun Branch in 2024 shows that 134,866 active participants have used *Mobile JKN*, but only about 65% use the application regularly every month. The rest, around 20% of participants experienced technical problems such as *login* failures, data mismatches, and errors in the *claim feature*, while the other 15%

stated that they were not satisfied with the speed of problem resolution and the quality of the response of digital services. This quantitative fact makes it clear that *Mobile JKN* in general has been accepted, but there are still challenges in maintaining participant loyalty which is influenced by the quality of service, trust, and satisfaction felt. The data is also in line with the national phenomenon, where efforts to digitize BPJS Kesehatan services have not been fully able to provide full comfort and trust to application users in each region.

Table 2.
Mobile JKN Facts Data

| Aspects | Pre-Survey Sample | Positive | % | Negatives | % |
|-----------------------|-------------------|----------|-----|-----------|-----|
| Customer Loyalty | 50 | 30 | 62% | 17 | 38% |
| Customer Satisfaction | 50 | 34 | 71% | 13 | 29% |

Source : Pre-Research Survey, (2025)

The data in Table 2. shows the results of the pre-survey related to two important aspects: loyalty and satisfaction of *participants of the Mobile JKN BPJS Kesehatan Madiun Branch*, with 50 respondents involved each of them. In the aspect of loyalty, there are 62% of respondents who have a positive attitude and 38% who have a negative attitude. Meanwhile, in the satisfaction aspect, the percentage of respondents with a positive attitude was higher, namely 71%, and negative ones were 29%. The high percentage of participant satisfaction (71%) compared to participant loyalty (62%) indicates that *the Mobile JKN* service has satisfied the majority of users, but there is still a *gap* in leading this satisfaction to higher participant loyalty. This means that some participants who are satisfied have not all become loyal participants to *the Mobile JKN* service.

The results of this study are expected to make a real contribution to the management of BPJS Kesehatan Madiun Branch to evaluate and develop strategies to improve the quality of services based on *the Mobile JKN* application. By understanding the mediating role of participant satisfaction in strengthening the relationship between service quality and trust in loyalty, managers can design policies more accurately in responding to the needs of participants in the digital era. Important implications of this study are the improvement of application features, increasing participants' digital literacy, strengthening the complaint management system, and developing *a more effective trust building program* . Thus, the loyalty of participants can be maintained and is expected to be able to support the achievement of national health insurance goals, especially in the Madiun Branch area which has specific demographic and operational challenges. This research can also be a reference for the development of other public digital services in transforming the service system based on satisfaction and *trust*.

Several previous studies have shown inconsistent results related to the effect of service quality and trust on participant loyalty through satisfaction as a mediating variable. Research by (Effendy *et al.*, 2021), (Ratu & Idris, 2023) and (Pasaribu, 2024) stating that service quality and trust have a positive and significant effect on the loyalty of digital public service participants. However, different results were found by (Armanda & Hana, 2025) and (Hafidz & Muslimah, 2023) which shows that the influence of trust on loyalty is not significant, while participant satisfaction only partially acts as a mediator. The findings are strengthened by studies (Indah & Sugiyanto, 2022) and (Sri *et al.*, 2025) which reveals that

the measurement of participant satisfaction as a mediation variable is still not standardized and requires stronger quantitative validation. This inconsistency gives rise to *Research gap* relevant to be re-examined in the context of public digital services, especially in participants *Mobile JKN BPJS Kesehatan Madiun Branch*.

The novelty of the research lies in a comprehensive analysis of the relationship between service quality, trust, and loyalty by involving participant satisfaction as mediators, especially in the digital context of *Mobile JKN BPJS Kesehatan Madiun Branch*. This research not only fills the gap in mediation measurement instruments in digital public services, but also addresses the inconsistency of previous study results with empirical evidence at the local level. The conceptual model tested can serve as a reference for the development of further research related to satisfaction mediation, as well as help healthcare institutions to design data-driven intervention strategies to increase participant loyalty. Another novelty is the preparation of more standardized assessment instruments for participant satisfaction, as well as the identification of potential mediation variables that strengthen the understanding of the relationship between variables in the digital public service system.

