
Theory of Planned Behavior Factors on Decision Making to Become a Social Security Participant (BPJS Employment)

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Abstract

Research was conducted to determine the factors that influence the purchasing decisions of social security participants in Indonesia, called BPJS employment. The population comes from BPJS Employment participants. This research uses convenience sampling technique. The sample needed is 156 respondents obtained from the calculation of the slovin formula. Testing using partial least square analysis-structural equation modeling (PLS-SEM) with SmartPLS3 software. The results showed that attitude towards employment social security, subjective norm, and perceived behavioral control have an influence on purchase decision. Purchase intention mediates the relationship between attitude towards employment social security and purchase decision. However, purchase intention does not have a mediating effect between subjective norm and perceived behavioral control on purchase decision. Based on the research results, several components of the theory of planned behavior (TPB), namely attitude, subjective norm and perceived behavioral control can be used as a reference to improve purchasing decisions, especially to become BPJS employment participants.

Keywords: Attitude, subjective norm, perceived behavioral control, purchase intention, purchase decision

1. Introduction

Indonesia has a legal entity that runs the national social security system, namely the Social Security Organizing Agency or commonly known as BPJS in accordance with Law No. 24 of 2011. One of the Social Security providers in Indonesia is BPJS Employment, which provides protection for Work Accident Insurance, Death Insurance, Old Age Insurance, Pension Insurance and Job Loss Insurance for all Indonesian workers. This employment social security is not only for formal workers, but also for non-formal workers. Non-formal workers fall into the category of "Non-wage earner (BPU) workers." Jobs that are included in non-formal work are such as entrepreneurs, freelancers, freelancers, farmers and street vendors. This program, which is considered beneficial for non-formal workers, should be followed by an increase in the number of participants who register themselves as members of the BPJS Employment, and an increase in the number of BPJS Employment participants will always occur if accompanied by supporting factors in the expansion of membership, but in reality it is not as expected. As happened in the Bangka Belitung Islands, as said by the Governor of Babel that the cause of the low participation

of BPJS employment participants is a lack of awareness, information that has not been conveyed, and related to the budget in the Company (Hasan, 2023).

Nationally, the Social Security Organizing Agency or BPJS Employment explained that there are still 85 percent of medium, small and micro enterprises or MSMEs and non-formal workers or non-wage earners who are not protected by social security. Workers are expected to protect themselves with contributions starting from around IDR 10,000 per month (Pratama, 2021).

Because there is still a lack of awareness to register as BPJS Employment participants, especially non-wage earning workers, there are several efforts from each region, as carried out by BPJS Employment Kota Jogja that to increase the uptake of membership, namely by holding socialization in a number of kemantren in Kota Jogja. The potential data with the realization that can become BPJS Employment participants in Klaten from Non-Wage Earners compared to Wage Earners, as well as their respective achievements can be seen from the following table:

Table 1. Potential to become BPJS Employment participants in Klaten Regency in 2022

PU (wage earner)			BPU (Non-wage earner)		
Potensi	Realization	Achievements	Potensi	Realization	Achievements
210.414	141.933	67,45%	215.254	19.658	9,13%

Based on the data above, it can be concluded that the achievement of BPJS Employment membership in wage earners is higher than non-wage earners.

Actually, socialization has been carried out in Klaten, but it still lacks a positive impact due to several obstacles, as said by Zainudin (Pratama, 2021) that the sustainability of protection is one of the obstacles that occur in the MSME participant segment. Many business actors are often constrained by their financial conditions so that several times they do not pay BPJS contributions. In addition, another obstacle is awareness of protection that has not become a major concern. In fact, in conditions facing this world recession, finances need to be strengthened.

Consumer decision making is an integrating process that combines knowledge to evaluate two or more alternative behaviors, and choose one of them. The result of this integration process is a choice that is presented cognitively as a desire to behave (Peter, 2013).

Theory of planned behavior (TPB), Ajzen explains that consumer behavior, in this case purchasing decisions, is influenced by purchase intentions. Furthermore, Ajzen (2005) in Fitriana (2018) explains that a person's purchase intention is influenced by attitudes, subjective norms and perceptions of behavioral control. Likewise, purchasing decisions towards BPJS Employment are influenced by purchasing intentions.

