

Determination of Compliance Behavior of BP Jamsostek Membership Contribution Payments for Vulnerable Workers Participating in the Gn Lingkaran Program

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ABSTRACT

Compliance behavior refers to an action or change in a person's attitude to accept, adhere to, and implement applicable rules/regulations with full awareness and without coercion. Compliance behavior in society, in relation to BP Jamsostek, is demonstrated by voluntarily becoming participants and paying contributions on time every month. This behavior benefits not only individuals but also the Indonesian people as a whole, as BP Jamsostek operates under the principle of mutual cooperation. The research method employed is Structural Equation Modeling (SEM), with respondents being all Vulnerable Workers who have been or are currently participants of BP Jamsostek. The sampling technique used is simple random sampling. The research findings indicate that Perceived Usefulness directly influences Attitude and Perceived Value. Additionally, Perceived Usefulness, Subjective Norms, Behavioral Control, and Perceived Value directly affect Behavioral Intention, whereas Attitude does not directly influence Behavioral Intention. Indirectly, Perceived Usefulness through Attitude does not influence Behavioral Intention, but Perceived Usefulness through Perceived Value does influence Behavioral Intention. The implication of these findings is that BP Jamsostek needs to enhance communication regarding the benefits of participation, as Vulnerable Workers perceive the benefits they receive to be indirect, unlike BPJS Kesehatan.

INTRODUCTION

Background of the Research

BP Jamsostek is a state institution that carries out the function of providing social security for all workers in Indonesia. Participation in BP Jamsostek is mandatory for both formal and informal workers. Unfortunately, many workers in Indonesia are still not registered in the labor social security program, with the majority coming from informal workers who do not have a stable monthly income. These workers are categorized as Vulnerable Workers, such as farmers, fishermen, volunteers, social workers, motorcycle taxi drivers, rickshaw pullers, market vendors, and others. Generally, Vulnerable Workers face high occupational accident risks, yet they lack social security to protect them in case of workplace accidents. When accidents occur without protection, it can severely burden both the workers and their families. On the other hand, workers who are participants of BP Jamsostek and experience workplace accidents receive compensation based on the impact of the accident, which can significantly help them and their families when they are no longer able to work.

To address this issue, BP Jamsostek strives to ensure that Vulnerable Workers remain participants so they can be protected and benefit from the program during their employment. One of BP Jamsostek's efforts to assist Vulnerable Workers in becoming participants is through the National Movement for Caring for the Protection of Vulnerable Workers (GN Lingkaran) program, introduced in August 2016. Through GN Lingkaran, BP Jamsostek invites individuals and organizations to help Vulnerable Workers become participants by covering their contribution payments. The protection provided to Vulnerable Workers includes Work Accident Insurance and Death Insurance with a contribution of IDR 16,800 per month.

Corporate donors, state-owned enterprises (BUMN), regional-owned enterprises (BUMD), or other legal entities can channel their contributions through their corporate social responsibility (CSR) funds. Meanwhile, individual donors can provide non-binding donations. BP Jamsostek does not set a limit on how long donors pay contributions for Vulnerable Workers, with a minimum of three months and as long as the workers' participation continues.

The GN Lingkaran program aims to encourage Vulnerable Workers to remain participants even after donors stop paying their contributions. The program serves as an introduction to the benefits of participation, hoping that workers will independently continue the program with their own awareness. For Vulnerable Workers, the obligation to participate in BP Jamsostek does not cover all protection schemes, only two out of five are guaranteed, namely Work Accident Insurance and Death Insurance.

However, the awareness of Vulnerable Workers to continue participation after the sponsorship period ends is still very low. They generally rely solely on

contributions from donors. Unfortunately, many Vulnerable Workers discontinue their participation once donor support ends, while donors are not obligated to act as “sponsors” to continue covering contribution payments. This condition occurs massively across BP Jamsostek branches in Indonesia, including the Medan Utara Branch. The GN Lingkaran participation data for BP Jamsostek Medan Utara Branch is presented in Table 1 below:

Table 1. GN Lingkaran Participation Data of BP Jamsostek Tanjung Morawa Branch

Donor Company	Participation Date	Initial Participants	Latest Data (June 11, 2023)
PT. Duta Multi	November 3, 2021	50 people	1 person
BPU Percetakan Sri Deli Jaya	December 31, 2021	86 people	3 people
PT. Dodorindo Jaya Abadi	May 31, 2022	10 people	1 person
Bank Sumut - Beringin 1	July 31, 2022	137 people	4 people
Bank Sumut - Beringin 3	July 31, 2022	573 people	2 people
Bank Sumut - Beringin 5	July 31, 2022	220 people	1 person
Bank Sumut - Percut Sei Tuan	July 31, 2022	575 people	1 person
PT. Mark Dynamics Indonesia	January 31, 2019	100 people	1 person
Total		1,751 people	14 people

Source: Processed from Primary Data, 2023

Based on Table 1, it is evident that the number of Vulnerable Worker participants has drastically decreased from 1,751 participants to only 14 participants. This occurred after donor companies stopped extending their contribution payments. These contributions were initially intended to encourage Vulnerable Workers to continue paying for their participation, given the benefits of labor protection.

To determine the factors that influence the compliance behavior of Vulnerable Workers in paying BP Jamsostek contributions under the GN Lingkaran program, this study employs the Theory of Planned Behavior (TPB). TPB explains the factors that drive individuals to behave in certain ways. Developed by Ajzen (1991) from the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975), TRA outlines two predictors of human behavior:

1. **Attitude toward behavior**, where the more positive an individual's attitude, the more likely they are to engage in behavior consistent with their attitude.
2. **Subjective norms**, which refer to an individual's belief that their behavior is socially acceptable, such as acceptance from parents, peers, laws, etc. The stronger this belief, the more likely the individual will act in accordance with it.

Through TPB, Ajzen (1991) added a third factor: **Behavioral Control**, which refers to the extent to which individuals feel capable of performing or controlling a behavior. This control can be in the form of skills, expertise, or freedom to act.

Numerous studies have used TPB to predict individual behavior within various contexts, such as Seni and Ratnadi (2018) to predict investment intentions among youth, Ikbal et al. (2018) to predict e-learning adoption in education, and Amelia and Lubis (2019) to predict millennial behavior in online shopping.

Basically, individuals consider many factors before making decisions, including the benefits they will gain if they take action. The benefits received by BP Jamsostek participants include protection against workplace accidents they may encounter. Pratama (2020), in his research, found that individuals who perceive benefits from a product or service tend to reuse the product or service. The greater the benefits they feel, the more likely they are to repeat the use of the product or service.

Another factor that serves as a predictor of behavior is perceived value, which refers to the value perceived by individuals from a set of benefits they receive from a product or service. This definition emphasizes the difference between the benefits individuals gain from a product or service and the effort and sacrifices they make to obtain and use the product. Research conducted by Sari and Tryaningsih (2015) found a positive correlation between perceived value and behavioral intention. Furthermore, Rachmadiyahanti (2018) explained that positive value can lead to repeat purchase behavior, while negative experiences make individuals reluctant to reuse a product or service.

