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Examining Continuance Intention to Use the Jamsostek Mobile (JMO) Application: A UTAUT Approach with Experience as a Moderating Variable

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Abstract

The declining percentage of Jamsostek Mobile (JMO) application users despite a significant increase in active BPJS Ketenagakerjaan participants poses a challenge to maintaining the sustainable use of the application. This study examines the factors influencing the continuance intention to use the JMO application of BPJS Ketenagakerjaan using the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, with user experience as a moderating variable. Data were collected from 100 active BPJS Ketenagakerjaan participants registered as JMO users in the Central Java and Yogyakarta regions in 2023 and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings indicate that performance expectancy and facilitating conditions are significant predictors of continuance intention, while effort expectancy and social influence are not. Furthermore, experience does not significantly moderate any of the proposed relationships, suggesting that its moderating role may be context-dependent and less relevant among users with already high levels of digital familiarity. These findings provide important insights for public digital service providers in formulating strategies to strengthen sustained application use through functional perceptions and supporting conditions.

Keywords:
Jamsostek Mobile, Continuance Intention, Experience, UTAUT, PLS-SEM

Introduction

In recent years, Indonesia has made remarkable progress in implementing digital transformation, driven by the government's efforts to promote technological innovation across various sectors. This development has accelerated the integration of technology into production systems, financial activities, public services, and societal dynamics (Bataev et al. 2020). The adoption of Industry 4.0 technologies, including automation, robotics, artificial intelligence (AI), and the Internet of Things (IoT) has contributed to improved productivity, operational efficiency, and overall economic development (Jamwal et al. 2021). In this context, widespread internet connectivity has become a critical enabler of digital innovation and service transformation,

facilitating seamless communication and integration across smart factories and industrial processes (Roblek et al. 2016).

Internet usage in Indonesia continues to increase significantly, reaching approximately 185 million users in January 2024, or around 66,5% of the national population (Annur 2024). According to Statistics Indonesia (BPS) data from 2023, younger generations dominate the Indonesian workforce, with Generation Y accounting for 35% and Generation Z for 24%, while Generation X accounts for 29%, and Baby Boomers for 12%. Individuals born after 1996, particularly Generations Y and Z, generally possess stronger technological competencies and are characterized by a high dependency on digital technology, individualistic tendencies, and a desire for recognition in the workplace (Rafiki and Hartijasti 2022).

The COVID-19 pandemic significantly accelerated the digitalization process within BPJS Ketenagakerjaan, leading to substantial changes in organizational structures and work patterns (Farianingrum and Istiyanto 2021; Johnston et al. 2012). In early 2022, BPJS Ketenagakerjaan launched the Jamsostek Mobile (JMO) application as an enhanced version of the previous BPJSTKU application, offering more comprehensive, user-friendly, and efficient features (Anam 2021). The JMO application serves as a comprehensive platform that integrates information, services, and BPJS Ketenagakerjaan registration into a single, one-stop application (Wulangsari et al. 2023). The increasing number of JMO users in the Central Java and Yogyakarta regions indicates progress in the implementation of digital innovation in public services (Sufi and Prihati 2021). However, further analysis of participant behavior at one of BPJS Ketenagakerjaan branch offices suggests that JMO still requires continuous updates to become more user-friendly, particularly for Generation Z and Millennial users, alongside routine performance monitoring to ensure application reliability (Destean and Mauladaniyati 2025).

Despite the increasing number of active workers, the JMO user percentage has declined from 35,5% in 2022 to 33,1% in 2023. Although this trend does not directly measure users' psychological intention to continue using the application, it indicates a potential challenge in sustaining JMO usage among BPJS Ketenagakerjaan participants. Continuance intention therefore plays a crucial role in determining the sustainability and long-term existence of new technologies such as JMO, which continues to be improved to accommodate workers predominantly belonging to Generations X, Y, and Z, who are highly integrated with digital technology (Paramitha and Ihalauw 2018).

The Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Venkatesh et al. (2003), integrates eight previous technology acceptance models and has been widely utilized to analyze user behavior toward emerging technologies. The core constructs of

UTAUT, namely Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC), are considered strong predictors of behavioral intention toward technology adoption (Venkatesh and Bala 2008). The implementation of this model is expected to provide a deeper understanding of why users decide to adopt, continue using, or discontinue the JMO application by considering factors such as ease of use, user experience with similar applications, and social influence (Momani 2020).

This study adopts the concept of Continuance Intention (CI) by modifying the UTAUT model to examine users' intention to continue using the JMO application. Experience (EX) was selected as a moderating variable because users' prior familiarity with digital or similar applications may shape how they perceive the usefulness, ease of use, social influence, and facilitating conditions of JMO. Compared with demographic variables such as gender, age, and voluntariness of use, experience may provide more actionable insights because it can develop over time and can be improved through user education, repeated use, and service support (Palau-Saumell et al. 2019; Farzin et al. 2021). Within the UTAUT framework, experience is believed to influence the relationships between Effort Expectancy, Social Influence, Facilitating Conditions, and users' intention to continue using technology (Tusyanah et al. 2021).

Previous studies examining continuance intention in technology usage have been conducted in various contexts. Sun et al. (2023) investigated factors influencing continuance intention to use Online Task-Oriented Check-In (OTOC) applications in China by incorporating the core UTAUT constructs along with hedonic motivation, perceived social value, habit, and relationship mediation. Similarly, Li and Zhao (2021) explored factors influencing continuance intention in the use of Massive Open Online Courses (MOOCs) in China by utilizing the core UTAUT constructs and the moderating effect of Connected Classroom Climate (CCC). Tomić et al. (2023) analyzed the acceptance and use of electronic payment technology in Serbia using the UTAUT variables with additional external variables, including perceived security, trust, privacy, convertibility, and financial cost. In Indonesia, Lusiana and Nugroho (2023) applied the UTAUT model to examine user acceptance of the JMO application using the primary UTAUT variables and user acceptance constructs. Furthermore, Wulanjani (2025) examined complaint handling strategies in the JMO application using a qualitative approach, finding that effective complaint management (encompassing reliable technology, proper processes, human resource management, and strong leadership) plays a critical role in enhancing user satisfaction and loyalty.

