

THE INFLUENCE OF PUBLIC PERCEPTION OF BPJS EMPLOYMENT ON DECISION MAKING

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Abstract

The aim of this study is to determine the influence of public perception on decision making. This study adopted a quantitative approach. The types of data used are primary and secondary data. Primary data from questionnaires. Secondary data were obtained from the annual report published by the Medan City Central Statistics Agency in 2023. The number of research samples was 400. The analysis was carried out through an approach using the Partial Least Square-Structural Equation Model (PLS-SEM). Public perception has a positive and significant effect on decision making to participate in social security in Medan City. Brand awareness has a positive and significant effect on decision making to participate in social security in Medan City. Public perception has a positive and significant effect on brand awareness regarding social security programs in Medan City. Brand awareness significantly mediates the influence between public perception on decision making to participate in social security in Medan City.

Keywords: *Brand Awareness, BPJS, Public Perception, Decision Making*

Introduction

Social security is a strategy implemented by the state to ensure socio-economic protection for all individuals. This concept is based on the principle of social justice, which ensures that everyone has equal access to welfare. The Indonesian government has designed a strategy based on the principle of funded social security, where participants actively contribute to program financing. National Social Security System. To implement it, the government established an institution responsible for managing the social security program, the Social Security Administering Body (BPJS). BPJS is responsible for providing social protection to the public through two main programs. The first program, BPJS Kesehatan (Health BPJS), focuses on providing health services, covering medical treatment and care costs for participants. The second program, BPJS Ketenagakerjaan (Employment BPJS), is designed to provide coverage for employment risks such as work accidents, retirement, and death, with the aim of protecting the rights of workers and their families.

As the main pillars of the health insurance program in Indonesia, BPJS Kesehatan and BPJS Ketenagakerjaan play a central role in ensuring public accessibility to health services, especially providing affordable health services for people who previously had difficulty accessing health services, both permanent residents and temporary residents who meet the requirements. Meanwhile, BPJS Ketenagakerjaan focuses on social protection for workers, including insurance against risks that may occur during employment, such as work accidents, death, old age, retirement, and job loss. With a broad reach, these two institutions work together to ensure that every Indonesian citizen, including migrant workers, receives comprehensive social protection. Through these programs, the government strives to equalize the rights of every individual in realizing a just and prosperous society. Despite the differences in the roles and functions of BPJS Kesehatan and BPJS Ketenagakerjaan in providing social protection, the public often struggles to differentiate between the two. This misunderstanding arises from various factors, one of which is the lack of effective publicity regarding the differences between the two programs. As a result, many participants misunderstand the benefits and procedures applicable to each program. For example, BPJS Kesehatan participants often ask about work accident insurance benefits, which should be handled by BPJS Ketenagakerjaan. This difference in perception is not just a matter of understanding, but also impacts the quality of services received by participants. When participants do not clearly understand the program they are participating in, they tend to feel dissatisfied and have difficulty accessing the

benefits they are entitled to. Furthermore, misunderstandings can create an additional burden for BPJS officers in providing explanations and services. To address this issue, BPJS Ketenagakerjaan needs to increase its outreach and education efforts to the public. An effective promotional strategy must involve various media, both conventional and digital, and involve various relevant parties, such as local governments, companies, and community organizations. The information conveyed must be presented simply, easily understood, and tailored to the demographic characteristics of the target population. Furthermore, BPJS Ketenagakerjaan is expanding its reach with mass media to conduct broader information campaigns. One way to increase public understanding of the differences between the two institutions is by providing concrete examples relevant to everyday life.

