

E-Government And The Next Generation: How Satisfaction And Behavioral Intentions Shape Young Citizens' Loyalty

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ABSTRACT

The growing reliance on digital platforms for public service delivery has raised important questions about what sustains citizens' long-term engagement with government-operated systems. This study examines the extent to which trust in e-government and service quality influence user loyalty among young citizens, with satisfaction and behavioral intention serving as sequential mediating variables, focusing on JKN Mobile as a digital public healthcare platform in Indonesia. A quantitative research design was employed, with data collected from 150 active users selected through purposive sampling to ensure that all respondents possessed meaningful prior experience with e-government services. The data were subsequently analyzed using Structural Equation Modeling (SEM) to assess the relationships among the constructs under investigation. The findings reveal that trust in e-government and service quality exert a positive and significant influence on user satisfaction. Satisfaction, in turn, strengthens users' behavioral intention, which subsequently contributes to the development of sustained user loyalty. Behavioral intention is identified as a pivotal mediating construct, functioning as the critical bridge through which satisfaction translates into long-term loyalty. These findings suggest that governments and service providers should treat the reinforcement of trust and the continuous improvement of service quality as foundational priorities, as doing so fosters the kind of sustained user commitment that ensures the long-term viability of digital public service platforms.

Keywords: Mobile Government; Digital Healthcare Services; Service Quality; Trust; User Loyalty

INTRODUCTION

The rapid advancement of digital technology has fundamentally altered the landscape of governance, prompting governments across the globe to adopt digital solutions in the delivery of public services. This phenomenon, commonly referred to as e-government, encompasses a broad range of digital interactions between government institutions and their respective stakeholders. These interactions include inter-agency coordination (Government-to-Government/G2G), services directed at the business sector (Government-to-Business/G2B), internal administrative functions (Government-to-Employee/G2E), and services that directly connect government institutions with the general public (Government-to-Citizen/G2C). Among these dimensions, the G2C model occupies a particularly significant position, as it serves as the primary interface through which citizens experience the accessibility, transparency, and responsiveness of public service delivery.

The healthcare sector represents one of the most critical domains in which e-government applications have demonstrated substantial potential. Given that timely access to health-related

services and information is directly linked to individual and public well-being, digital healthcare platforms have emerged as an important mechanism for reducing the structural barriers inherent in conventional service delivery systems. Empirical evidence from prior studies confirms that effectively implemented e-government services can enhance public service delivery by improving efficiency, accessibility, and user convenience (Kumar et al., 2020a; Y. Li & Shang, 2020a; Pham et al., 2023a). Within the Indonesian context, JKN Mobile serves as a prominent example of a government-initiated digital healthcare platform, enabling citizens to access health-related administrative services and information through a mobile application. In light of its expanding role within the national healthcare system, a systematic examination of the factors that determine users' behavioral intention and long-term loyalty toward JKN Mobile constitutes both a scholarly and practical imperative.

The evaluation of e-government success has traditionally centered on user satisfaction as a primary performance indicator. However, satisfaction alone is insufficient to account for the long-term sustainability of digital public services. While satisfaction reflects users' immediate evaluative responses to a service experience, it does not necessarily translate into continued engagement, persistent usage, or the disposition to recommend the service to others. The concept of user loyalty, which encompasses a sustained willingness to re-engage with a service, a recognition of its long-term value, and an inclination to advocate for its use within social networks, provides a more comprehensive basis for assessing the enduring viability of digital government services. Prior research has established that satisfaction functions as a critical mediating variable, linking service experience to behavioral intention and, subsequently, to user loyalty (Alawadhi et al., 2024a; Kumar et al., 2020a; Pham et al., 2023a; Qatawneh et al., 2023a). Consistent with this perspective, the present study conceptualizes satisfaction not as a terminal outcome, but as an intermediate construct that mediates the relationship between antecedent factors and user loyalty.

Service quality constitutes a fundamental determinant of user satisfaction in digital public service environments. Defined as the extent to which a service consistently meets or surpasses user expectations, service quality has been extensively examined through the SERVQUAL framework, which is widely acknowledged as a reliable and valid instrument for measuring service quality across diverse public service contexts (Parasuraman et al., 2005a). A substantial body of empirical research has confirmed a positive and significant relationship between service quality and user satisfaction in e-government settings (A. Alkrajji & Ameen, 2022a; Alzahrani et al., 2018; Khan et al., 2023; Phung et al., 2024; Shayganmehr et al., 2023a; Wang & Teo, 2020a). In the context of application-based platforms such as JKN Mobile, where citizen-government interactions are mediated exclusively through a digital interface, service quality must be operationalized in terms of system responsiveness, functional reliability, and ease of use, rather than through the interpersonal dimensions characteristic of conventional service encounters.