Research incorporating moderating variables within the UTAUT framework has also been conducted in several contexts. Abegão Neto and Figueiredo (2023) investigated the moderating

effects of age and income in mobile e-payment systems in Brazil by integrating perceived risk and perceived price into the UTAUT model. Gani et al. (2023) examined the determinants of e-courier service adoption by incorporating resistance as a moderating factor in the relationship between behavioral intention and actual usage. Meanwhile, Tusyanah et al. (2021) introduced experience as a moderating variable within the UTAUT framework to analyze factors affecting behavioral intention in the use of e-wallet applications.

However, the moderating role of experience remains relatively underexplored, particularly in the context of public digital service applications. Although Tusyanah et al. (2021) explored the moderating role of experience in the UTAUT framework, their study focused on e-wallet applications, which are commercially driven and differ substantially from government-operated public service platforms. Building on this foundation, the present study examines continuance intention rather than behavioral intention, which is more appropriate for applications that users have already adopted. Furthermore, this study focuses specifically on the JMO application as a government-operated public service, with active BPJS Ketenagakerjaan participants in the Central Java and Yogyakarta regions as the target population. This focus allows the study to provide insights that are more directly relevant to the development of public digital services in Indonesia.

Accordingly, the research problem addressed in this study concerns how the primary UTAUT constructs, namely Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, influence Continuance Intention to use the JMO application, and how Experience moderates the relationships between Effort Expectancy, Social Influence, Facilitating Conditions, and Continuance Intention. The objective of this study is to analyze the influence of the core UTAUT constructs on Continuance Intention and to examine the moderating role of Experience in these relationships.

From a practical perspective, this study is expected to contribute to improving the JMO application service by identifying the factors influencing users' continuance intention. The findings may assist BPJS Ketenagakerjaan in developing more effective digital strategies by considering factors such as performance expectancy, effort expectancy, social influence, and facilitating conditions. By understanding users' characteristics and needs, BPJS Ketenagakerjaan can develop features that align with user expectations and design more effective campaigns to increase the sustainable use of the JMO application.

From a theoretical perspective, this study contributes to the existing literature by examining the UTAUT model in the context of a government-operated public digital service application, such as JMO, with particular emphasis on the moderating role of experience. The

findings provide empirical evidence on the factors influencing continuance intention and technology usage behavior, and offer recommendations for future research across contexts and diverse user populations.

Hypothesis Development

The Effect of Performance Expectancy on Continuance Intention

The UTAUT model identifies Performance Expectancy (PE) as a key factor influencing users' intention to adopt technology (Ali et al. 2022). Performance Expectancy refers to the extent to which users believe that a system provides useful benefits and helps them accomplish tasks more efficiently. This assumption is supported by Vermaut (2017) and Al-Qeisi and Al-Abdallah (2013), who stated that PE contributes to increased system benefits and task completion performance. Within the Technology Acceptance Model (TAM), PE is considered analogous to perceived usefulness (Mutlu and Der 2017) and is recognized as one of the strongest predictors of behavioral intention within the UTAUT framework. Accordingly, PE is expected to influence Continuance Intention significantly (CI) (Li and Zhao 2021).

In the context of the JMO application, PE is reflected in users' perceptions that JMO enables them to access BPJS Ketenagakerjaan services more conveniently and efficiently through smartphones, without relying solely on branch office services. When users perceive that JMO provides tangible benefits and supports their service needs, they are more likely to continue using the application. Therefore, the first hypothesis is proposed as follows:

H1 : Performance Expectancy significantly influences Continuance Intention.

The Effect of Effort Expectancy on Continuance Intention and the Moderating Effect of Experience

Effort Expectancy (EE) refers to the degree of ease associated with the use of a technology. This construct is considered an important predictor, particularly during the early stages of technology adoption (Tomić et al. 2023). User experience plays a substantial role in this construct because individuals who have previously used similar applications are generally more proficient in utilizing new technologies, making them more likely to adopt technologies perceived as easy to learn and operate (Venkatesh et al. 2016).

Experience (EX) has been identified as a moderating variable in the UTAUT model, positively influencing the relationship between EE and CI (Li and Zhao 2021). Incorporating EX as a moderating variable enables researchers to examine the direct impact of prior interactions with similar technologies, suggesting that EX may be a stronger indicator than demographic variables such as age or gender (Chao 2019). Tusyanah et al. (2021) demonstrated that EX

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significantly strengthens the effect of EE. Experience is considered more relevant because it can be shaped and refined over time, thereby providing more specific insights into strategies to enhance application adoption (Farzin et al. 2021). Based on these arguments, the following hypotheses are proposed:

H2 : Effort Expectancy significantly influences Continuance Intention.

H2a : Experience positively moderates the effect of Effort Expectancy on Continuance Intention.

The Effect of Social Influence on Continuance Intention and the Moderating Effect of Experience

Social Influence (SI) refers to the extent to which individuals perceive that people within their social environment influence their decision to use a particular system (Venkatesh and Bala 2008). This construct reflects the influence of important others, such as friends, family members, colleagues, or individuals who have previously used similar technologies. Such influence may shape users' perceptions of technology's usefulness and ease of use, thereby motivating them to adopt it (Momani 2020). Social influence may take various forms, including reviews, recommendations, testimonials, directives, or even coercive encouragement (Malik et al. 2017). In the context of JMO, recommendations from colleagues, workplace networks, or digital campaigns may influence users' intention to continue using the application.