Theoretical Framework

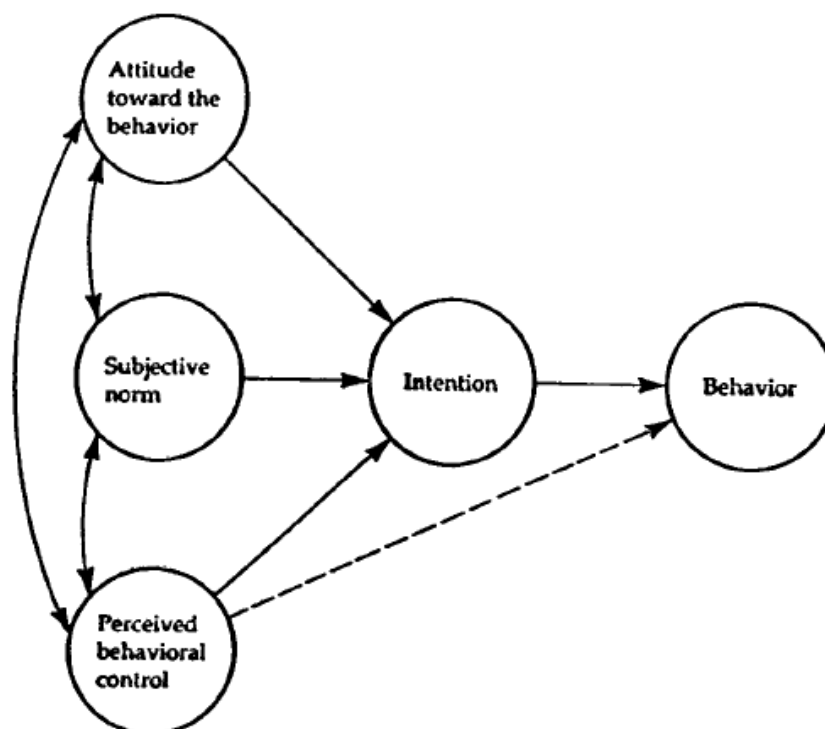
Psychologists have long studied how behavior is formed. One theory for predicting behavior is the Theory of Planned Behavior (TPB) developed by Ajzen in 1985, which is an extension of the Theory of Reasoned Action (TRA) proposed by Ajzen and Fishbein in 1980 (Ajzen, 1991). As in the original TRA, the central factor in TPB is the individual's intention to perform a particular behavior. Intention is assumed to capture the motivational factors influencing behavior; it indicates how hard people are willing to try and how much effort they plan to exert to perform the behavior. As a general rule, the stronger the intention toward a behavior, the more likely individuals are to act. However, it must be clear that intentions can translate into behavior only if the behavior is under their control, meaning that the person can freely decide whether to perform or not perform the behavior. In other words, behavioral intention is a free choice, not one made under pressure or compulsion.

In TPB, intentions are influenced by three factors:

1. Attitude toward behavior,
2. Subjective norms, and
3. Perceived behavioral control.

These three factors strongly influence the formation of behavior, as shown in Figure 1 below:

Figure 1. Chart of Theory of Planned Behavior



Sumber: Ajzen, 1991

In the Theory of Reasoned Action (TRA), behavior prediction consists only of the factors of Behavioral Intention and Subjective Norms. Behavioral intention is described as the sum of the individual's affect (feelings) toward accepting or rejecting an object or matter, measured on an evaluative bipolar scale, such as good or bad, agree or disagree, and others. Individuals who agree with or give positive evaluations of a particular object or matter will align with the tendency to behave accordingly.

The next factor is Subjective Norms, which refer to the social environment of an individual that either accepts or rejects the behavior exhibited. As a result, individuals will demonstrate behaviors that are acceptable to the people or environment around them. Conversely, they will avoid exhibiting behaviors that are not supported by their surrounding environment.

To complement TPB from TRA, Ajzen added one additional factor: perceived behavioral control, which indicates the extent to which an individual has full power and ability to perform a behavior.

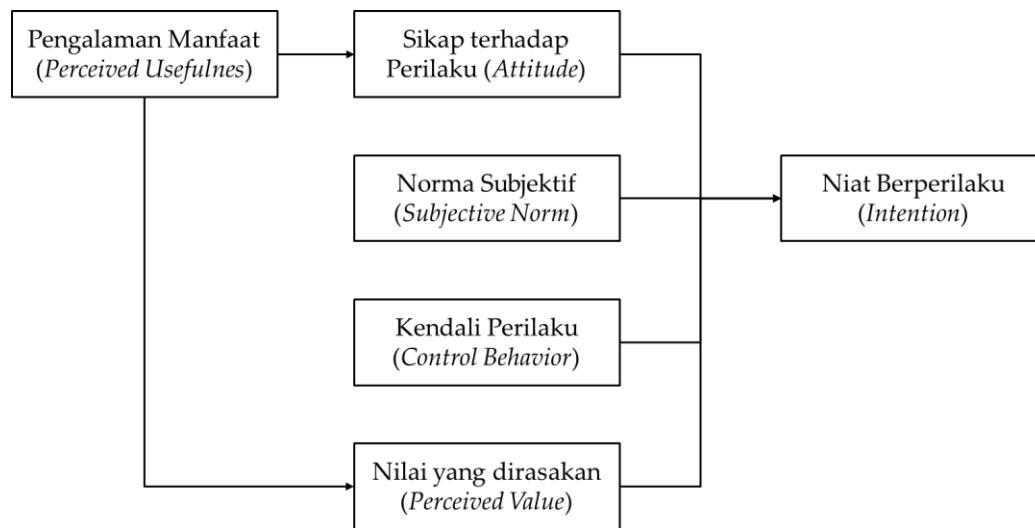
Another reason individuals decide to behave is based on the field they are dealing with. In marketing management, market participants strive to understand the factors that influence consumers' decisions to use a product or service. One evaluation individuals conduct is to assess what they have sacrificed to obtain the product or service compared to the fulfillment of their need for safety protection at work.