Trust has been identified as a foundational prerequisite for the effective implementation of e-government services (Abu-Shanab & Al-Azzam, 2012a; Alzahrani et al., 2017). The use of digital government platforms typically requires citizens to disclose sensitive personal information, thereby rendering trust an essential precondition for meaningful participation. Insufficient levels of trust have been associated with reduced user engagement and lower satisfaction, while higher levels of institutional trust are associated with diminished perceived risk, enhanced satisfaction, and strengthened loyalty. These dynamics are particularly salient in digital healthcare contexts, where interactions involve the management of both administrative and highly sensitive personal health data, thereby elevating the significance of trust as a determinant of user behavior.

Notwithstanding the considerable body of research addressing e-government adoption, service quality, trust, and user satisfaction, several substantive gaps in the existing literature remain unresolved. First, prior studies have predominantly concentrated on administrative, financial, licensing, and taxation services, while digital healthcare platforms, including JKN Mobile, have received comparatively limited scholarly attention. Second, user satisfaction has frequently been positioned as the primary outcome variable in e-government research, whereas the present study reconceptualizes it as a mediating construct that links service quality and trust to behavioral intention and user loyalty. Third, service quality and trust have largely been examined as independent predictors in isolation, whereas this study integrates both variables within a sequential

mediation framework that traces the causal pathway from service quality and trust, through satisfaction and behavioral intention, to user loyalty. Fourth, young citizens constitute an important yet underexamined segment within the e-government literature; their loyalty toward government-operated digital platforms cannot be presumed, and their behavioral patterns hold significant implications for the future trajectory of digital public service adoption.

Addressing these gaps, the present study investigates the influence of service quality and e-government trust on user loyalty among young users of JKN Mobile, with satisfaction and behavioral intention serving as sequential mediators. From a theoretical standpoint, this study advances the e-government literature by repositioning user loyalty as a central indicator of digital service sustainability and by proposing an integrative sequential mediation model that incorporates service quality, trust, satisfaction, behavioral intention, and loyalty within a unified analytical framework. From a practical standpoint, the findings are intended to inform the decisions of government agencies and digital service providers regarding the enhancement of service quality, system security, and public trust, with the ultimate aim of fostering the long-term sustainability of digital healthcare services for the populations they are designed to serve.

LITERATURE REVIEW

The Information System Success Model developed by (DeLone & McLean, 2003a) serves as a relevant theoretical foundation for this study. The model explains that service quality is one of the important factors influencing user satisfaction in information system use. In the context of e-government, service quality reflects users' perceptions of how well digital public services provide accessibility, responsiveness, security, reliability, and support. Several studies A. Alkrajji & Ameen, (2022a); Khan et al., (2023); Kumar et al., (2020a); Y. Li & Shang, (2020a); Pham et al., (2023a) demonstrate that service quality positively influences user satisfaction, as positive service experiences strengthen users' overall evaluation of the system.

This study adapts the SERVQUAL model developed by (Parasuraman et al., 2005a) to measure service quality. The original SERVQUAL model consists of five dimensions, namely reliability, responsiveness, assurance, empathy, and tangibles. However, in this study, service quality is measured using three dimensions: responsiveness, assurance, and empathy. This adaptation is based on the nature of JKN Mobile as an application-based digital healthcare public service. In mobile government services, users tend to evaluate service quality based on how quickly the application responds, how secure and credible the service is, and how well the service accommodates user needs. Therefore, responsiveness, assurance, and empathy are considered the most relevant dimensions for capturing users' service quality perceptions in the JKN Mobile context.

The use of adapted SERVQUAL dimensions is also supported by prior studies showing that service quality measurement in e-government and mobile government is context-dependent. (Y. Li & Shang, 2020a) measured e-government service quality using dimensions such as system quality, reliability, security, accessibility, information quality, interactivity, and responsiveness. (Pham et al., 2023a) emphasized ease of interaction, fulfillment, citizen care, security and privacy, and trustworthiness. In the mobile government context, (Yuliantini et al., 2023) used connectivity, interactivity, authenticity, and understandability, while Long et al., (2026) used system quality, information quality, service delivery quality, security and privacy, and ease of interaction. These studies indicate that digital public service quality does not always require the complete five-dimensional SERVQUAL structure.

Reliability was not measured as a separate dimension because its core elements, such as accuracy, consistency, dependability, and the ability to deliver promised services, conceptually overlap with responsiveness and assurance in the context of JKN Mobile. Users perceive reliability through whether the application responds properly, provides accurate information, protects personal data, and delivers services securely. These aspects are already reflected in responsiveness and assurance. Meanwhile, tangibles were excluded because JKN Mobile is an application-based service, where physical facilities, office appearance, equipment, and face-to-face service attributes are less relevant to user evaluation. In mobile government services, tangible aspects are more appropriately reflected through digital interface-related elements, such as system design,

accessibility, ease of interaction, and understandability. Thus, the adapted SERVQUAL model used in this study is theoretically and contextually appropriate for measuring service quality in mobile healthcare public services.