Within the SI construct, Experience (EX) is also believed to significantly moderate its effect on Continuance Intention (Li and Zhao 2021). The shared experiences of others who have used a technology and have consciously shared its benefits and convenience may directly stimulate curiosity and encourage others to try it (Rifki 2019). Experience (EX) is expected to strengthen the effect of Social Influence on Continuance Intention because experienced users may be more capable of interpreting recommendations, testimonials, and information from their social environment. Users with greater experience can compare external information with their own prior use, making social influence more meaningful in shaping their decision to continue using JMO. Based on these arguments, the following hypotheses are proposed:

H3 : Social Influence significantly influences Continuance Intention.

H3a : Experience positively moderates the effect of Social Influence on Continuance Intention.

The Effect of Facilitating Conditions on Continuance Intention and the Moderating Effect of Experience

Facilitating Conditions (FC) within the UTAUT model refer to the extent to which individuals believe that adequate organizational and technical infrastructure exists to support the use of a technology (Venkatesh et al. 2003). This construct is associated with the availability of tools, resources, and support systems necessary to facilitate technology usage (Tomić et al. 2023). Such support may include access to hardware, software, internet connectivity, training programs, and organizational policies that encourage technology adoption. Without sufficient facilitating conditions, users may lack motivation to utilize new technologies effectively. Therefore, organizations must ensure the availability of appropriate support systems to enable users to adopt technology successfully (Williams et al. 2015). Previous studies by Li and Zhao (2021) demonstrated that FC has a direct and significant effect on CI.

Furthermore, Experience (EX) is expected to strengthen the relationship between Facilitating Conditions and Continuance Intention. Individuals with prior technological experience tend to require less external assistance and are generally more confident in utilizing technology. Research conducted by Izkair and Lakulu (2021) found that experienced technology users demonstrate stronger confidence in the available support systems. The more frequently individuals interact with technology, the greater their confidence in using it and the easier it becomes for them to access the assistance they need (Salsabila et al. 2019). Based on these arguments, the following hypotheses are proposed:

H4 : Facilitating Conditions significantly influence Continuance Intention.

H4a : Experience positively moderates the effect of Facilitating Conditions on Continuance Intention.

Research Method

This study adopts the Unified Theory of Acceptance and Use of Technology (UTAUT) framework to examine the factors influencing continuance intention for the Jamsostek Mobile (JMO) application of BPJS Ketenagakerjaan. The primary constructs analyzed in this study include Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC), with Experience (EX) incorporated as a moderating variable. The proposed model, as presented in Figure 1, is designed to assess the direct effects of the UTAUT constructs on Continuance Intention and to examine whether users' experience moderates the relationships between selected UTAUT constructs and Continuance Intention.

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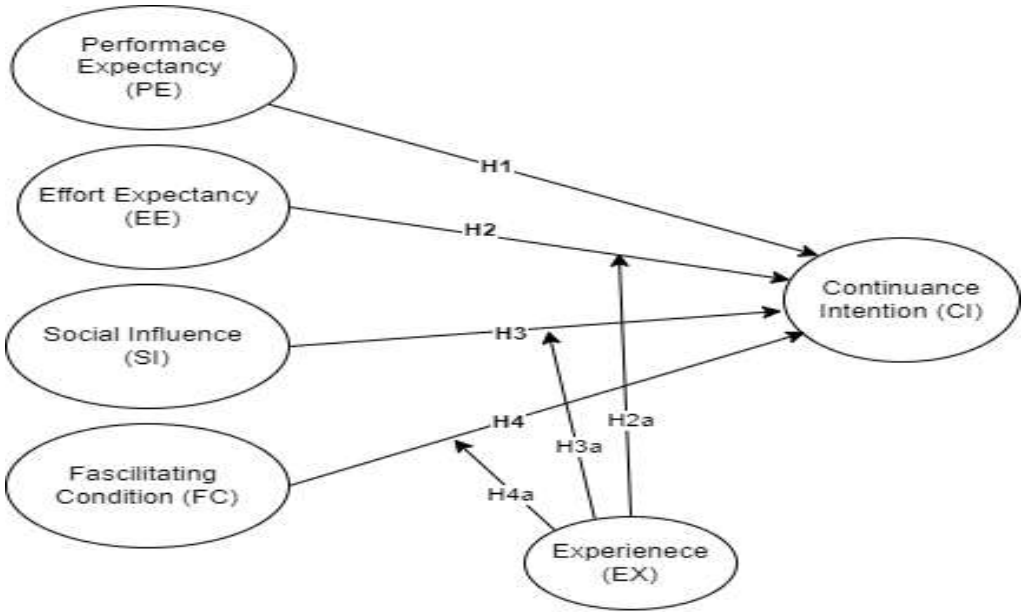
This study employs a quantitative research approach, a method used to obtain insights into a population and to support decision-making by collecting quantitative data presented in numerical form (Iba and Wardhana 2023).

Figure 1.
Research Model



Source: Processed Data

The population consists of active JMO users registered as active participants of BPJS Ketenagakerjaan in the Central Java and Yogyakarta regions as of December 2023, totaling 1.490.622 users. Respondents were selected using purposive sampling, a nonprobability sampling method in which respondents are chosen based on specific criteria relevant to the research objectives (Etikan et al. 2016). The criteria for respondents were: (1) active JMO users registered as BPJS Ketenagakerjaan participants in the Central Java and Yogyakarta regions, (2) users who had accessed or used the JMO application, and (3) users who were willing to complete the questionnaire. The sample size was determined using the Slovin formula with a margin of error of 10%, which is generally considered acceptable for exploratory research or in situations involving very large populations (Sekaran and Bougie 2016). Based on this calculation, the minimum required sample size was 100 respondents.

Although the population size was considerable, a sample of 100 respondents remains sufficient for PLS-SEM analysis. According to Hair et al. (2014), PLS-SEM can be validly applied to relatively small sample sizes, particularly when the model is moderate in complexity and the data meet the required distributional assumptions. Given that this study involves several latent constructs and moderation effects, the sample size should be interpreted as adequate for

exploratory purposes, while future studies are encouraged to use larger samples to improve statistical power.