Additionally, the perceived benefits of using a product or service are significant. The greater the benefits they receive, the higher the likelihood they will reuse the product or service.

Conceptual Framework

The conceptual framework is the research process structure designed to make the study systematic and clear in achieving its objectives. Developing a proper conceptual framework greatly aids researchers in completing their study. Based on the descriptions and explanations provided earlier, the conceptual framework is illustrated as shown in Figure 2:

Figure 2. Conceptual Framework Chart



Sumber: Diolah dari Data Primer, 2023

Research Hypotheses

A hypothesis is a temporary answer that is theoretically considered the most plausible and has the highest level of validity. It is also a temporary response to the research problem formulation. This answer is based solely on facts relevant to the research and has not yet been supported by empirical data collected during the research process (Sugiyono, 2012).

Based on the theoretical explanation and the conceptual framework presented earlier, the research hypotheses in this study are as follows:

H1: Perceived Benefits directly affect Attitude toward behavior in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

H2: Perceived Benefits directly affect Perceived Value in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

H3: Perceived Benefits directly affect Behavioral Intention in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

H4: Attitude toward behavior directly affects Behavioral Intention in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

H5: Subjective Norms directly affect Behavioral Intention in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

H6: Perceived Behavioral Control directly affects Behavioral Intention in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

H7: Perceived Value directly affects Behavioral Intention in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

H8: Perceived Benefits indirectly affect Behavioral Intention through Attitude toward behavior in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

H9: Perceived Benefits indirectly affect Behavioral Intention through Perceived Value in Vulnerable Workers participating in the GN Lingkaran BP Jamsostek program.

RESEARCH METHODS

Type of Research

This research uses a quantitative approach with the Structural Equation Model (SEM) to address the research hypotheses. SEM is a multivariate statistical technique that combines factor analysis and regression analysis to test the relationships between variables in an equation model, including the relationships between indicators and constructs as well as between constructs themselves. The analysis method used in this study is SEM, with data processing performed using the Partial Least Square (PLS) software.

PLS is an alternative estimation method for handling SEM models. It employs a distribution-free approach, allowing data with specific distributions to be used. Additionally, PLS is suitable for studies with small sample sizes.

PLS is utilized to understand the complexity of relationships between constructs, as well as the relationships between constructs and their indicators. PLS is defined by two equations: the inner model and the outer model. The inner model specifies the relationships between constructs, while the outer model specifies the relationships between constructs and their indicators.

To deepen the research findings, the author conducted interviews with several respondents after data tabulation. This aimed to explore and further validate the research results obtained.

Population and Sample

The population of this research consists of all Vulnerable Workers who have been or are currently participants in the GN Lingkaran program. According to the latest data before this research was conducted, there were ... individuals registered at BP Jamsostek in the Medan City Unit. The sample was selected using a simple random sampling method, assuming all individuals in the

population had an equal chance of being selected as research respondents. The total sample size obtained for this study was 42 respondents.

Operational Definitions

Operational definitions are based on the characteristics of the observed variables. They include essential aspects of the research that require explanation. Operational definitions are specific, detailed, clear, and precise, describing the characteristics of the research variables and significant factors. Operational definitions differ from theoretical reviews; operational definitions apply only to the specific research area, while theoretical definitions are taken from literature and have general applicability.

All independent, mediating, and dependent variables were measured using a Likert scale.