Purchasing decisions are mediated by purchase intentions, then the purchase intention, based on TPB theory, can be analyzed through attitudes, subjective norms, and perceived behavioral control. As the results of research conducted by Mamun (2021) show that insurance literacy, perceived usefulness, attitudes towards health insurance, subjective norms, and perceived behavioral control positively and significantly influence the intention to purchase health insurance.

The independent variables selected for this study are subjective norms, attitudes towards behavior, and perceived behavioral control. While intention and health insurance purchase serve as mediating and dependent variables, respectively. The dominant factor of this study refers to the intention to purchase health insurance, mainly because it shows the extent to which a person is willing to make efforts to perform the behavior.

From the description above, the problem formulation arises "decision making to become BPJS Employment participants in terms of Theory of Planned Behavior (TPB) in BPJS Employment Social Security registration in the Non-Wage Earner sector mediated by purchase intention in Klaten District.

2. Literature Review and Hypothesis

According to Ajzen (2005) Theory of Planned Behaviour can be interpreted as a theory that analyzes consumer attitudes, subjective norms, and consumer perceived behavioral control. In addition, according to Ajzen (1991) it is also stated that the Theory of Planned Behaviour (TPB) is suitable for describing any behavior related to planning, such as consumer purchasing behavior. Theory of Planned Behavior is one of the behavioral theories that is not left behind in psychology. Jogiyanto (2007) explains the Theory of Planned Behavior as a further development of the previous theory coined by Icek Ajzen, namely TRA (Theory of Reasoned Action). Meanwhile, the definition of a purchase decision is a decision-making process for a purchase which includes determining what to buy or not to make a purchase and this decision, obtained from previous activities (Assuari, 1966).

Attitude is the most important concept used by marketers to understand consumers. Attitudes according to Kotler and Armstrong (2008) describe the relatively consistent evaluations, feelings and tendencies of a person towards an object or idea. In the context of health insurance, attitudes towards the product are an important factor in understanding consumer intentions. The Theory of Planned Behavior (TPB) approach is used to evaluate the relationship between attitudes and consumer intentions in several related studies (Hsu et al., 2017). Attitudes are measured by instrumental and experiential elements, and the results can provide insight into the relationship between attitudes towards health insurance and purchasing decisions (Paul et al., 2016). Research conducted by Sanad (2016) proves that attitudes can have a significant effect on consumer purchasing decisions.. Thus, the following hypothesis is proposed:

H1: Attitude towards Employment Social Security has a significant effect on the decision to become a participant in the employment BPJS.

Subjective norms are defined as a person's perception or view of the beliefs of others that will influence the interest in doing or not doing the behavior under consideration (Jogiyanto, 2007). Subjective norm is the perceived social pressure to perform or not perform a behavior (Ajzen & Fishbein, 1975). In the context of health insurance, subjective norms are an important factor influencing consumer intention to buy. Subjective norms reflect pressure from family and friends, and the prediction of consumer intentions can be predicted with a high level of confidence from subjective norms (Ajzen, 1991). Marhaini (2008) explained that in this theory, a person's behavior depends on his intention and this intention depends on his attitude and subjective norms. Therefore, it is important to understand that subjective norms can influence consumer perceptions of health insurance purchases, and have been recognized as significant predictors in various fields of social studies (Bianchi et al., 2018; Hsu et al., 2017). This hypothesis has a foundation from previous research, namely subjective norm has an influence on purchasing decisions (Chonsiripong, 2018). Thus, the following hypothesis is proposed:

H2: Subjective norm factor has a significant effect on the decision to become a participant in the employment BPJS.

Ajzen (1991) presents the definition of perceived behavioral control as a perceived ease or difficulty of performing behavior. Angelina and Edwin (2014) suggest that there are two things that shape behavioral control, namely control belief and power of control factor. Perceived behavioral control is an important determinant of consumer intention to buy, especially in response to individual beliefs about how others perceive motivation to meet consumer expectations (Ajzen, 2002; Bianchi et al., 2018). Therefore, understanding the extent to which perceived behavioral control supports the purchase of health insurance is important in assessing consumer intentions (Berkman et al., 2011; Elmorshidy, 2018). In addition to the results of this study, this hypothesis also refers to research conducted by noor et al (2020) which states that perceived behavioral control has an influence on purchase decisions. Thus, the following hypothesis is proposed:

H3: It is suspected that the perceived behavioral control factor has a significant effect on the decision to become a participant in the employment BPJS.