Data were collected through two sources. Primary data were obtained directly through online questionnaires distributed via Google Forms to active JMO users in the Central Java and Yogyakarta regions. Secondary data consisted of historical data regarding JMO application users in the Central Java and Yogyakarta regions from 2021 to 2023. The questionnaire consisted of closed-ended questions utilizing a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree) (Iba and Wardhana 2023).

The research variables were measured using indicators adapted from previous UTAUT and continuance intention studies. Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions were adapted from the UTAUT framework, while Continuance Intention was measured based on users' intention to continue using the JMO application. Experience was measured based on users' familiarity and prior use of digital or similar mobile applications. All indicators were adjusted to the context of the JMO application.

Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4. PLS-SEM was selected because it is suitable for prediction-oriented research, can analyze complex relationships among latent variables, and is appropriate for studies with relatively small to moderate sample sizes (Latan and Ghozali 2017; Hair et al. 2014). In this study, PLS-SEM was used to evaluate both the measurement model and the structural model. The measurement model was assessed through indicator loading, Cronbach's Alpha, Composite Reliability, Average Variance Extracted (AVE), and discriminant validity. The structural model was evaluated using collinearity statistics, path coefficients, t-statistics, p-values, coefficient of determination (R^2), predictive relevance (Q^2), and effect size (f^2).

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS to obtain path coefficients, t-statistics, and p-values. The moderating effects of Experience were tested by creating interaction terms between Experience and the selected UTAUT constructs, namely Effort Expectancy, Social Influence, and Facilitating Conditions. The significance of the direct and moderating effects was assessed at the 5% significance level.

Results and Discussion

Respondent Profile

Table 1 presents the demographic characteristics of the 100 respondents who participated in this study, comprising active JMO users registered as BPJS Ketenagakerjaan participants in the Central Java and Yogyakarta regions in 2023.

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Table 1.
Respondent Profile

Description	Category	Number	Percentage (%)
Gender	Male	56	56
	Female	44	44
Generation	Gen Z	18	18
	Gen Y (Millennial)	67	67
	Gen X	15	15
Position	Back Office / Officer	46	46
	Field Officer	28	28
	Supervisor / Coordinator	14	14
	Others	12	12
Length of Employment	< 5 Years	28	28
	5–10 Years	51	51
	> 10 Years	21	21
Educational Level	Senior High School	18	18
	Diploma	10	10
	Bachelor's Degree (S1)	72	72
Total		**100**	**100**

Source: Processed Data

The majority of respondents were male (56%) and belonged to Generation Y or Millennials (67%), reflecting the dominant demographic among active workers in the region. Most respondents held Back Office or Officer positions (46%) and had been employed for 5–10 years (51%). In terms of educational background, the majority held a Bachelor's degree (72%). These characteristics indicate that the sample was dominated by respondents with relatively high educational attainment and sufficient exposure to digital technology, which may influence their perceptions of the JMO application.

Descriptive Analysis

Descriptive analysis was conducted to examine the characteristics of each research variable based on respondents' assessments. The assessment criteria were determined using an interval formula as follows (Sufi and Prihati 2021):

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Lowest assessment score = 1

Highest assessment score = 5

$$Interval = \frac{5-1}{5} = 0{,}80$$

Based on the descriptive statistics and the predetermined assessment criteria, the majority of respondents provided high to very high scores across all research variables. The constructs of Performance Expectancy (PE), Experience (EX), and Continuance Intention (CI) obtained average index scores of 4,26, 4,43, and 4,25, respectively, falling within the very high category (4,21–5,00). Meanwhile, Effort Expectancy (EE) with a score of 4,13, Social Influence (SI) with 3,42, and Facilitating Conditions (FC) with 3,79 were categorized as high (3,41–4,20).

These findings indicate that respondents generally perceived the JMO application positively, with experience and perceived usefulness as the dominant factors. At the same time, ease of use, social influence, and system support were also positively evaluated, though at slightly lower levels than the primary constructs.

Data Analysis

During the measurement model evaluation, one Facilitating Conditions indicator (FC1) showed an outer loading of 0.679, which was below the recommended threshold of 0.700 (Chin 1998). Therefore, FC1 was removed from the model after considering that its deletion improved the reliability and convergent validity of the construct without substantially changing the conceptual meaning of Facilitating Conditions. The analysis proceeded in two stages: Outer Model evaluation to assess the validity and reliability of indicators, followed by the Inner Model evaluation to examine the relationships among latent constructs. The final outer model is presented in Figure 2.

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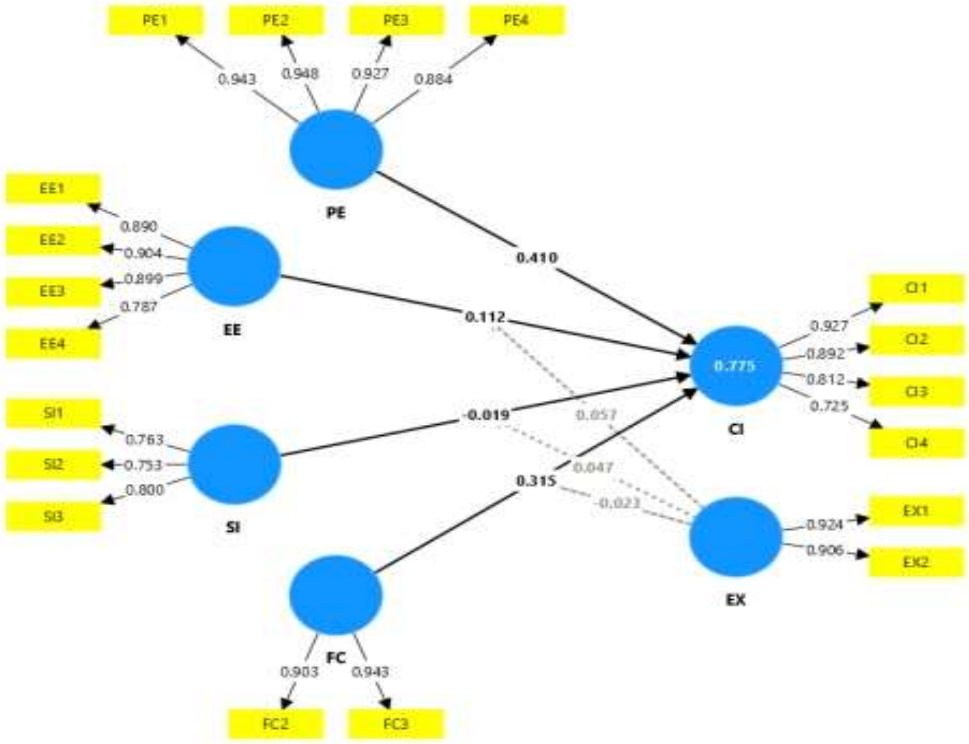
Figure 2.
Outer Model



