

ABSTRACT

Digital transformation in the health sector has driven the development of technology-based services, including the National Health Insurance (JKN) application supported by Artificial Intelligence (AI)-based features. One of them is a chatbot for WhatsApp-based information services. However, the level of utilization of this feature is still low, so user acceptance analysis is needed. This study aims to analyze the factors that influence the intention to use the JKN AI chatbot feature using a combination of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), as well as adding external variables such as innovation, trust, and security. This study involved 508 JKN user respondents from various regions in Indonesia. Data processing was carried out using a quantitative method using SmartPLS. The results showed that the variable with the strongest influence on the intention to use the AI feature was the perception of control with a value of 0.435 and a p-value <0.000. The results of the analysis showed that the perception of control had a significant effect on the intention of 43.5% on the acceptance of AI features. These findings indicate that technology acceptance is more influenced by internal perceptions and social support than by trust in the system.

Keywords: *JKN, Artificial intelligence, Technology acceptance, TAM, TPB.*