This study involves attitude towards employment social security, subjective norms, and perceived behavioral control as factors that can influence purchase intentions. Attitudes have a significant impact on purchase intentions, while perceived behavioral control and subjective norms contribute positively to purchase intentions (Jamal & Ahmed, 2007; Shin & Hancer, 2016). Although purchase intention has been related to a person's willingness to buy a particular product or service (Shao et al., 2004; Karim et al., 2011), the literature is still lacking in examining the mediating effect of consumer intention on the purchase of products and services. Lim et al (2016) support this hypothesis that purchase intention is able to provide a mediating effect between the independent variable and the dependent variable. So this study proposes a hypothesis:

H4: It is suspected that purchase intention mediates the TPB factors on the decision to purchase BPJS employment.

3. Method

3.1. Research Design

This research uses a survey method, quantitative research, and cross sectional research design. In the survey method, data information is collected from respondents using questionnaires. Dependent variables in this research are purchase decision. Independent variables are attitude towards employment social security, subjective norm, and perceived behavioral control. The mediating variable is the intention to purchase employment social security.

3.2. Population, Sample and Sampling Technique

The population in this study were decision makers for purchasing BPJS Employment membership in Klaten. The sample required was 156 segment workers of BPJS Employment in the Non-Wage Recipient (BPU) segment in Klaten. The number of samples to be involved in this study uses the Slovin approach. This research uses convenience sampling technique.

3.3. Variable Measurement

The measurement scale is used as a reference to determine the length of the interval in producing quantitative data. The scale in this study uses a Likert scale, the answers can be scored as follows: strongly agree is given a score of 5, agree is given a score of 4, undecided is given a score of 3, disagree is given a score of 2, and strongly disagree is given a score of 1. The attitude, subjective norm, perceived behavioral control, purchase intention, and purchase decision variables have measurement items that refer to Abdullah Al Mamun et al. (2021).

4. Results

4.1. Descriptive Statistical Analysis

This research obtained 160 questionnaire respondents but this research only needed 156 respondents, then 4 other respondents were not included in the data analysis. From 156 questionnaires analyzed, 89 respondents were male and 67 respondents were female. 156 questionnaires were analyzed, 43 respondents had an income below Rp 3,000,000 per month, 55 respondents had an income of Rp 3,000,000 - Rp 4,000,000, 23 respondents had an income of Rp 4,000,000 - Rp 5,000,000 per month, and 35 respondents had an income above Rp 5,000,000.

4.2. Partial Least Square Analysis-Structural Equation Modeling

The outer model analysis consists of three stages, namely outer loading, internal consistency reliability and convergent validity, and discriminant validity. This analysis is the third analysis from outer loading test result after eliminating question items KP4 (4th question purchase decision), KPP4 (4th question perceived behavioral control), NM3 (intention to purchase employment social security 3rd question), and NS3 (subjective norm) 3rd question. The question item is eliminated because it has a value below 0.708 (Hair & Sarstedt, 2021).

The results of the internal consistency reliability test can be seen through Cronbach's alpha, rho A, and composite reliability. Convergent validity can be seen through the AVE (Average Variance Extraced) value. The value of the test results can be seen in the following table.

Table 2. Internal Consistency Reliability and Convergent Validity Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude towards employment social security	0,779	0,780	0,850	0,531
Intention to purchase employment social security	0,736	0,736	0,835	0,558
Perceived behavioral control	0,771	0,773	0,853	0,593
Purchase decision subjective norm	0,774	0,778	0,816	0,597
	0,755	0,757	0,845	0,577

Source: Data processed using SmartPLS

The results of the analysis test using Smart PLS above are used to determine internal consistency reliability and convergent validity. The Cronbach's Alpha value in the table shows a value above 0.60 and a Composite Reliability value above 0.70 (Hair *et al.*, 2019). This means that all constructs have met the value and are reliable. In addition, the AVE value in the table exceeds the required value of above 0.50 (Sholihin & Ratmono, 2021). This means that the variables in this study are valid.