Source: Processed Data

Outer Model Evaluation

The Outer Model evaluation was conducted to assess the validity and reliability of the indicators representing the research constructs. This evaluation includes Reliability testing, Convergent Validity, and Discriminant Validity.

Table 2.
Reliability Test

Variable	Cronbach's Alpha	Composite Reliability	Result
CI	0,860	0,877	Reliable
EE	0,894	0,915	Reliable
EX	0,806	0,812	Reliable
FC	0,829	0,867	Reliable
PE	0,944	0,948	Reliable
SI	0,675	0,710	Reliable

Source: Processed Data

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The reliability test results show that most constructs achieved Cronbach's Alpha and Composite Reliability values above the recommended thresholds. Performance Expectancy, Effort Expectancy, Facilitating Conditions, Experience, and Continuance Intention demonstrated satisfactory internal consistency. Meanwhile, Social Influence (SI) obtained the lowest reliability values (α = 0,675; CR = 0,710); however, these values still satisfy the minimum reliability threshold recommended by Latan and Ghozali (2017).

Convergent Validity and Average Variance Extracted (AVE) results are presented in Table 3.

Table 3.
Convergent Validity and AVE Test

Construct	Code	*Outer Loading*	AVE
Performance Expectancy (PE)	PE. 1	0,943	0,858
	PE. 2	0,948	
	PE. 3	0,927	
	PE. 4	0,884	
Effort Expectancy (EE)	EE. 1	0,890	0,759
	EE. 2	0,904	
	EE. 3	0,899	
	EE. 4	0,787	
Social Influence (SI)	SI. 1	0,763	0,596
	SI. 2	0,753	
	SI. 3	0,800	
Facilitating Condition (FC)	FC. 2	0,903	0,852
	FC. 3	0,943	
Experience (EX)	EX. 1	0,924	0,837
	EX. 2	0,906	
Continuance Intention (CI)	CI. 1	0,927	0,710
	CI. 2	0,892	
	CI. 3	0,812	
	CI. 4	0,725	

Source: Processed Data

The convergent validity results show that all retained indicators had outer loading values above 0.700, while all constructs had Average Variance Extracted (AVE) values above 0.500.

These results indicate that the indicators were able to represent their respective latent constructs adequately. Therefore, the measurement model fulfilled the criteria for convergent validity.

Discriminant Validity results using the Fornell–Larcker criterion are presented in Table 4.

Table 4.
Discriminant Validity Test

Latent Variable	CI	EE	EX	FC	PE	SI
CI	**0,842**					
EE	0,749	**0,871**				
EX	0,607	0,469	**0,915**			
FC	0,707	0,618	0,487	**0,923**		
PE	0,736	0,777	0,325	0,477	**0,926**	
SI	0,414	0,445	0,356	0,364	0,386	**0,772**

Source: Processed Data

The Discriminant Validity test using the Fornell–Larcker criterion demonstrated that the diagonal values of each construct (CI = 0,842; EE = 0,871; EX = 0,915; FC = 0,923; PE = 0,926; SI = 0,772) were higher than their correlations with other constructs, thereby confirming the discriminant validity of each construct (Hair et al. 2014). Overall, the Outer Model evaluation confirms that all indicators are valid and the constructs are reliable, indicating that the data are appropriate for further analysis using the PLS-SEM Inner Model.

Inner Model Evaluation

The Inner Model evaluation was conducted to assess the relationships among latent constructs and the model's predictive capability. The first step was to examine multicollinearity using the Variance Inflation Factor (VIF) test, the results of which are presented in Table 5.

All indicator-level VIF values were below the threshold of 5, indicating that collinearity among indicators was not a serious concern. Therefore, the relationships among constructs could be analyzed reliably and without concern about statistical significance (Ghozali 2016).