Apart from service quality, trust in government is also a crucial factor in shaping user satisfaction, behavioral intention, and loyalty. This study is based on Trust Theory (Badcock & Gambetta, 1990a), which explains that individuals are more likely to use a service when they believe the provider to be reliable, secure, transparent, and capable of protecting their interests. In the e-government context, trust is particularly significant because users interact with digital platforms that involve personal data, administrative information, and access to essential public services. Prior research has demonstrated that citizens are more likely to adopt and continue using e-government services when they believe the government provides secure, accountable, and reliable digital services ((Abu-Shanab & Al-Azzam, 2012a; Alzahrani et al., 2018). Luo et al., (2024) further suggest that the combination of satisfaction and trust may create “user stickiness,” where users are more likely to continue using and recommending e-government services.

Expectation-Confirmation Theory (ECT) also supports the model proposed in this study. ECT explains that users’ post-adoption behavior is influenced by whether their actual service experience confirms or exceeds their initial expectations (Oliver & Oliver, 1980). When users perceive that a digital service meets their expectations, they are more likely to feel satisfied. In the context of JKN Mobile, users develop expectations regarding accessibility, response speed, information accuracy, data security, privacy protection, and ease of use. When these expectations are fulfilled, satisfaction increases and strengthens behavioral intention. Therefore, satisfaction is not only an outcome of service quality and trust but also a mechanism that encourages users’ willingness to continue using and recommending the service.

Behavioral intention refers to users’ willingness to continue using e-government services and recommend them to others. In this study, behavioral intention is positioned as an important mechanism linking satisfaction to user loyalty. Several studies have shown that satisfaction plays a significant role in strengthening users’ intention to continue using digital and e-government services (Alawadhi et al., 2024a; A. Alkrajji & Ameen, 2022a; Kumar, 2024; Pham et al., 2023a). Loyalty is achieved when users perceive government digital services as reliable, secure, useful, and effective in meeting their needs. Therefore, the integration of the Information System Success Model, SERVQUAL, Trust Theory, and ECT provides a strong theoretical basis for explaining the relationship among service quality, trust in e-government, satisfaction, behavioral intention, and user loyalty.

1. Service Quality and E-Government User Satisfaction

Service quality is a key factor in determining user satisfaction with e-government services. The IS Success Model (DeLone & McLean, 2003b) emphasizes that system quality, information quality, and service quality influence user experience, where higher service quality enhances satisfaction and encourages continued usage. This hypothesis is grounded in the perceived benefit perspective.

Several studies have highlighted the significant role of e-government service quality in enhancing user satisfaction. (Pham et al., 2023b) found that improving e-government service quality creates added value for users, ultimately contributing to their satisfaction and loyalty. (Kumar et al., 2020b) further discovered that efficiency, reliability, and support within e-government services significantly impact user satisfaction. Similarly, (Wang & Teo, 2020b) confirmed that users who perceive e-government services as user-friendly, accurate, and responsive to their needs tend to be more satisfied and more likely to continue using them. Thus, the hypothesis formulated in this study is:

H1: High service quality enhances user satisfaction in e-government services.

2. Trust in E-Government and E-Government User Satisfaction

Trust Theory (Badcock & Gambetta, 1990b) posits that individuals will only use digital services when they feel confident that the system is secure, reliable, and managed transparently. The relationship between trust and user satisfaction is established when users perceive that e-government systems offer strong security, protect their privacy, and provide accurate information, leading to positive expectations regarding the service. (A. I. Alkrajji, 2020) stated

that users are more satisfied with digital services when they believe the system is reliable and developed in the public's best interest. Additionally (Santa et al., 2019a) and (Shayganmehr et al., 2023b) asserted that trust in the government is strongly correlated with trust in its digital services, ultimately enhancing user satisfaction. Based on these findings, this study proposes the following hypothesis:

H2: Trust in e-government positively influences user satisfaction with e-government services.

3. Young Citizen Satisfaction and Behavioral Intention

The relationship between satisfaction and behavioral intention is explained by Expectation-Confirmation Theory (ECT) (Oliver & Oliver, 1980). ECT states that users are more likely to continue using a service when their actual experience confirms or exceeds their expectations. In the context of JKN Mobile, satisfied users are more likely to develop a stronger intention to continue using the application and recommend it to others. Kumar et al., (2020b) found that user satisfaction with e-government services significantly enhances their intention to reuse the service. Similarly, Pham et al., (2023b) emphasized that higher user satisfaction increases the likelihood of continued use and recommendations to others. Moreover, Alawadhi et al., (2024b) and (Sukma & Leelasantitham, 2022a) highlighted that high-quality information and well-designed systems contribute to user satisfaction, which in turn reinforces their intention to use e-government services continuously. Based on these findings, this study formulates the following hypothesis:

H3: User satisfaction positively influences behavioral intention toward e-government services.