The discriminant validity test value can be seen through the cross-loading table. The cross loading test results show that the constructs of the research variables have met discriminant validity.

4.3. Inner Model Analysis Results

Inner model analysis is used to determine the correlation of constructs or variables. The figure below is the structural model in this study.

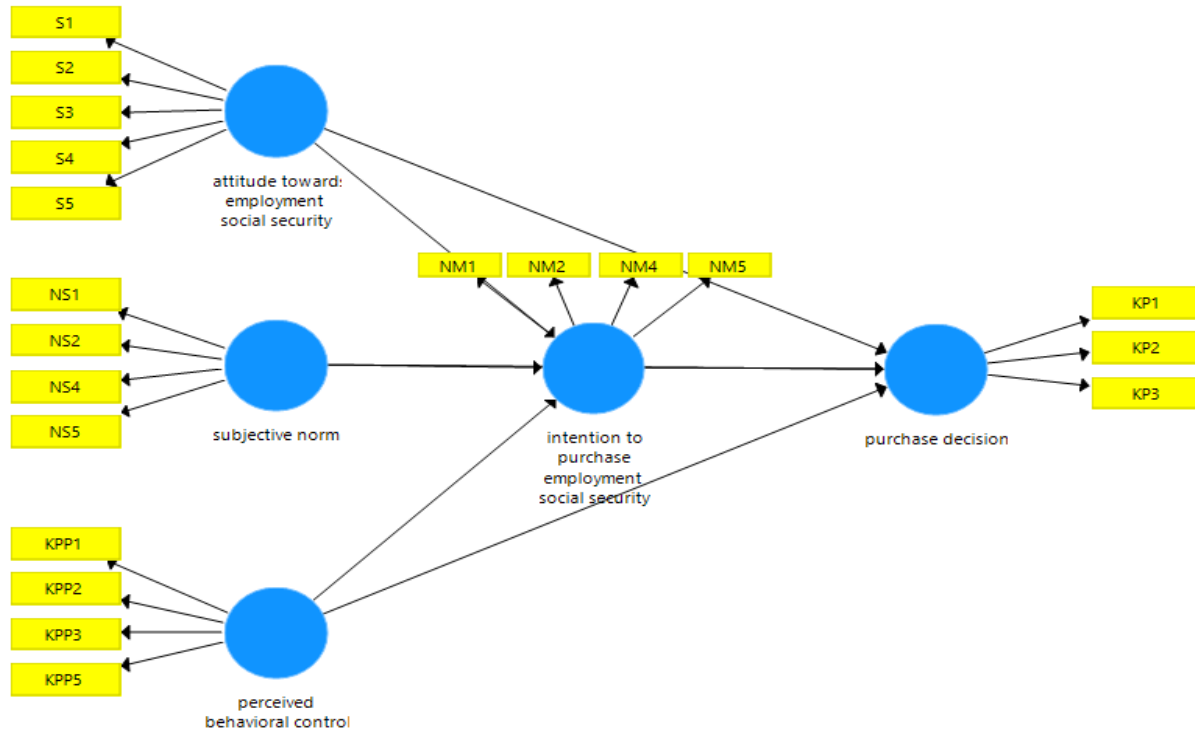


Figure 1. Structural Model

The structural model can be analyzed using Q-square Hair et al (2017). If the Q-square value is more than 0 then the model above has predictive relevance. While the Q-square value is less than 0, the model above has low predictive relevance (Hair *et al.*, 2019). The Q-square value can be seen in the table below.

Table 3. Q-square

	SSO	SSE	Q ² (=1-SSE/SSO)
attitude towards employment social security	780,000	780,000	
intention to purchase employment social security	624,000	403,463	
perceived behavioral control	624,000	624,000	
subjective norm	624,000	624,000	
purchase decision	468,000	292,124	0,376

Source: Data processed using SmartPLS.

The table above presents the results of the analysis test which means that the Q2 value on purchase decision is 0,376. This Q2 value is included in the level of great predictive relevance. This means that the structural model contained in this study has strong explanatory power and great predictive relevance.

4.4. Hypothesis Test

Hypothesis testing is carried out to determine the influence between research variables. The effect can be seen in the t test table, original sample, and P value below.