For example, BPJS Ketenagakerjaan could create an animated video explaining the differences between health insurance and work accident insurance, or create an easy-to-understand infographic explaining claims procedures. Furthermore, BPJS Ketenagakerjaan should utilize technology to facilitate public access to information. For example, by developing a user-friendly mobile application, participants can easily access information about programs, benefits, and claims procedures. By undertaking these various efforts, it is hoped that the public will better understand the differences between BPJS Kesehatan and BPJS Ketenagakerjaan, which will then help them choose a program tailored to their needs and optimally utilize the available benefits. Ultimately, this will contribute to improving the social welfare of the Indonesian people. Given the gap in public understanding regarding BPJS Kesehatan (Healthcare and Employment) and BPJS Ketenagakerjaan (Employment and Social Security Agency), a fundamental question arises: What actually motivates individuals, particularly non-wage workers (BPJU), to participate in social security programs? Is this decision based purely on awareness of the benefits, or is it influenced by public perception and brand awareness of BPJS? These questions form the basis of this research. This study aims to uncover the influence of public perception on individual decisions in choosing a social security program, with brand awareness as an intermediary factor. The case study focuses on BPJU in Medan City, given the city's unique social and economic dynamics. Theoretically, this research is rooted in industrial and organizational psychology, particularly the subsystem of consumer psychology. In other words, this study seeks to understand how the decision-making process related to the consumption of products or services, in this case social security products, occurs in individuals.

Method

This study adopts a quantitative approach to measure these variables with reliable numbers and statistics, using psychometric scales that have been proven to be valid and reliable. (Saifuddin, 2019) This research was conducted from February to May 2024. The research location covered all sub-districts located in the Medan City area with a sample size of 400 people. The types of data used were primary and secondary data. Primary data came from questionnaires. Secondary data were obtained from the annual report published by the Medan City Central Statistics Agency in 2023. Information that has been processed and collected by the Central Statistics Agency is provided in the report, so that the data can be used for analysis without requiring direct data collection by the researcher. The analysis was carried out through an approach using the Partial Least Square-Structural Equation Model (PLS-SEM).

Results

Research model analysis is a data processing process carried out to determine the empirical size estimate between each item and the construct and the relationship between constructs. (Hair et al., 2019) Hypothesis testing was conducted using bootstrapping and the smart PLS application. This study used t-statistics and p-values to determine the relationship between the variables studied.

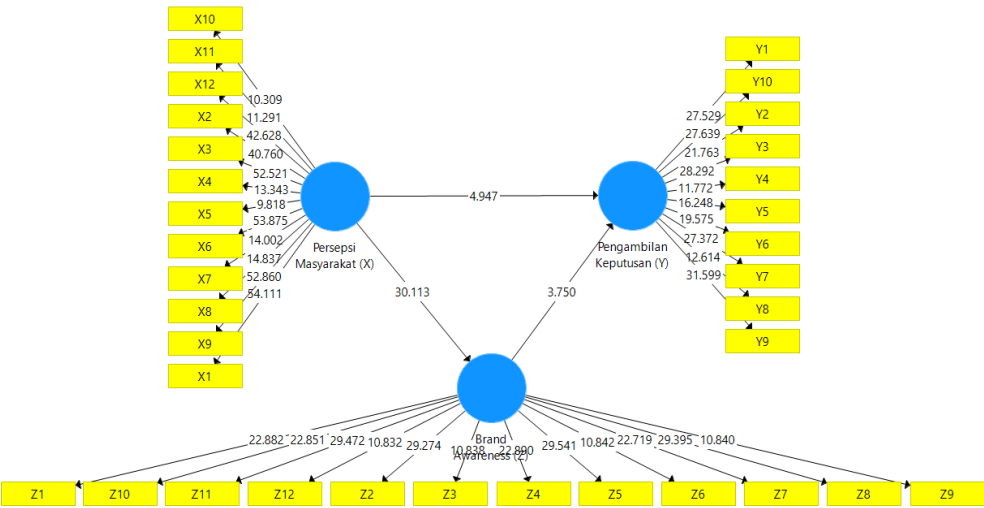


Figure 1. Inner Model Results

The following are the results of the path coefficient hypothesis test which shows the relationship between constructs:

Table 1
Path Coefficients Test Results

	Original Sample (O)	T Statistics	P Values	Results
Brand Awareness (Z) -> Decision Making (Y)	0.254	3,699	0.000	Hypothesis Supported
Public Perception (X) -> Brand Awareness (Z)	0.743	29,093	0.000	Hypothesis Supported
Public Perception (X) -> Decision Making (Y)	0.331	4,996	0.000	Hypothesis Supported
Public Perception (X) -> Brand Awareness (Z) -> Decision Making (Y)	0.189	3,482	0.001	Hypothesis Supported