REVIEW OF LITERATURE

Theory of Acceptance and Use of Technology (UTAUT)

UTAUT (Unified Theory of Acceptance and Use of Technology) is a theoretical model from Venkatesh et al. (2003) that integrates eight previous theories of technology acceptance, such as TRA, TAM, TPB, and others. This model predicts the intentions and behaviors of using technology through four main constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions, with moderation such as gender, age, and experience. UTAUT explains up to 70% variance of behavioral intent and 50% actual use, effective in various contexts such as education, health, and business. The UTAUT2 version (2012) adds hedonic motivation, price value, and habits for the consumer context.

Loyalty

Loyalty is an important concept that is widely discussed in various fields such as marketing, organizational management, and psychology. In general, loyalty refers to loyalty, devotion, and a strong commitment to a person, product, service, or organization. According to (Chlorella & Siagian, 2024) Loyalty is a deeply held commitment to continue using or supporting a particular product/service in the future, despite situational influences or marketing efforts that may influence to switch.

Satisfaction

Satisfaction is one of the main concepts in marketing and management that expresses the extent to which the Customer's needs, expectations, and desires are met by the product or service received. This concept has received a lot of attention from experts because of its very important role in building loyalty and retaining customers. According to (Siti Yolanda Rahman Utami *et al.*, 2024) Customer satisfaction is the overall attitude that the Customer shows after using the goods or services, which reflects the evaluation of the experience of using the product.

Quality of Service

Service quality is a crucial aspect in the world of business and management that has an important role in shaping customer satisfaction and organizational success. According to (Laughter) *et al.*, 2021), service quality is the expected level of excellence and control over that level of excellence so as to meet customer desires.

Trust

Trust is one of the fundamental concepts in social, organizational, and business relationships that contains the meaning of individual beliefs and expectations towards other parties in various interaction contexts. According to (Astuti, 2022) Trust is a person's hope and belief in others regarding honesty, kindness, and loyalty. This opinion affirms the moral and ethical dimensions of beliefs that are very important in human interaction.

RESEARCH METHOD

This research uses a quantitative research method with a descriptive approach. The population in this study is Madiun Regency Mobile JKN users. In this study, the formula used (Ferdinand, 2015) Provide a general reference to determine the sample size because the number of customer population is unknown, the sample size should be multiplied by the number of indicators multiplied by 5-10. The following is the number of samples based on opinions (Ferdinand, 2015). $Sample = Number\ of\ Indicators \times 10 = 20 \times 10 = 200$ respondents. The nature of this study uses an approach *Non-probability. No probability* is a sampling technique by not giving the same opportunity or opportunity to each member of the population when it will be selected as a sample. In this study, to test the hypothesis, the research uses *Structural Equation Modeling (SEM)* with statistical tools *SmartPLS*. Equation Modeling *Structural (SEM)* is an integrated approach between factor analysis, structural modeling, and path analysis.

RESULTS AND DISCUSSION

1. Outer Loading Test

Table 3.
Outer-Loadings Results

| Z | Y | X1 | X2 | | | | |
|----|-------|----|-------|------|-------|------|-------|
| Z1 | 0.891 | Y1 | 0.850 | X1.1 | 0.746 | X2.1 | 0.790 |
| Z2 | 0.888 | Y2 | 0.890 | X1.2 | 0.942 | X2.2 | 0.846 |
| Z3 | 0.869 | Y3 | 0.870 | X1.3 | 0.934 | X2.3 | 0.894 |
| Z4 | 0.878 | Y4 | 0.880 | X1.4 | 0.907 | X2.4 | 0.894 |
| Z5 | 0.830 | Y5 | 0.822 | X1.5 | 0.946 | X2.5 | 0.758 |

Source: Data Processed by Researchers 2026

The criteria *for the factor of Outer-loadings* with a value of more than 0.70 are said to be high, while a value of 0.40 – 0.70 can be considered sufficient. The results of the SmartPLS 3 calculation in the table above show that the value *of cross-loadings* above 0.70 is considered high and 0.40–0.60 is sufficient. Signifies that such factors significantly affect the related variables and meet the *convergent* validity criteria well.