4. Behavioral Intention and Young Citizen Loyalty

The relationship between behavioral intention and loyalty can be explained through satisfaction and repeated experiences. Users who are satisfied with e-government services develop an intention to continue using them, and over time, this habit evolves into loyalty. Pham et al., (2023b) confirmed that as users' intention to continue using e-government services increases, they become more likely to develop long-term loyalty. Additionally, Alam et al., (2023) found that behavioral intention in e-government is strengthened by transparency and government accountability, ultimately leading to user loyalty. Thus, this study proposes the following hypothesis:

H4: Behavioral intention positively influences loyalty among e-government users.

5. Service Quality, Behavioral Intention, and Young Citizen Loyalty

High service quality can enhance user loyalty through satisfaction and behavioral intention. In the context of JKN Mobile, responsive, secure, credible, and user-oriented services may create positive user experiences and increase satisfaction. Based on ECT, satisfaction is not only an outcome of service quality but also a driver of behavioral intention (Kumar et al., 2020a; Oliver & Oliver, 1980). Previous studies support the mediating role of satisfaction and behavioral intention in the relationship between service quality and loyalty. Pham, Limbu, Thi, et al. (2023) emphasized that e-government service quality contributes to satisfaction and loyalty. (Shah et al., 2020a; Yum & Yoo, 2023a) further stated that satisfaction significantly mediates the relationship between service quality, behavioral intention, and customer or user loyalty. While (Mirkovski et al., 2024a) stated that stronger intention to use a service increases the likelihood of consistent use. Therefore, service quality is expected to influence loyalty indirectly through satisfaction and behavioral intention. The fifth hypothesis is formulated as follows:

H5: Service quality positively influences user loyalty through satisfaction and behavioral intention.

6. Trust in Government, Satisfaction, Behavioral Intention, and Young Citizen Loyalty

Trust in e-government can strengthen user loyalty through satisfaction and behavioral intention. When users believe that e-government services are secure, transparent, reliable, and capable of protecting their personal data, they are more likely to feel satisfied with the service. This satisfaction then strengthens behavioral intention, which ultimately contributes to loyalty. (Alawadhi et al., 2024b) found that high-quality information and ease of use increase trust in e-government, which subsequently enhances user satisfaction and loyalty. Therefore, the greater the users' trust in e-government services, the higher their satisfaction with the system. User

satisfaction not only reflects the success of e-government services but also plays a role in shaping continued usage intention. Users who feel satisfied with their experience are more likely to continue using the service over the long term. Mirkovski et al. (2023) found that satisfied users have a direct relationship with repeated usage, as they are less likely to seek alternative services.

Strong behavioral intention plays an important role in strengthening user loyalty toward e-government services. When users intend to continue using digital government services and recognize their benefits, they are less likely to switch to alternative systems. Qatawneh et al. (2023) found that high satisfaction with e-government services fosters user loyalty because users perceive these services as an essential part of their administrative activities. Therefore, sustained satisfaction enhances behavioral intention and ultimately contributes to long-term user loyalty. H6: Trust in e-government positively influences user loyalty through satisfaction and behavioral intention.

METHOD

Data collection in this study was conducted using a questionnaire with a purposive sampling method for respondent selection. The selected respondents met the following criteria: (a) young users aged 18 to 35 years, and (b) active users of the JKN Mobile healthcare service. The study utilized five variables, consisting of two independent variables (service quality and trust in government), two mediating variables (user satisfaction and repeated usage), and one dependent variable (user loyalty). Each variable was measured using a five-point Likert scale questionnaire. The measurement for each variable is as follows:

Table 1. Measurements

Variables	Operational Definition	Measurement	Sumber
Service Quality	Users' perception of how well e-government services meet reliability, responsiveness, and ease of use standards.	SERVQUAL Model , including: Responsiveness (3 items), Assurance (3 items), Empathy (2 items).	(Parasuraman et al., 2005b)
Trust in Government	Users' level of confidence in digital government services.	Trust in E-Government, represented by 4 items	(Abu-Shanab & Al-Azzam, 2012b)
User Satisfaction	Users' level of satisfaction with their experience in using e-government services.	Represented by 4 items	(Teo et al., 2008)
Behavioral Intention	Users' tendency to continue using and recommending e-government services.	Represented by 4 items	(Zubir & Abdul Latip, 2023)
Loyalty	The extent to which users remain committed to using e-government services and do not switch to alternative services.	Represented by 4 items	(A. Alkrajji & Ameen, 2022b)

Sources: Data Collected (2026)

Following data collection, the study conducted statistical tests to ensure validity and reliability, including Cronbach's alpha, composite reliability, and Average Variance Extracted (AVE). A Confirmatory Factor Analysis (CFA) was then performed to confirm the construct validity of the measurement model. Finally, path analysis was conducted using Structural Equation Modeling (SEM) to examine the relationships between variables.