Table 1 presents the results of testing the relationships between constructs in the research model. The table outlines various path coefficient analysis results, providing in-depth insight into the relationships between the various variables in this study. The analysis concludes that all hypotheses proposed in this study are accepted, indicating that all tested relationships have significant and relevant impacts. This demonstrates the consistency and robustness of the applied research model. The first analysis revealed a very strong and significant relationship between public perception and brand awareness among non-wage social security participants in Medan. The path coefficient of 0.743 indicates that the more positive public perception of a product or service, the higher the brand awareness of that product. These data demonstrate that public perception plays a significant role in shaping brand awareness among the public. The strength of this relationship is reinforced by a very high t-statistic value, namely 29.093, and a very small p-value, namely 0.000. These values indicate that the relationship between public perception and brand awareness is highly statistically significant, confirming that public perception has a substantial impact on how a product or service is known in the community. Furthermore, the analysis also showed a positive and significant relationship between public perception and social security participant decision-making. A path coefficient of 0.331 indicates that the more positive public perception of a product or service, the more likely social security participants are to choose and use that product. This finding highlights the importance of public perception in influencing product purchasing or usage decisions. These results are supported by a high t-statistic value of 4.996 and a very small p-value of 0.000. These values indicate that the relationship between public perception and social security participant decision-making is highly statistically significant, confirming that public perception is a key factor in the decision-making process. The analysis also revealed

a positive and significant relationship between brand awareness and decision-making. The path coefficient of 0.254 indicates that the higher the brand awareness of a product or service, the more likely social security participants are to choose and use that product. This finding suggests that brand awareness plays a significant role in influencing purchasing decisions. The strength of this relationship is reinforced by a very high t-statistic value, namely 3.699, and a very small p-value, namely 0.000. These values indicate that the relationship between brand awareness and decision making is very statistically significant, indicating that brand awareness has a strong influence on the decision to purchase or use a product. Finally, the analysis results show that brand awareness can mediate the relationship between public perception and decision-making. The path coefficient of 0.189 indicates that the higher the level of brand awareness of a product or service, the more likely social security participants are to choose and use that product. This is supported by a very high t-statistic value of 3.482, and a very small p-value of 0.001, indicating that mediation by brand awareness is highly statistically significant in the relationship between public perception and decision-making.

Discussion

The influence of public perception on decision making to participate in social security in the city of Medan

The results of this study support the hypothesis that public perception significantly influences the decision to participate in social security programs. This finding aligns with previous research showing that public perception is a key factor in decision-making, particularly regarding public services such as social security. Garga et al. (2019) Studies have shown that negative perceptions can reduce demand for health insurance products or services, including in the context of social security. Mutiarahati's (2023) research emphasizes the importance of perception in health and insurance decision-making. Almqousi et al.'s (2021) research also highlights the central role of perception in decision-making. Public perception can be examined from various perspectives, such as personal beliefs, social influence, and understanding of a product or service. In the context of social security, factors such as costs, benefits, and ease of access significantly influence public perception. (Milla & Febriola, 2022; Rahmawati et al., 2024; Rasmiko, 2022) Kushombere (2024) provides a specific overview of the challenges faced by informal workers in deciding to take out health insurance, including financial constraints and perceptions of the benefits received. Shobiye et al. (2021) adding that factors such as service quality, government support, and community understanding of the program also influence their perceptions and decisions. The results of this study confirm that public perception is a crucial factor in their decision to participate in social security programs. To increase participation, efforts are needed to improve public perception through effective communication, improving service quality, and simplifying procedures.