2. Construct Reliability and Validity

Table 4.
Results of Construct Reliability and Validity

| | <i>Cronbach's Alpha</i> | <i>rho A</i> | <i>Composite Reliability</i> | <i>Average Variance Extracted (AVE)</i> |
|----|-------------------------|--------------|------------------------------|---|
| Z | 0.872 | 0.896 | 0.911 | 0.878 |
| Y | 0.872 | 0.900 | 0.911 | 0.778 |
| X1 | 0.948 | 0.910 | 0.954 | 0.707 |
| X2 | 0.843 | 0.887 | 0.888 | 0.719 |

Source: Data Processed by Researchers 2026

The basis used in the reliability test is *the Composite reliability coefficient* value and *Cronbach's alpha coefficients* above 0.7. The results in the table above show that the questionnaire instrument in this study has met the requirements of the reliability test, such as *the Composite reliability coefficient* value and *Cronbach's alpha coefficients* > 0.70. Meanwhile, the root value of AVE and Rho_A of the same variable has been higher above < 0.70. This shows that the criteria for the discriminatory validity test have been met. Thus, the instrument used in this study has met all the requirements of the validity test.

3. Testing Structural Model (*Inner Model*)

a. Calculation of Direct Influence Path Coefficient

Table 5.
Direct Influence Path Coefficient Value

| Hypothesis | T Statistics | P values | Remarks |
|-------------------|---------------------|-----------------|---------------------------------|
| X1 → Y | 0.650 | 0.006 | Positive and Significant Effect |
| X2 → Y | 0.728 | 0.005 | Positive and Significant Effect |
| Z → Y | 0.981 | 0.000 | Positive and Significant Effect |

Source: Data Processed by Researchers 2026

Results in Table 5. is the result of PLS analysis which will then be interpreted to answer the hypothesis proposed. The explanation of the results of the hypothesis test can be stated as follows:

- The effect of service quality (X1) on loyalty (Y) the analysis results showed that the Statistics T value was 0.650 and *the p-value* was 0.006. Because *the p-value* is lower than the significance level of α ($0.006 < 0.05$). This indicates that there is a significant positive influence of X1 (quality of service) on Y (loyalty).
- The effect of trust (X2) on loyalty (Y) the analysis results show that the T Statistics value is 0.728 and *the p-value* is 0.005. Because *the p-value* is lower than the significance level of α ($0.005 < 0.05$). This indicates that there is a significant positive influence of X2 (trust) on Y (loyalty).
- The effect of participant satisfaction (Z) on loyalty (Y) the analysis results showed that the T Statistics value was 0.981 and *the p-value* was 0.000. Because *the p-value* is lower than the significance level of α ($0.000 < 0.05$). This indicates that there is a significant positive influence of Z (participant satisfaction) on Y (loyalty).

b. Calculation of Indirect Influence Pathways

Table 6.
Indirect Influence Path Coefficient

| Hypothesis | T Statistics | P values | Remarks |
|------------|--------------|----------|-------------|
| X1 → Z → Y | 0.940 | 0.007 | Significant |
| X2 → Z → Y | 0.857 | 0.002 | Significant |

Source: Data Processed by Researchers 2026

The results given in table 6. The above shows the indirect influence of the variable X1 (quality of service) on the influence of the variable Y (loyalty) mediated by participant satisfaction (Z), then the influence of the variable X2 (trust) on the variable Y (loyalty) through the variable of participant satisfaction (Z) as mediation, as follows:

- a. The indirect influence from X1 (service quality) to Y (loyalty) which is mediated by the variable Z (participant satisfaction) the results of the analysis show that the T Statistics value is 0.940 and the *p-value* is 0.007. Because the *p-value* is lower than the significance level of α ($0.007 < 0.05$). This indicates that there is a significant positive influence of X (quality of service) on Y (loyalty) mediated by participant satisfaction (Z).
- b. The indirect influence from X2 (trust) to Y (loyalty) which was mediated by the variable Z (participant satisfaction) the results of the analysis showed that the T Statistics value was 0.857 and the *p-value* was 0.002. Because the *p-value* is lower than the significance level of α ($0.002 < 0.05$). This indicates that there is a significant positive influence of X2 (trust) on Y (loyalty) mediated by participant satisfaction (Z).

4. Coefficient of Determination

Table 7.
Adjusted R-squared coefficients

| Adjusted R-squared coefficients | |
|---------------------------------|-------|
| Z | 0.717 |
| Y | 0.996 |

Source: Data Processed by Researchers 2026

The above determination coefficients are presented in the form of *Adjusted R-squared coefficients* in Table 7. Based on the *r-square value* in the table, it is shown that participant satisfaction is able to explain loyalty of 71.7% or is categorized as moderate, and the remaining 28.3% is explained by other constraints other than those studied in this study. Meanwhile, loyalty was able to explain the participant satisfaction variable of 99.6% or categorized as a moderate correlation, and the remaining 0.4% was explained by other constraints outside of those studied in this study.

Service quality affects the loyalty of Mobile JKN participants of BPJS Kesehatan Madiun Branch

This study aims to analyze the influence of service quality on the loyalty of participants who use the Mobile JKN application BPJS Kesehatan Madiun Branch. In today's digital era, improving the quality of application-based services is an important strategy for public institutions, including BPJS Kesehatan, in strengthening relationships with participants. Good quality of digital services not only increases satisfaction, but also encourages long-term attachment or loyalty of users to the services provided.

The results of the study showed that the indicators of physical evidence (tangibles), *reliability*, *responsiveness*, *assurance*, and empathy (*empathy*) were proven to play an important role in shaping participants' loyalty to *the* BPJS Kesehatan Mobile JKN application. The attractive appearance of the application, the easy-to-use menu layout, and the clarity of digital information increase the convenience and trust of the participants. The reliability of the system in providing services accurately and stably fosters satisfaction and encourages user loyalty. Quick response to questions or complaints through the complaint feature reflects a commitment to excellent service that makes participants feel valued. The competence and professionalism of BPJS Kesehatan officers provide a sense of security and confidence that the service meets the expected standards. In addition, attention to user needs, such as the provision of disability-friendly features and ease of access in various regions, strengthens participants' emotional bonds with BPJS Kesehatan. Overall, the combination of these five dimensions of service quality creates a positive experience that increases the trust and loyalty of participants in using *the* Mobile JKN application.

The results of this study are in line with the findings (Widayanto & Mursid, 2022), (Octavia, 2022) and (Rampi, 2024) which states that the quality of digital services which includes aspects of reliability, responsiveness, and empathy has a positive influence on the loyalty of public service application users. Other research by (Sudibyoy & Keni, 2025) and (Desri & *et al*, 2024; Pasaribu, 2024; Wadhwa & Jaya, 2022) It also reinforces these results, where improved quality of application features and the speed of digital services are able to maintain user loyalty in the long term. Thus, improved service quality *Mobile* JKN has proven to be a strategic factor in realizing the loyalty of BPJS Kesehatan participants.

Trust affects the loyalty of *Mobile* JKN participants of BPJS Kesehatan Madiun Branch

Trust is a key element that determines how high the loyalty of participants is to the BPJS Kesehatan Mobile JKN application. In digital-based healthcare, trust is created if participants feel safe, recognized, and the interactions they experience are consistent and as expected. This trust is formed from the direct experience of participants in using the application, interaction with BPJS Kesehatan, and perception of the integrity and performance of the institution.