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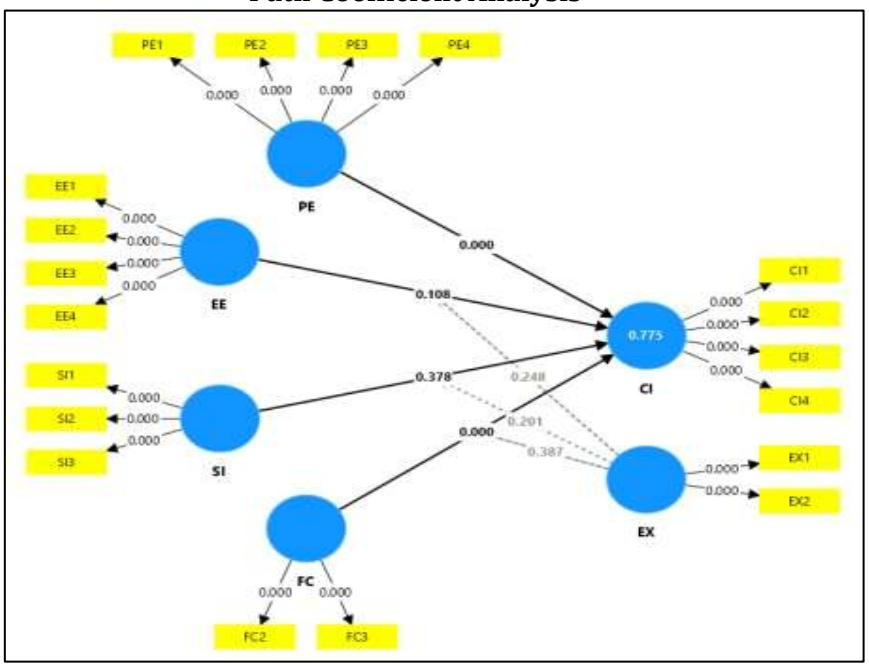
Table 5.
Collinearity Test

Variable	VIF	Variable	VIF
PE. 1	4,459	FC. 2	2,008
PE. 2	4,030	FC. 3	2,008
PE. 3	4,055	EX. 1	1,835
PE. 4	2,883	EX. 2	1,835
EE. 1	2,666	CI. 1	3,784
EE. 2	3,087	CI. 2	3,180
EE. 3	2,793	CI. 3	1,923
EE. 4	1,894	CI. 4	1,551
SI. 1	1,452		
SI. 2	1,519		
SI. 3	1,184		

Source: Processed Data

Hypothesis testing was conducted by analyzing the path coefficients within the structural model, as presented in Figure 3 and Table 6. This analysis was performed to identify which relationships significantly influence the dependent construct. A relationship is considered significant if the p-value is less than the significance level (α = 0,05) (Hair et al. 2014).

Figure 3.
Path Coefficient Analysis



Source: Processed Data

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Table 6.
Hypothesis Testing

Hypothesis	Variable Relationship	Original Sample	T-Statistic	P-Values	Result
H1	*Performance Expectancy => Continuance Intention*	0,410	3,585	0,000	Accepted
H2	*Effort Expectancy => Continuance Intention*	0,112	1,238	0,108	Rejected
H3	*Social Influence => Continuance Intention*	-0,019	0,310	0,378	Rejected
H4	*Facilitating Condition =>Continuance Intention*	0,315	4,375	0,000	Accepted

Source: Processed Data

The results show that Performance Expectancy had a positive and significant effect on Continuance Intention, supporting H1. Facilitating Conditions also had a positive and significant effect on Continuance Intention, supporting H4. These findings indicate that users' intention to continue using JMO is mainly influenced by their perception of the application's usefulness and the availability of supporting conditions.

In contrast, Effort Expectancy did not have a significant effect on Continuance Intention, so H2 was not supported. Social Influence also did not significantly affect Continuance Intention, so H3 was not supported. These findings suggest that ease of use and social influence were not the dominant factors in explaining users' continuance intention in this study.

Moderation testing results are presented in Table 7.

Table 7.
Moderation Testing

Hypothesis	Variable Relationship	Original Sample	T-Statistic	P-Values	Result
H2a	*Experience * Effort Expectancy => Continuance Intention*	0,057	0,682	0,248	Rejected
H3a	*Experience * Social Influence => Continuance Intention*	0,047	0,837	0,201	Rejected
H4a	*Experience * Facilitating Condition => Continuance Intention*	-0,023	0,288	0,387	Rejected

Source: Processed Data

The moderation testing results show that Experience did not significantly moderate the relationship between Effort Expectancy and Continuance Intention, Social Influence and Continuance Intention, or Facilitating Conditions and Continuance Intention. Therefore, H2a, H3a, and H4a were not supported.

These findings indicate that the data do not provide empirical support for the moderating role of Experience in the proposed relationships. In other words, differences in users' experience did not significantly change the strength of the relationships between Effort Expectancy, Social Influence, Facilitating Conditions, and Continuance Intention.

The structural model evaluation was conducted using Predictive Relevance (Q^2) and the coefficient of determination (R^2) for the dependent variable, Continuance Intention (CI) presented in Table 8.

Table 8.
Predictive Relevance and Coefficient of Determination Test

Item	Q^2	R^2	Description
CI	0,704	0.775	Strong predictive power

Source: Processed Data

The results show that the Q^2 value for CI was 0,704, indicating substantial predictive relevance and confirming the model's strong predictive capability. In addition, the model produced an R^2 of 0,775 and an adjusted R^2 of 0,755, suggesting that the independent variables explain 77,5% of the variance in Continuance Intention (CI), indicating high predictive accuracy (Hair et al. 2014).

The Model Fit evaluation using the Standardized Root Mean Square Residual (SRMR) and Normed Fit Index (NFI), as presented in Table 9. The SRMR value of 0,079 satisfied the recommended threshold of 0,08, indicating an acceptable level of model fit (Henseler et al. 2016). Meanwhile, the NFI value of 0,737 fell below the conventional threshold of > 0,9. This result may be attributed to NFI's sensitivity to relatively small sample sizes, which can lead to underestimated fit values (Byrne 2010). Considering that SRMR is widely regarded as a more appropriate model fit index for PLS-SEM analysis (Hair et al. 2019; Henseler et al. 2016), the overall model can be considered to exhibit an acceptable fit. The NFI result is acknowledged as a limitation of this study.

Table 9.
Model Fit

Parameter	Obtained Value	Reference Value	Description
Standardized Root Mean Square Residual (SRMR)	0,079	< 0,08	Model Fit
Normed Fit Index (NFI)	0,737	> 0,9	Does Not Meet Criteria

Source: Processed Data

The Effect Size (f^2) analysis was conducted to examine the contribution of each exogenous construct to Continuance Intention (CI), as presented in Table 10.