Table 4. Direct Effect

	Original (O)	Sample	Sample (M)	Mean	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Attitude -> purchase decision	0,427		0,429		0,078	5,485	0,000
Perceived behavioral control -> purchase decision	0,243		0,241		0,076	3,197	0,001
Subjective norm -> purchase decision	0,214		0,214		0,079	2,703	0,007

Source: Data processed using SmartPLS

Table 5 shows the results of the hypothesis analysis test. The relationship between variables can be declared influential and significant if the P value is less than 0.05. From the table above, it can be seen that hypothesis 1 is accepted because it has a P value of 0.000 (<0.05) and has a positive effect because the original sample value is positive, namely 0.427. Hypothesis 2 is also accepted because it has a P value of 0.001 (<0.05) and a positive original sample value (0.243). Hypothesis 3 is accepted because it has a P value <0.05, namely 0.007 and an original sample value of 0.214.

Table 5. Indirect Effect

	Original (O)	Sample	Sample (M)	Mean	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Attitude -> purchase intention -> purchase decision	0,082		0,080		0,039	2,091	0,037
Perceived behavioral control -> purchase intention -> purchase decision	0,048		0,048		0,026	1,862	0,063
Subjective norm -> purchase intention -> purchase decision	0,017		0,017		0,019	0,884	0,377

Source: Data processed using SmartPLS

The results of the indirect effect hypothesis test show that hypothesis 1 is accepted because it has a P value of 0.037 (<0.05), with an original sample value of 0.082. This means that the intention to buy labor social security mediates the relationship between attitudes towards labor social

security and purchasing decisions. Meanwhile, hypothesis 2 and hypothesis 3 are rejected, because hypothesis 2 has a P value of 0.063 (>0.05). Hypothesis 3 shows a value of 0.377 (>0.05). This means that intention to purchase employment social security does not provide a mediating influence between perceived behavioral control on purchase decision and subjective norm on purchase decision.

5. Discussion

The results of our study explain that attitude towards employment social security has a positive relationship with purchase decision. This is in accordance with research conducted by Ramli and Deffa (2020) that attitude variables have a significant effect on purchase decisions. Furthermore, the relationship between subjective norm and purchase decision, in this study also provides results that the relationship between the two has a positive and significant effect. These results are supported by Rachbini's research (2018) which states that subjective norm has a positive effect on purchase decision. Then the direct relationship between perceived behavioral control and purchase decision. In this study, the relationship between the two has a positive and significant effect. In accordance with research conducted by Siwi et al. (2023) that perceived behavioral control has a positive and significant effect on purchase decision.

Another finding in this study is the mediating relationship of purchase intention between attitude towards employment social security, subjective norm, and perceived behavioral control on purchase decision. The analysis shows that purchase intention provides a mediating relationship between attitude towards employment social security and purchase decision. However, in this study purchase intention does not provide a mediating relationship between subjective norm and purchase decision. Likewise, purchase intention does not provide a relationship

6. Conclusion

This study develops a theory of planned behavior (TPB) model consisting of attitude towards employment social security, subjective norm, and perceived behavioral which is mediated by purchase intention on the purchase decision variable. This study found that theory of planned behavior factors including attitude towards employment social security, subjective norm, and perceived behavioral affect purchase decision. This can be interpreted that when marketers want to strengthen the purchasing decisions of potential consumers, what can be done is to foster a good attitude, build a positive subjective norm, and provide a good experience so that the attitude of potential consumers towards the brand is good too.

In addition, purchase intention can provide a mediating relationship between attitude towards employment social security and purchase decision. However, it does not provide a mediating influence on the subjective norm and perceived behavioral relationships on purchase decisions. From the results obtained, it can be concluded that the theory of planned behavior factors can influence the purchase decision.

7. Research Limitations and Suggestions

This research is limited to the analysis of employment BPJS users in Indonesia and as it is known that there are still many workers who have not become participants in this Employment BPJS. Further research is strongly recommended to conduct research on a wider scope such as

participants and prospective BPJS employment participants, so that the results of the research conducted can be a reference for further research and become a guide for parties who need this information. The next suggestion is that the number of samples is further increased so that the results obtained are more accurate.

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