The influence of brand awareness on decision making to participate in social security in the city of Medan

The test results show that there is a significant influence on an individual's decision to participate in a social security program, as indicated by brand awareness in the results of this study. Mahpud et al. (2022) found that increased brand awareness directly correlated with increased purchasing decisions. Similarly, Khanna et al. (2023) observed that awareness of health insurance products influences consumer decision making. Dewi et al. (2021) as well as M. Sivaram, Agung Hudaya (2020) He further explains that brand awareness helps consumers evaluate product quality, reduce purchase risk, and differentiate one product from another. This ultimately influences purchasing decisions. Rahmawati et al. (2024) also supports these results, which confirm that brand awareness positively influences purchasing decisions. Socio-economic factors also play a role in shaping brand awareness. Aisya & Urumsah (2021) found that individuals with a high social status tend to be more concerned and aware of long-term health insurance. However, Kushombere et al. (2024) highlighted that the lack of awareness, especially among informal workers, is often due to factors such as high contribution costs and a lack of information. Furthermore, brand awareness also impacts customer credibility and trust in a product or service. (Wright et al., 2020) When consumers have high awareness of a brand, they tend to develop loyalty to that brand. (Sultan, 2020). The results also confirm that brand awareness is a crucial factor in encouraging individuals to participate in social security programs. By increasing brand awareness, social security programs can attract more participants and achieve broader coverage.

The influence of public perception on brand awareness regarding social security programs in the city of Medan

The results of this study illustrate that public perception has a significant influence on brand awareness of social security programs. IGA Dewi Purnamawati & Indria Rifka Fajri (2020) explains that public perception is influenced by various factors, including marketing, product quality, and customer experience, all of which contribute to the formation of brand awareness. Mardiyanto (2018) also emphasized that public perception is very important in forming the image and recognition of a public service, such as a social security program. Siti Aminah (2018) specifically examines the

influence of public perception on brand awareness among social security users. Prabeng et al. (2019) adding that public perception can influence how consumers view, remember, and differentiate one brand from another. Sultan (2020) further explains that consumer perception is based on brand reputation and image, which will ultimately positively influence brand awareness. Ismah (2022) also emphasizes the importance of consumer familiarity with the brand in forming brand awareness. M. Sivaram, Agung Hudaya (2020) and Rasmiko (2022) This study highlights the role of consumer interactions and experiences in shaping perceptions and brand awareness. The more positive a consumer's experience with a program, the higher their brand awareness of that program. In conclusion, this study confirms that public perception is a key factor in building brand awareness of social security programs. Efforts to increase brand awareness must begin with building positive perceptions among the public. This can be achieved through various means, such as improving service quality, effective communication, and involving the public in the program development process.

The influence of public perception on decision making to participate in social security in Medan city through brand awareness

The results of this study illustrate that brand awareness plays a significant mediator in the relationship between public perception and the decision to participate in social security programs. Almaqousi et al. (2021) provide a more specific context within the Palestinian olive oil industry. They demonstrate that brand awareness acts as a link between consumer perception and purchasing decisions. Research by Rahmawati et al. (2024) shows that brand awareness directly influences purchasing decisions. Similarly, Amalia et al. (2023) found that brand awareness mediates the relationship between brand ambassadors and brand image with purchase decisions. Amitay et al. (2020) also found similar results, where brand awareness mediated the influence of celebrity endorsements on purchase intentions. In addition, Gabriella et al. (2022) shows that brand awareness mediates the impact of social media marketing on purchasing decisions. Abapihi et al. (2020) also explains that brand awareness significantly influences consumer purchasing decisions. This research demonstrates that brand awareness is key in encouraging people to participate in social security programs. When people have a positive perception and are familiar with the social security program, they are more likely to participate. The process is simple: a positive perception increases brand awareness, and high brand awareness drives the decision to participate. The more people know and understand the benefits of the program, the greater their interest in participating. To increase participation in social security programs, simply building positive perceptions is not enough. Strengthening brand awareness through various effective communication strategies is essential. Therefore, both the government and program administrators need to focus on efforts to increase the visibility and appeal of social security programs in the public eye.

Conclusion

Public perception has a positive and significant influence on the decision to participate in social security in Medan. Brand awareness has a positive and significant influence on the decision to participate in social security in Medan. Public perception has a positive and significant influence on brand awareness regarding social security programs in Medan. Brand awareness significantly mediates the influence between public perception on the decision to participate in social security in Medan.

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