

## **ABSTRACT**

*This study was conducted to analyze the factors that influence interest in using mobile JKN in Indonesia. This research is quantitative using the Unified Theory of Acceptance and Use of Technology (UTAUT) conceptual framework with perceived reliability as an extension variable. Data collection was carried out by distributing online questionnaires to 170 respondents throughout Indonesia. The analysis method used is Structural Equation Modeling-Partial Least Square (SEM-PLS) using Smart PLS 3.0.*

*Performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived reliability are independent variables and behavioral intention is the dependent variable. The results of the analysis show that the variables of performance expectancy, effort expectancy, and perceived reliability have no effect on behavioral intention mobile JKN in Indonesia. Other variables, namely social influence and facilitating conditions, have a positive and significant effect on the behavioral intention of using mobile JKN in Indonesia.*

*Keywords: Mobile JKN; Determinant; Indonesia; Intention; BPJS Kesehatan*