RESULT

This study successfully gathered survey responses from 150 active JKN Mobile users. As shown in Table 2, 75% of respondents are classified as young users under the age of 30, with 58% identifying as students. In the initial phase, convergent validity was assessed through an examination of outer loading values and Average Variance Extracted (AVE). The results demonstrate that all indicator values exceed 0.70 and all AVE values are greater than 0.50, confirming that the convergent validity requirements of this study have been met.

A subsequent reliability assessment was conducted using Cronbach's alpha and composite reliability tests. The findings indicate that all constructs exhibit Cronbach's alpha values above 0.70 and composite reliability values exceeding 0.70, thereby confirming that construct reliability is adequately established (Table 3).

Table 2. Demography

Keterangan	Jumlah
Age:	
20 s.d 30 y.o	115
30 s.d 35 y.o	35
Educational Background:	
Senior High School	50
Undergraduate	49
Master's degree	51
Gender:	
Male	42
Female	108
Job Categories:	
Entrepreneur	5
Student	87
Civil Servant	30
BUMN Employee	23
Others	28

Sources: Data Proceeds (2026)

Table 3. Validity and Reliability Test

Construct:	Loading	VIF	Cornbach's Alpha	Composite Reliability	AVE
Service Quality (SERVQUAL)			0.929	0.934	0.670
Dimension:					
Responsiveness Quality Services			0.837	0.846	0.755
RQS2	0.918	2.645			
RQS3	0.857	1.923			
Assurance Quality Services			0.775	0.782	0.690
AQ1	0.865	1.738			
AQ2	0.833	1.630			
AQ3	0.792	2.417			
Empathy Quality Services			0.862	0.862	0.879
EQS2	0.938	2.344			
EQS3	0.937	2.344			
Trust in E-Government (TIG)			0.878	0.893	0.733

TIG1	0.887	2.502			
TIG2	0.791	1.803			
TIG3	0.848	2.273			
TIG4	0.894	2.745			
Satisfaction (SAT)			0.922	0.923	0.811
SAT1	0.895	2.965			
SAT2	0.905	3.465			
SAT 3	0.924	4.108			
SAT 4	0.877	2.489			
Behavioral Intention (BIN)			0.916	0.917	0.798
BIN1	0.883	2.722			
BIN2	0.923	3.776			
BIN3	0.891	2.744			
BIN4	0.876	2.764			
Loyalty (LYT)			0.908	0.908	0.783
LYT1	0.881	2.964			
LYT2	0.890	3.015			
LYT3	0.891	3.127			
LYT4	0.877	2.857			

Sources: Data Proceeds (2026)

We also conducted an evaluation of discriminant validity using the Fornell-Larcker criterion and cross-loading analysis. The results indicate that almost all constructs met the discriminant validity criteria. However, minor issues were identified in the relationship between AQ and RQS, suggesting potential overlap between these constructs (Table 4).

Table 4. Correlation and Discriminant Validity

Variabel	AQ	BIN	EQS	LYT	RQS	SAT	SERVQUAL	TIG
AQ	0.831							
BIN	0.730	0.893						
EQS	0.860	0.709	0.937					
LYT	0.712	0.793	0.736	0.885				
RQS	0.827	0.684	0.775	0.630	0.869			
SAT	0.780	0.787	0.777	0.753	0.751	0.901		
SERVQUAL	0.955	0.754	0.927	0.735	0.932	0.820	0.818	
TIG	0.809	0.736	0.773	0.708	0.725	0.813	0.819	0.856

Sources: Data Proceeds (2026)

This study also evaluated model fit using the Standardized Root Mean Square Residual (SRMR) and examined the adjusted R^2 values. The SRMR value obtained in this study was 0.083. This value is slightly above the commonly recommended threshold of 0.08 and is also higher than the more conservative ideal criterion of 0.05. Therefore, the overall model fit should be interpreted as marginal rather than optimal. This indicates that although the proposed model is theoretically grounded, there may still be some degree of discrepancy between the observed and model-implied correlations.

Nevertheless, the model was retained because the measurement model demonstrated adequate reliability and validity. The outer loading values, Cronbach's alpha, composite reliability, and AVE values met the recommended criteria, indicating that the constructs were measured reliably. In addition, the adjusted R^2 values indicate that the model has relatively strong explanatory

power for the endogenous constructs. Therefore, the SRMR value of 0.083 does not invalidate the overall findings, but it suggests that the results should be interpreted with caution and that further model refinement may be needed in future research.