Table 10.
Effect Size

Latent Variable	CI
EE	0,016
EX	0,236
FC	0,245
PE	0,286
SI	0,001

Source: Processed Data

Performance Expectancy (PE) and Facilitating Conditions (FC) showed the strongest effect sizes on CI. Meanwhile, Effort Expectancy (EE) demonstrated a small effect size, whereas Social Influence (SI) showed an almost negligible effect. These findings suggest that users are more strongly influenced by functional benefits and supporting conditions than by ease of use or social pressure (Hair et al. 2014).

Discussion

The following discussion elaborates on the findings of each hypothesis test in relation to the theoretical framework and prior empirical studies.

The Effect of Performance Expectancy on Continuance Intention

Performance Expectancy refers to the extent to which individuals believe that using a particular system or technology will enhance their job performance. In this study, users perceived that the Jamsostek Mobile (JMO) application facilitated task completion and improved

productivity, thereby increasing their intention to continue using it over time (Venkatesh et al. 2003).

The descriptive analysis indicated that most respondents provided high ratings on scales 4 and 5, with average percentages of 42,25% and 43,75%, respectively. These findings suggest that most respondents had positive performance expectations toward the JMO application. The greater the perceived benefits and usefulness of the application, the stronger the user's intention to continue utilizing the technology. Fundamentally, the JMO application was developed to simplify access to BPJS Ketenagakerjaan services and registration processes, enabling users to use services more efficiently without visiting branch offices.

The results confirm that Performance Expectancy is a significant predictor of Continuance Intention. This finding indicates that users are more likely to sustain technology use when they perceive that it contributes positively to their performance and daily activities. In the case of JMO, users perceived that the application provides convenience, accessibility, and efficiency in accessing employment social security services, thereby strengthening their intention to continue using the application. These findings are consistent with previous studies and the UTAUT theory, which emphasize that perceived performance benefits play a critical role in encouraging sustained technology usage (Venkatesh et al. 2003; Lusiana and Nugroho 2023).

The Effect of Effort Expectancy on Continuance Intention

Effort Expectancy refers to the degree to which technology is perceived as easy to use. This construct is considered an important predictor, particularly during the early stages of technology adoption (Tomić et al. 2023). The descriptive analysis revealed that the highest frequency of responses was concentrated on scale 4, with an average frequency of 53,25%, indicating that most respondents perceived the JMO application as relatively easy to use. However, the frequency decreased to 31,5% on scale 5, suggesting that not all respondents found the application easy to use.

Although most respondents rated Effort Expectancy relatively highly, the findings indicate that perceived ease of use did not significantly influence Continuance Intention. This result suggests that the convenience offered by the Jamsostek Mobile (JMO) application does not directly determine users' intentions to continue using the application. One possible explanation is that, once users become familiar with technology, ease of use gradually becomes less relevant in shaping their decision to sustain technology usage.

This finding is consistent with previous research suggesting that the influence of Effort Expectancy decreases as users gain more experience and familiarity with technology (Venkatesh

et al. 2016). In such contexts, users are more likely to prioritize functional benefits and performance outcomes over usability. Several prior studies have also reported similar findings, indicating that Effort Expectancy does not significantly affect continuance intention, particularly when users are already accustomed to the technology (Hutabarat et al. 2021).

The Effect of Social Influence on Continuance Intention

Social Influence (SI) refers to the extent to which individuals perceive that people within their social environment influence their decision to use a particular system or technology (Venkatesh and Bala 2008). The descriptive analysis showed that the average response frequency on scale 3 was 25,67%, while the frequency increased to 33,67% on scale 4. However, the frequency declined substantially on scale 5, averaging 14,67%. These findings indicate that the majority were not strongly influenced by others in deciding whether to continue using technology.

The results further suggest that social pressure or external influence does not play a significant role in shaping users' Continuance Intention toward the Jamsostek Mobile (JMO) application. Social Influence is generally considered important during the early stages of technology adoption, when new users tend to rely heavily on recommendations from friends, colleagues, and significant others, particularly when they lack direct experience with the technology (Taylor and Todd 1995). At this stage, individuals often depend on information from their social environment to evaluate whether technology is useful and worth adopting.

However, as users gain experience and become more familiar with technology, they tend to rely more on their personal evaluations than on external opinions (Bhattacherjee 2001). Experienced users generally develop greater confidence in independently assessing the usefulness and effectiveness of a system, thereby reducing their dependence on social influence (Venkatesh et al. 2003). Consequently, users with greater experience are more likely to make decisions based on their own judgment rather than social pressure. This finding is consistent with prior studies indicating that the effect of Social Influence is stronger during the initial adoption phase but gradually decreases as users gain more experience with technology (Merhi et al. 2019).

The Effect of Facilitating Conditions on Continuance Intention

In the UTAUT model, Facilitating Conditions (FC) refer to the extent to which individuals believe that adequate organizational and technical resources are available to support the use of a particular technology (Venkatesh et al. 2003). In the context of this study, Facilitating Conditions refer to users' perceptions of the availability of infrastructure, technical assistance, and

supporting resources that enable them to use the Jamsostek Mobile (JMO) application effectively and conveniently.

The descriptive analysis demonstrated that the highest response frequency being concentrated on scale 4, with an average frequency of 53,5%, indicating that most respondents perceived the facilitating conditions as relatively supportive of technology usage. Although the response frequency decreased to 29% on scale 5, a substantial proportion of respondents still provided highly positive evaluations regarding the availability of facilitating support. These findings suggest that users who perceive adequate technical and infrastructural support are more likely to maintain their intention to continue using the technology.

The findings further indicate that facilitating support positively influences Continuance Intention by increasing users' confidence and convenience in using the application. Adequate infrastructure and technical support reduce barriers to technology use and create a more reliable user experience, thereby encouraging sustained use. This result is consistent with previous studies, which found that users are more likely to continue using a system when they perceive sufficient organizational and technical support in operating the technology (Graf-Vlachy and Buhtz 2017).