Table 2: Operational Definitions

No	Variable	Operational Definition	Dimensions	Indicators
01	Perceived Benefits (X1)	Respondents' perception of what they sacrifice compared to fulfilling their needs for social security when joining BP Jamsostek.	Needs Fulfillment	1. Respondents are aware of the needs fulfilled through BP Jamsostek participation.
				2. Respondents feel their needs are fulfilled through BP Jamsostek participation.
02	Attitude toward Behavior (X2)	Respondents' perception of BP Jamsostek's adequacy as the manager of labor insurance in Indonesia.	Management Adequacy	1. Respondents trust BP Jamsostek to manage participant funds properly.
				2. Respondents recognize BP Jamsostek's credibility in managing participant funds.

No	Variable	Operational Definition	Dimensions	Indicators
03	Subjective Norms (X3)	Respondents' subjective perception of norms influencing them to become BP Jamsostek participants.	Social Influence	1. Respondents believe in becoming BP Jamsostek participants.
				2. Respondents are motivated by colleagues to join BP Jamsostek.
04	Perceived Behavioral Control (X4)	Respondents' perception of their self-efficacy in deciding to become BP Jamsostek participants.	Self-Efficacy	1. No financial constraints are present.
				2. No dependency on external parties.
05	Perceived Value (X5)	Respondents' perception of the benefits gained by becoming BP Jamsostek participants.	Value of Benefits	1. Respondents experience positive outcomes as participants.
				2. Respondents gain more benefits as participants.
06	Behavioral Intention (Y)	Respondents' perception of their willingness to continue participation independently.	Independent Participation	1. Respondents are willing to remain participants by paying independently.
				2. Respondents are willing to recommend BP Jamsostek to colleagues.

Source: Processed from Primary Data, 2023.

DISCUSSION

Descriptive Statistics of Respondents

The research results are presented through descriptive statistics of respondents, respondent response statistics, and hypothesis testing results using the inner model and outer model approaches. The descriptive statistics for respondent characteristics are shown in Table 2 below:

Table 2: Descriptive Statistics of Respondent Characteristics

Respondent Characteristics	Category	Frequency	Percentage
1. Occupation	1.1. Casual Worker	6	14.29%
	1.2. Contract Worker	10	23.81%
	1.3. Trader	14	33.33%
	1.4. Freelancer	12	28.57%
	Total	42	100.00%
2. Age Range	2.1. 18-25 Years	1	2.38%
	2.2. 26-40 Years	17	40.48%
	2.3. Above 40 Years	24	57.14%
	Total	42	100.00%
3. Gender	3.1. Male	11	26.19%
	3.2. Female	31	73.81%
	Total	42	100.00%
4. Income Range	4.1. Below Rp. 3,500,000	19	45.24%
	4.2. Above Rp. 3,500,000	23	54.76%
	Total	42	100.00%

Source: Processed from Research Data, 2023.

The research findings show that most respondents are traders (33.33%), fall in the age range above 40 years (57.14%), are female (73.81%), and have an

income above Rp. 3,500,000. These results indicate that most respondents belong to Generation X, who tend to have less familiarity with technological developments compared to Generations Y and Z. Generation X prefers direct information, suggesting that communication with them should focus on direct persuasive approaches rather than relying on social media platforms widely used by BP Jamsostek.

In terms of income, the distribution is relatively balanced between those earning above and below Rp. 3,500,000. The threshold of Rp. 3,500,000 was chosen to align with the 2023 minimum wage for Deli Serdang Regency, which is Rp. 3,400,015 (rounded to Rp. 3,500,000). Respondents earning above the minimum wage should, in theory, face no financial barriers to continuing their BP Jamsostek membership contributions. However, this does not necessarily motivate respondents to remain BP Jamsostek participants.

Descriptive Statistics of Research Variables

The descriptive statistics for research variables were analyzed using Azwar's (2012) categorization of average scores, as follows:

- Range $\bar{x} \geq 4.33$: "Very High"
- Range $3.67 \leq \bar{x} < 4.33$: "High"
- Range $2.33 \leq \bar{x} < 3.67$: "Moderate"
- Range $1.67 \leq \bar{x} < 2.33$: "Low"
- Range $\bar{x} < 1.67$: "Very Low"

Based on the average scores and categorization above, the descriptive statistics of the research variables are shown in Table 3 below:

Table 3: Descriptive Statistics of Research Variables

Variable	Average Score	Category
Perceived Benefits (X1)	4.45	Very High
Attitude toward Behavior (X2)	4.42	Very High
Subjective Norms (X3)	4.29	High
Perceived Behavioral Control (X4)	3.94	High
Perceived Value (X5)	4.18	High
Behavioral Intention (Y)	4.31	High

Source: Processed from Research Data, 2023.