Meanwhile, the adjusted R^2 values indicate that the model demonstrates relatively strong explanatory power, with several endogenous constructs exceeding 0.60, as presented in Table 5.

Tabel 5. R-Squared, Adj R-Squared, and SRMR Output

	R-square	R-square adjusted	SRMR
BIN	0.620	0.617	0.083
LYT	0.678	0.671	
SAT	0.732	0.729	
SERVQUAL	1.000	1.000	

Sources: Data Proceeds (2026)

In the final stage, we conducted a mediation analysis by examining the total, direct, and indirect effects. The results of this analysis are presented below.

Table 6. Direct Effect

Effect	Hypothesis Path	Path Coefficient	P Values	95% Interval Path CI		F Square d	Result
				Lower	Upper		
DE	SERVQUAL -> SAT	0.468	0.000*	0.232	0.702	0.270	Moderate
	TIG -> SAT	0.429	0.000*	0.189	0.633	0.227	Moderate
	SAT -> BIN	0.787	0.000*	0.670	0.865	1.629	High
	BIN -> LYT	0.516	0.000*	0.322	0.649	0.321	Moderate
	SERVQUAL -> LYT	0.235	0.026*	0.032	0.408	0.048	Low
	TIG -> LYT	0.136	0.276	0.189	0.633	0.017	Low

Sources: Data Proceeds (2026)

Note: DE (Direct Effect)

This study confirms a positive relationship between service quality and user satisfaction, indicating that the first hypothesis (H1) is supported. The effect of JKN Mobile's service quality on user satisfaction remains at a moderate level, with a path coefficient of 0.468, falling between the lower interval (0.232) and the upper interval (0.702). This indicates that service quality can still be enhanced to achieve maximum user satisfaction. The influence of trust in e-government on user satisfaction is also found to be significant, remaining at a moderate level (H2 Accepted). The path coefficient of 0.429 is within the range of 0.189 to 0.633, indicating that JKN Mobile users do not yet have full confidence in the security of e-government services. Therefore, JKN Mobile needs to enhance its service quality, particularly in data security, to further strengthen user trust and satisfaction.

The influence of satisfaction on behavioral intention has a path coefficient of 0.787, indicating the highest level of influence (H3 Accepted). These findings confirm that user satisfaction with the service cultivates a strong sense of reliance on JKN Mobile, thereby reinforcing users' intention for continued use. Similarly, the impact of behavioral intention on loyalty is reflected in a path coefficient of 0.516, which falls within the moderate influence level (H4 Accepted). The path coefficient value is within the lower and upper bounds, suggesting that the intention to use and reliance on JKN Mobile services can still be further optimized to enhance user loyalty.

We also examined the direct influence of service quality on loyalty. The findings indicate that service quality has a significant effect ($0.02 < 0.05$); however, the magnitude of this influence is relatively low. This suggests that additional factors are needed to further stimulate user loyalty in the context of e-government services. Furthermore, we investigated the impact of trust in e-government on behavioral intention. The results reveal that no significant direct relationship between these two constructs could be established. In addition to testing direct effects, we also conducted an analysis of indirect effects in this study. The results of the indirect effect analysis are presented in Table 7.

Table 7. Indirect Effect

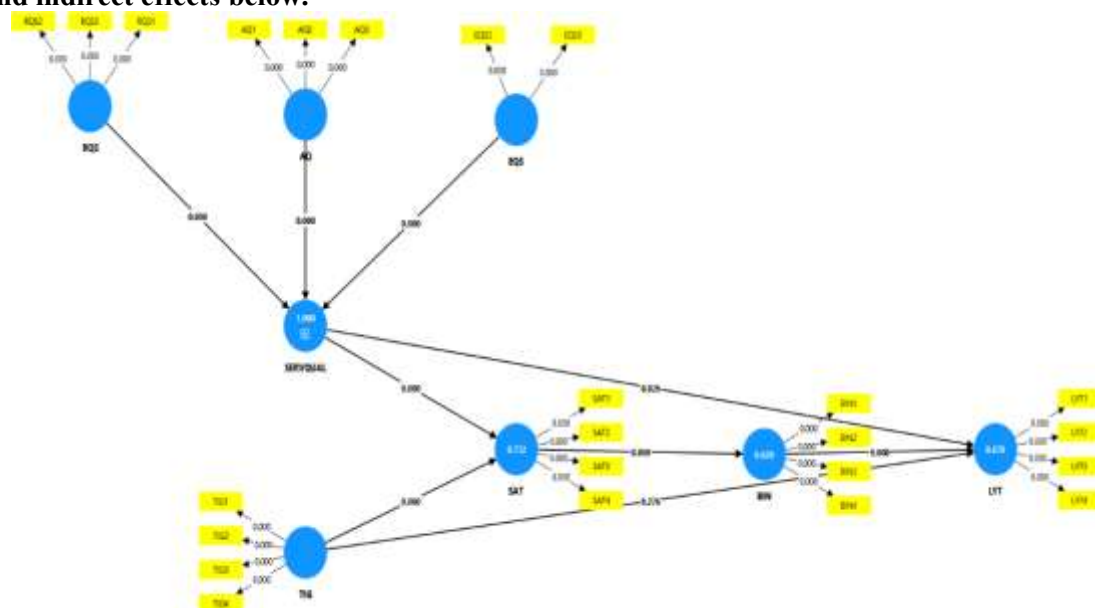
Effect	Hypothesis Path	Path coefficient	P values	95% Interval Path CI		Result
				Lower	Upper	
IE	SERVQUAL -> SAT -> BIN -> LYT	0.174	0.002*	0.091	0.322	Mediating Effect
	TIG -> SAT -> BIN -> LYT	0.190	0.002*	0.053	0.289	Mediating Effect