The Moderating Effect of Experience on the Relationships between Effort Expectancy, Social Influence, Facilitating Conditions, and Continuance Intention

The moderation analysis revealed that Experience (EX) did not significantly moderate the relationships between Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and Continuance Intention (CI). Initially, Experience was expected to strengthen the positive influence of perceived ease of use, social factors, and facilitating conditions on users' intention to continue using the Jamsostek Mobile (JMO) application. However, the empirical findings demonstrated otherwise. Most respondents reported relatively high levels of experience, reflected by the dominance of responses on scales 4 and 5, with an average frequency of 40,5% on scale 5. These findings suggest that most respondents were already familiar and comfortable with technology.

In the relationship between Effort Expectancy and Continuance Intention, users with greater experience tend to become more accustomed to technology, making perceived ease of use less critical in influencing continuance intention. Experienced users generally place greater emphasis on the technology's functional performance and practical benefits than on its ease of use. As users become increasingly familiar with the system, usability factors are no longer perceived as the primary determinant of continued use. This finding supports the argument

proposed by Venkatesh and Bala (2008), who stated that Effort Expectancy tends to exert a stronger influence on new users in the early stages of interacting with technology. The findings further indicate that Experience does not necessarily strengthen the relationship between Effort Expectancy and Continuance Intention (Chen et al. 2021). In the context of the JMO application, higher levels of user experience did not enhance perceptions of ease of use nor increase users' intention to continue using the application. More experienced users may also develop higher expectations and become more critical toward technological performance, thereby reducing their sensitivity to usability aspects (Castañeda et al. 2007). Consequently, users who are already comfortable and familiar with the system are less likely to consider ease of use as a decisive factor in determining their continuance intention.

In the relationship between Social Influence and Continuance Intention, the moderation analysis indicated that Experience did not significantly moderate the relationship. Although Experience was expected to strengthen the influence of social factors on users' intention to continue using the JMO application, the findings demonstrated that the moderating effect was statistically insignificant. Users with greater experience tend to develop stronger personal evaluations and perceptions based on direct interaction and practical experience with technology. As a result, experienced users become more independent in their decision-making and rely more on their own judgments rather than on others' opinions. Once users become sufficiently familiar with the application, recommendations, social expectations, or peer pressure become less relevant in determining continued usage behavior. Consequently, the relevance of Social Influence diminishes as users accumulate experience with technology. This finding is consistent with previous studies suggesting that the effect of social influence becomes weaker as users gain greater familiarity and confidence in using technology independently (Taylor and Todd 1995).

In the relationship between Facilitating Conditions and Continuance Intention, although a positive and significant direct relationship was found, the moderating effect of Experience was not statistically significant. These findings indicate that users' experience does not significantly influence the relationship between facilitating conditions and the intention to continue using the JMO application. Users with greater experience tend to become more independent in operating technology and rely less on external support or facilitating infrastructure. As users become increasingly familiar with the system, they generally require less technical assistance and adapt more easily to the technological environment. Therefore, although facilitating conditions remain important in supporting technology usage, their influence on continuance intention is not strengthened by users' experience levels. These findings are consistent with previous studies

suggesting that users' experience with technology does not necessarily influence the effect of facilitating conditions on continuance intention (Leow et al. 2021).

Overall, the moderation analysis demonstrates that Experience did not significantly moderate any of the proposed relationships involving Effort Expectancy, Social Influence, and Facilitating Conditions. These findings suggest that users' experience with technology does not substantially influence the factors driving their continuance intention toward the JMO application. Given that most respondents reported relatively high levels of technological experience, continuance intention appears to be driven more by users' direct perceptions of the application's functional benefits and supporting conditions rather than by differences in experience levels. This result indicates that the moderating effect of experience may become less relevant in contexts where users are already familiar with digital technologies.

Conclusion

This study concludes that Performance Expectancy (PE) and Facilitating Conditions (FC) have positive and significant effects on Continuance Intention (CI) in the context of the BPJS Ketenagakerjaan Jamsostek Mobile (JMO) application. These findings indicate that users' perceptions of the application's functional benefits and the availability of adequate facilitating support are important factors in encouraging sustained use. In contrast, Effort Expectancy (EE) and Social Influence (SI) were found to have no significant effect on Continuance Intention, suggesting that perceived ease of use and social pressure are not dominant factors in encouraging users to continue using the application. This may be related to the relatively high levels of digital literacy and familiarity with technology among most respondents. Furthermore, Experience (EX) does not significantly moderate the relationships between Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and Continuance Intention (CI), indicating that users have developed relatively stable perceptions of the application's usefulness, accessibility, and usability, thereby reducing the moderating effect of experience on continuance intention.

Theoretically, this study contributes to the UTAUT literature by extending its application to a government-operated public service context and shifting the focus from behavioral intention to continuance intention. The non-significant moderating role of Experience further suggests that experience's influence may be context-dependent, highlighting the boundary conditions of the UTAUT framework and contrasting with findings from similar studies conducted in commercial application settings such as Tusyanah et al. (2021).

From a managerial perspective, application providers should focus on strengthening functional benefits and facilitating support as the primary drivers of continuance intention.

Practical strategies may include improving the usefulness of core application features, increasing service accessibility, strengthening responsive user assistance, and ensuring that supporting resources are available to help users access JMO services effectively. Communication strategies may still be used as supporting efforts, but they should not be positioned as the primary driver of continuance intention.

This study has several limitations, including its limited regional scope, relatively small sample size, use of purposive sampling, and reliance on self-reported questionnaires, which may affect the generalizability of the findings. Future studies are encouraged to expand the research scope across more diverse sectors and geographical regions, incorporate additional variables such as trust, satisfaction, habit, and perceived service quality, and adopt longitudinal approaches to capture how continuance intention evolves over time.

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