The findings of the study show that integrity, *honesty*, competence, *benevolence*, and *dependability* are proven to be the main factors that strengthen participants' trust and loyalty to *the* Mobile application JKN BPJS Kesehatan. Integrity is reflected when participants feel BPJS' commitment to keeping service promises, being honest, and operating ethically according to public service standards. Honesty is seen through the transparency of information regarding membership status, the amount of contributions, as well as the rights and obligations of participants, which fosters a sense of appreciation and trust in the institution. BPJS Kesehatan's competence in managing applications, maintaining feature quality, and responding to complaints quickly shows professionalism that increases users' confidence in the reliability of digital services. Meanwhile, the goodness of the organization is reflected in innovation, ease of access, and continuous assistance felt directly by the participants. In addition, the stable and consistent reliability of the application strengthens participants' perception that BPJS Kesehatan can be trusted as a secure and resilient digital service provider, thereby encouraging loyalty and long-term use of *the* Mobile JKN application.

The support for these findings is very relevant to the results of the study (Sigh) *et al.*, 2021), (Rafidah, 2021), (Bar *et al.*, 2023) and (Primary *et al.*, 2024) which proves that trust and quality of service have a significant impact on participant loyalty *Mobile JKN*. Research results (Putra & Hasmawaty, 2022; Wadhwa & Jaya, 2022; Yustan *et al.*, 2024) It also strengthens the positive relationship between participant trust and loyalty, especially through BPJS Kesehatan's commitment to maintaining the integrity, competence, and reliability of the application. The research confirms that institutional trust-building strategies and digital applications are critical to building long-term loyalty in the digital healthcare sector.

The quality of service affects the satisfaction of *Mobile JKN* participants of BPJS Kesehatan Madiun Branch

This study aims to analyze the influence of service quality on the satisfaction of participants of *the BPJS Kesehatan Madiun Branch Mobile JKN* application. In the era of digital transformation of public services, application quality is a strategic factor in maintaining public trust in government institutions. The results of the study prove that the overall quality of service has a significant effect on the satisfaction of *Mobile JKN* participants. Participants felt that quality digital services not only increased the ease of access, but also strengthened trust in the professionalism of BPJS Kesehatan as a technology-based service provider. This effect can be seen from participants' positive perceptions of the five main indicators of service quality, namely physical evidence, reliability, responsiveness, assurance, and empathy.

The findings of this study show that in the aspect of physical evidence (*tangibles*), participants assessed that the appearance of the *Mobile JKN* application was attractive, structured, and easy to use, with a simple but informative interface that provided convenience and easy access to service features such as online queues, membership checks, and contribution information. A systematic menu layout and clear guidelines strengthen the impression of professionalism and increase trust in the credibility of BPJS Kesehatan. In terms of *reliability*, the application is considered reliable because it is able to provide services accurately, consistently, and on time with minimal technical problems, so that participants feel that their information needs are always met. The responsiveness aspect also contributes greatly to user satisfaction, because BPJS Kesehatan is considered fast and responsive in responding to questions and complaints through the complaint and help center features. The speed and effectiveness of the response reflect the professionalism of the institution in providing responsive digital services. In the *assurance* dimension, participants felt safe because of the professional support of officers and guaranteed personal data protection, which strengthened confidence in BPJS Kesehatan's commitment to providing transparent and community-oriented public services. Meanwhile, the empathy dimension is reflected through BPJS Kesehatan's attention to the needs of participants from various backgrounds, such as the provision of disability-friendly features, cross-regional access, and easy-to-understand information delivery. This user-centric approach fosters a sense of appreciation and enhances a more personalized service experience, thereby strengthening participants' loyalty to the use of *the Mobile JKN* application.

Overall, the findings (Ajib Catur Yudo Yuwono *et al.*, 2024) and (Candra, 2025) shows that all dimensions of service quality complement each other in shaping participant satisfaction. The dimensions of reliability and responsiveness are the most dominant components, while the dimensions of empathy and assurance strengthen user loyalty and trust

in BPJS Kesehatan. These findings are in line with the results of research conducted by (Nur Lena & Syahputra, 2025) which shows that the quality of digital services has a positive and significant effect on the satisfaction of public service application users. Research by (Laughter) *et al.*, 2024; Sudjadi *et al.*, 2023) It also supports that reliability and responsiveness factors are the main determinants in building user satisfaction with the service *E-Government*. Thus, it can be concluded that improving the quality of digital services is a key strategy in maintaining participants' satisfaction and trust in BPJS Kesehatan.