Sources: Data Proceeds (2026)

Notes: IE (Indirect Effect)

Table 7 illustrates the sequential process through which user loyalty is established within JKN Mobile. High service quality leads to user satisfaction, and once users feel satisfied, they develop a sustained inclination toward continued use, which over time consolidates into loyalty. The indirect effect findings confirm that H5 is supported; the path coefficient in the indirect model is stronger than that observed in the direct model, indicating that satisfaction and behavioral intention function as meaningful mediating variables in the formation of user loyalty. The influence of trust in e-government on loyalty follows a comparable pattern. User loyalty is cultivated when users perceive the service as secure and trustworthy, which enhances satisfaction and, in turn, reinforces behavioral intention toward continued use, ultimately resulting in sustained user loyalty (**H6 Accepted**).

When examining the direct effect of trust in e-government on loyalty, no significant relationship was identified. However, when user satisfaction and behavioral intention were incorporated as mediating variables, trust in e-government demonstrated a significant influence on user loyalty. The following figure represents the **path analysis** of this study, illustrating both **direct and indirect effects below**.



Picture 1. Path Analysis

DISCUSSION

Service Quality and Satisfaction

The findings indicate that service quality, measured through three adapted SERVQUAL dimensions, namely responsiveness, assurance, and empathy, effectively reflects users' perceptions of service quality and significantly enhances satisfaction with e-government services, particularly JKN Mobile. Therefore, H1 is accepted. (H1 Accepted).

These findings are consistent with previous research, such as (Kumar et al., 2020b; Pham et al., 2023b; Qatawneh et al., 2023b; Raza et al., 2020; Weerakkody et al., 2016). Similarly, (Santa et al., 2019b) also confirmed that service quality positively influences user satisfaction in e-government services. The quality of a product or service is regarded as a key determinant in satisfying customers. Public service quality is characterized by convenience, security, communication, and timeliness. In the e-government context, service quality is reflected in how well the government provides an accurate, reliable, relevant, and user-friendly system (AL Athmay et al., 2016). Additionally, (Sumi & Kabir, 2021) found a positive relationship between service quality and user satisfaction with electronic services. When the perceived performance of e-government meets or exceeds public expectations, user satisfaction increases accordingly. In this regard, user satisfaction is ultimately shaped by citizens' positive perceptions of the e-government services they engage with.

Trust in E-Government and Young Citizen Satisfaction

Trust in the government has been proven to enhance user satisfaction with e-government services (H2 Accepted). This trust reflects the extent to which the public perceives the government as transparent, accountable, and capable of providing secure and reliable digital services.

These findings align with previous research by (A. I. Alkrajji, 2020; Santa et al., 2019b; Shayganmehr et al., 2023b) which also demonstrated that public trust in government, particularly the sense of security in using e-government services, significantly enhances user satisfaction. Furthermore, (Sukma & Leelasantitham, 2022b) found that trust positively influences user satisfaction, reinforcing the understanding that trust is essential for building an enduring and effective relationship between government institutions and the citizens they serve. In this sense, public trust in e-government reflects citizens' broader confidence in government initiatives and the integrity of digital public services.

Young Citizen Satisfaction and Behavioral Intention

The hypothesis regarding the influence of user satisfaction on behavioral intention has been confirmed, supporting the third hypothesis (H3 Accepted). These results reinforce the understanding that satisfaction is not, in itself, the ultimate objective of a well-functioning service system. Rather, users who are satisfied with digital government services tend to develop a stronger intention to continue engaging with the platform and to recommend it to others (Alam et al., 2023; Alawadhi et al., 2024b; Kumar et al., 2020b; Y. Li & Shang, 2020b; Pham et al., 2023b).

These findings align with (Sukma & Leelasantitham, 2022b), which demonstrated that user satisfaction positively influences the intention to use e-government services. Satisfaction plays a central role in shaping individual motivation to engage with a digital system. When users have a positive and meaningful experience with a government digital service, their motivation to re-engage with the same service is considerably strengthened.