Trust affects the satisfaction of *participants of Mobile JKN BPJS Kesehatan Madiun Branch*

Trust is one of the main foundations that encourages participants to feel satisfied with the digital services of *Mobile JKN BPJS Kesehatan Madiun Branch*. In this context, participants' trust is formed from a positive response to the dimensions of integrity, honesty, competence, kindness, and reliability of the services provided through the *Mobile JKN* application. Each of these indicators contributes to the creation of a sense of security, comfort, and confidence for participants in utilizing digital-based health services.

The findings of this study show that integrity, *honesty*, competence, *benevolence*, and dependability are proven to be important dimensions that strengthen participants' trust and satisfaction in the *BPJS Kesehatan Mobile JKN* application. Integrity is reflected in *BPJS*'s consistency in keeping service promises, conducting operations ethically, and maintaining transparency in digital policies, which fosters participants' confidence in the institution's commitment to protecting their rights and welfare. Honesty is seen through the disclosure of information regarding membership status, contributions, and the rights and obligations of participants, thereby strengthening the perception that *BPJS Kesehatan* is a trustworthy institution. The competence of *BPJS* and application managers is proven by the ability to operate and develop the system professionally, ensure that features function optimally, and respond quickly to user constraints, which increases satisfaction and a sense of appreciation. The goodness of the institution is reflected in continuous efforts in facilitating access to services, providing responsive assistance features, and paying attention to the needs of participants, so as to build the image of *BPJS* as a caring and well-intentioned institution. Meanwhile, the reliability of the application that is stable, secure, and able to maintain the confidentiality of personal data further strengthens participants' belief that *Mobile JKN* is a trusted digital means in meeting the needs of health service administration, which ultimately increases user satisfaction and loyalty.

Support for these findings can also be seen from various studies (Kristianto, 2022; Rofiqo *et al.*, 2021; Winasih & Hakim, 2021) which concludes that integrity, honesty, competence, kindness, and reliability are important indicators in building user trust, and ultimately have a significant impact on the satisfaction of digital service users. The higher the level of trust in digital service providers, the greater the satisfaction and loyalty of participants (Ashiq & Hussain, 2024).

Participant satisfaction affects the loyalty of *Mobile JKN participants of BPJS Kesehatan Madiun Branch*

In the era of digitization of public services, participant satisfaction has a strategic role in shaping the loyalty of users of the *Mobile JKN* application *BPJS Kesehatan Madiun Branch*. This study confirms that participants who are satisfied with the use of the application tend to remain committed to using *Mobile JKN* services continuously and recommend it to

others. Five main indicators of participant satisfaction, namely product quality, service quality, emotional, price (service fee), and location (ease of access to services), have been proven to explain how satisfaction contributes to participant loyalty.

The results of the research show that product quality, digital service quality, emotional aspects, cost efficiency, and ease of access are proven to be the main factors that affect participants' satisfaction and loyalty to the BPJS Kesehatan Mobile JKN application. The quality of the product is reflected in the application's ability to meet the needs of participants related to registration, checking contributions, and access to health facility information, where the ease of features and completeness of information provide a satisfactory user experience. The quality of digital services, which includes response speed, information accuracy, and ease of navigation, also strengthens the positive perception of participants because the services received meet and exceed user expectations. In addition, the emotional aspect plays an important role, where the ease of administrative management without having to come to the BPJS office directly creates a sense of security, comfort, and help, thus creating a positive psychological bond with the application. In terms of price or cost efficiency, participants assessed time savings and transportation costs as the main advantages, especially because application access is free and minimizes queues. Meanwhile, the flexibility of use in various locations, including areas that are difficult to reach BPJS offices, makes ease of access a factor that strengthens satisfaction and loyalty, because participants feel that they can get health services more practically and efficiently anytime and anywhere.

These findings are in line with previous studies (Dandis *et al.*, 2021), (Nguyen *et al.*, 2021) and (Khawaja *et al.*, 2021) which emphasizes that participant satisfaction has a significant effect on participant loyalty in the use of the BPJS Kesehatan digital application, including *Mobile JKN*. Satisfaction variables such as efficiency, service quality, and ease of access have been proven to encourage participants to continue to use and recommend the application on an ongoing basis. Thus, focusing on increasing participant satisfaction is the main key in maintaining loyalty and sustainability of use *Mobile JKN* in the future (Damanik *et al.*, 2024; R. Octavia, 2021; São Paulo *et al.*, 2024).

The quality of service affects the loyalty of *Mobile JKN* participants of BPJS Kesehatan Madiun Branch, through participant satisfaction as a mediation variable

In-app service quality *Mobile JKN* BPJS Kesehatan Madiun Branch is the main factor that determines participant loyalty, with participant satisfaction playing a very important mediation variable (Kristianto, 2022). Research shows that participants who get good quality services in terms of usage efficiency, system reliability, fulfillment of participant rights, data privacy, and feature responsiveness and service support tend to be more satisfied with using the application *Mobile JKN*. This level of satisfaction shapes a positive attitude of participants in using the service repeatedly, as well as increasing their potential to remain loyal to the application (Swan *et al.*, 2023).

Participant satisfaction acts as a bridge between service quality and participant loyalty. Participants who are satisfied with the service and convenience of digital features tend to stay and actively use the application, and even have the opportunity to recommend to people around them (Laughter *et al.*, 2021). Research in various regions shows that more than 80% of participants with high satisfaction levels show greater loyalty with the intensity

of continuous use of the app. On the other hand, if the quality of service decreases or does not meet expectations, participant satisfaction is affected, so loyalty also decreases.

The results of the study are in line with empirical studies (Dewantari *et al.*, 2024b; Efendi & Kholunnafiah, 2023; Wadhwa & Jaya, 2022) which states that there is a positive and significant relationship between service quality, satisfaction, and loyalty of application users *Mobile JKN BPJS Kesehatan*. Research in Demak and Medan Regencies, for example, proves that good service quality directly increases satisfaction, and the satisfaction of participants themselves plays an important role in strengthening loyalty to JKN applications. Thus, efforts to improve service quality must be the main strategy to maintain and increase the loyalty of BPJS Kesehatan participants in the digital era.

Trust affects the loyalty of *Mobile JKN* participants of BPJS Kesehatan Madiun Branch, through participant satisfaction as a mediation variable

Trust has become a key issue in application management *Mobile JKN BPJS Kesehatan Madiun Branch*, especially in the era of digital health services that prioritize practicality, efficiency, and transparency. In this context, the level of trust of participants greatly determines their loyalty, where participant satisfaction acts as a crucial mediating variable (Juliana & Ken, 2020). This research began with the observation that adaptive services, innovation of digital features, and BPJS Kesehatan's commitment to maintaining the integrity, honesty, competence, goodness, and reliability of the system are the main foundations for creating participants' trust in the application *Mobile JKN*. When participants feel safe, confident, and confident that their needs are prioritized by BPJS Kesehatan, that trust will grow and strengthen in their daily use experience.

Participant satisfaction does not appear suddenly, but as a logical consequence of the trust that is maintained. The higher the trust given by participants thanks to positive experiences related to procedural clarity, data security, feature reliability, and ease of access, the higher the level of satisfaction they feel. Participants felt their administrative needs and access to health services were facilitated in an honest, professional, and attentive manner. This creates a user experience that is not only emotionally comfortable, but also functionally efficient, so that participants feel that they are always listened to and assisted by BPJS Kesehatan Madiun in every digital interaction.