Behavioral Intention and Young Citizen Loyalty

Behavioral intention, or the intention to repeatedly use a service, reflects an individual's desire to continue using a service in the future. In the e-government context, users who have a strong intention to reuse digital government services are more likely to develop attachment and loyalty to the system, thus supporting H4 (Accepted).

Research indicates that the stronger a user's intention to repeatedly use e-government services, the higher the likelihood of becoming a loyal user. (Mirkovski et al., 2024b) found that users who consistently engage with e-government services due to the perceived benefits tend to remain loyal and are reluctant to switch to alternative services. This demonstrates that strong

behavioral intention enhances user loyalty, particularly when users perceive the system as engaging and valuable. Furthermore, (G. Y. Liao et al., 2020) confirmed that users who regularly interact with a system are more likely to develop long-term loyalty over time.

Service Quality, Satisfaction, Behavioral Intention and Young Citizen Loyalty

The research findings indicate that service quality has a significant influence on user loyalty in e-government, with satisfaction and behavioral intention serving as mediating variables, thus supporting H5. These findings emphasize that high-quality service not only enhances user satisfaction but also strengthens their intention to continue using the service, ultimately fostering long-term loyalty. This suggests that satisfaction acts as a mediating variable in the formation of user loyalty.

These results align with (Yum & Yoo, 2023b), who stated that customer satisfaction significantly mediates the relationship between service quality and customer loyalty. Similarly, (Shah et al., 2020b) found that user satisfaction serves as a significant mediator in enhancing behavioral intention and user loyalty.

Users who perceive the service as reliable, responsive, and secure tend to have a more positive experience, which increases their satisfaction with e-government. (Mirkovski et al., 2024b) highlighted that satisfaction plays a crucial role in shaping user loyalty, where services that meet users' expectations create stronger attachment to digital government systems.

Trust in E-government, Satisfaction, Behavioral Intention and Young Citizen Loyalty

The research findings indicate that trust in e-government has a significant impact on user loyalty, with satisfaction and behavioral intention serving as mediating variables, thus supporting H6. These findings emphasize that user trust in e-government not only enhances their satisfaction but also strengthens their intention for repeated use, ultimately contributing to long-term loyalty. At its core, building and sustaining public trust is essential to fostering meaningful engagement with digital government services. Higher levels of public trust are associated with greater satisfaction and sustained utilization of e-government platforms (Qatawneh et al., 2023b). (Alawadhi et al., 2024b) further explain that trust in e-government (TEG) significantly influences behavioral intention. Similarly, (C. Y. Li & Tsai, 2022) support the notion that users who experience high satisfaction with government digital services are more likely to continue using them, ultimately leading to greater loyalty toward the system.

CONCLUSION

The findings of this study offer meaningful insights into the dynamics that shape citizens' experiences with digital government services, particularly among young users of JKN Mobile. Consistent with the hypotheses advanced in this study, both service quality and trust in e-government were found to exert a positive and significant influence on user satisfaction. When citizens interact with a digital platform that is responsive, secure, and genuinely attentive to their needs, they are naturally more inclined to report satisfying experiences. Service quality is manifested through the platform's capacity to deliver reliable and user-oriented services, while trust operates at a deeper level, shaping users' confidence in the government's commitment to transparency, accountability, and the responsible management of personal and health-related data.

This study further confirms that satisfaction positively influences behavioral intention, which subsequently strengthens user loyalty. Rather than treating satisfaction as the ultimate indicator of a platform's performance, the present study demonstrates that satisfaction functions as an intermediate mechanism that animates users' willingness to continue engaging with the service and to recommend it to others. Behavioral intention, in this regard, emerges as a pivotal construct in the pathway toward long-term loyalty.

These findings carry several practical implications for government agencies. The government must also strengthen data security protocols and communicate these measures transparently to build user assurance. Additionally, JKN Mobile should simplify its interface and navigation to meet the expectations of young citizens who demand fast and intuitive digital experiences. Regular satisfaction monitoring through in-application surveys and structured

feedback channels should be institutionalized to enable timely identification of service gaps. Finally, proactive communication regarding system improvements and data protection measures is essential for sustaining public trust and long-term behavioral intention.

Although this study successfully demonstrates that satisfaction and behavioral intention serve as mediating variables, several limitations should be acknowledged. The analytical framework does not account for additional variables such as perceived value, perceived usefulness, and social influence, each of which may contribute to user loyalty formation. Furthermore, the SRMR value of 0.083 marginally exceeds the recommended threshold of 0.08, suggesting that the model fit is less than optimal and that findings should be interpreted with appropriate caution. Future research should consider refining model specification, expanding sample size, and incorporating additional theoretically relevant variables to deepen understanding of user loyalty determinants in e-government contexts.

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