This research is also supported by relevant studies (Musana *et al.*, 2024; Sudibyo & Keni, 2025; Yurindera, 2024) which emphasizes the importance of the relationship between trust, satisfaction, and loyalty in digital health services. Empirical studies (Yurindera, 2023), (Juwariyah *et al.*, 2024) and (Saputra & Wala, 2024) demonstrate that applications with transparent and easy-to-understand features, procedures, and communication generate a high level of trust from participants. This has been proven to increase user satisfaction which further contributes to long-term loyalty to BPJS Kesehatan, both through the application *Mobile JKN* and other digital service systems. As a recommendation, strategies to improve the quality of digital interactions, education, and service innovation need to be carried out to ensure that participant trust and satisfaction always increase, so that participant loyalty *Mobile JKN* can continue to be awake in the future.

CONCLUSION

The following are the conclusions of the study related to the influence of service quality and trust on the loyalty of *Mobile* JKN participants of BPJS Kesehatan Madiun Branch, both directly and through participant satisfaction as a mediation variable:

1. The quality of service has been proven to have a positive and significant effect on the loyalty of *Mobile* JKN participants of BPJS Kesehatan Madiun Branch. Participants who rated app services as effective, efficient, and reliable were more likely to be loyal users of apps in the long run.
2. Trust has a significant effect on the loyalty of *Mobile* JKN participants of BPJS Kesehatan Madiun Branch. The high level of trust in the integrity, transparency, security, and professionalism of application management encourages participants to remain loyal and trust in *Mobile* JKN services.
3. The quality of service strongly affects the satisfaction of *Mobile* JKN participants of BPJS Kesehatan Madiun Branch. The efficiency of use, system reliability, and responsiveness of the service form a positive experience so that participants feel satisfied using the application.
4. Trust has a significant effect on the satisfaction of *participants of Mobile* JKN BPJS Kesehatan Madiun Branch. The dimensions of integrity, honesty, competence, and reliability of the application increase the level of satisfaction of participants in *Mobile* JKN digital services.
5. Participant satisfaction has a big influence on the loyalty of *Mobile* JKN participants of BPJS Kesehatan Madiun Branch. Participants who are satisfied with the quality of service and trust in the application are more likely to continue using and recommending the service to others.
6. The quality of service affects the loyalty of *Mobile* JKN participants of BPJS Kesehatan Madiun Branch through participant satisfaction as a mediation variable. Good service quality increases satisfaction, which further strengthens participants' loyalty to *the Mobile* JKN application.
7. Trust also affects the loyalty of *Mobile* JKN participants of BPJS Kesehatan Madiun Branch through satisfaction as a mediation variable. This means that participant loyalty is not only directly influenced by trust, but also indirectly through the increased satisfaction felt after trust is firmly formed in the management of the BPJS Kesehatan digital application.

Suggestions

Based on the results of this research, the following suggestions can be proposed:

1. BPJS Kesehatan Madiun Branch needs to continue to improve the quality dimensions of *Mobile* JKN application services (such as usage efficiency, system reliability, feature responsiveness, and privacy data protection), in order to optimally meet the administrative needs of participants so that satisfaction and loyalty can be maintained and improved.
2. Strategies to increase participant trust must be prioritized through information transparency, service integrity, and strengthening digital data security. This effort can encourage participants to be more confident and comfortable using *the Mobile* JKN application in a sustainable manner.

3. It is important for BPJS Kesehatan to routinely evaluate participants' experiences and satisfaction through satisfaction surveys or digital interaction forums, so that new obstacles and needs of participants can be immediately responded to with relevant service innovations, such as the addition of *real-time service guidance features*, two-way communication, and strengthening user-friendly access to information.
4. The researcher is further encouraged to develop a research model by expanding other variables such as digital leadership, cultural factors, or long-term user experience, as well as expanding the scope of the population in different regions or participant segments, in order to enrich academic references and produce more comprehensive practical recommendations for the management of *Mobile JKN* services in the future.

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