The findings show that the variable with the highest average score is Perceived Benefits (X1) at 4.45, categorized as "Very High." Meanwhile, the variable with the lowest average score is Perceived Behavioral Control (X4) at 3.94, categorized as "High."

Outer Model Results

The research hypothesis testing results are explained through the outer and inner models. The outer model analysis ensures that the measurement tools used are valid and reliable. The results of the outer model are shown in Table 4 below:

Table 4: Outer Loading Results

	X1	X2	X3	X4	X5	Y
X1.1	0.954					
X1.2	0.958					
X2.1		0.948				
X2.2		0.940				
X3.1			0.921			
X3.2			0.892			
X4.1				0.943		
X4.2				0.277		
X5.1					0.940	
X5.2					0.915	
Y1						0.947
Y2						0.938

Source: Processed from Research Data, 2023

Based on Table 4, one sub-variable (X4.2) has an outer loading value below 0.7. This led to trimming in this study, and sub-variable X4.2 was excluded, followed by recalculations. The revised outer loading data is presented in Table 5:

Table 5: Outer Loading Results after Trimming

	X1	X2	X3	X4	X5	Y
X1.1	0.954					
X1.2	0.958					
X2.1		0.948				
X2.2		0.940				
X3.1			0.921			
X3.2			0.892			
X4.1				1.000		
X5.1					0.940	
X5.2					0.915	
Y1						0.947
Y2						0.938

Source: Processed from Research Data, 2023

Table 5 shows that all sub-variables have outer loading values above 0.7. It can be concluded that no further trimming is required, and the research can proceed. The calculations for reliability, convergent validity, discriminant validity, and composite reliability are shown in Table 6:

Table 6: Reliability and Validity of Constructs

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0.906	0.907	0.955	0.914
X2	0.877	0.881	0.942	0.891
X3	0.785	0.798	0.902	0.822
X4	1.000	1.000	1.000	1.000

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X5	0.839	0.856	0.925	0.861
Y	0.875	0.879	0.941	0.889

Source: Processed from Research Data, 2023

Based on Table 6, the AVE coefficients for all research instruments exceed 0.600, fulfilling discriminant validity criteria. The reliability of the research instruments is also confirmed through Cronbach's Alpha and Composite Reliability values exceeding 0.700, indicating that all instruments are reliable.

Table 4.31 indicates the following:

1. The coefficient of determination for the latent variable "Attitude toward Behavior" is 0.581 or 58.1%. This indicates that the contribution of the variable "Attitude toward Behavior" in mediating the effect of Perceived Benefit on Behavioral Intention is 58.1%, categorized as substantial, while the remaining 41.9% is influenced by other factors not measured in this study.
2. The coefficient of determination for the latent variable "Perceived Value" is 0.373 or 37.3%. This shows that the contribution of the variable "Perceived Value" in mediating the effect of Perceived Benefit on Behavioral Intention is 37.3%, also categorized as substantial, while the remaining 62.7% is influenced by other factors not measured in this study.
3. The coefficient of determination for the latent variable "Behavioral Intention" is 0.782 or 78.2%. This indicates that the total influence of all variables on Behavioral Intention is 78.2%, categorized as strong, while the remaining 21.8% is influenced by other factors not measured in this study.

Discussion of Research Results

The research findings show that respondents' Attitude (X2) toward Behavioral Intention (Y)—in this case, continuing their membership—has a P-value of $0.160 > 0.050$, so the hypothesis is rejected. BP Jamsostek's (Workers Social Security Agency) brand reputation in managing participants' funds for their protection is not a consideration for respondents. BP Jamsostek needs to raise awareness among the public that it is a credible and prudent state agency in managing workers' social security funds.

The results also indicate that Behavioral Control (X4) toward Behavioral Intention—continuing BP Jamsostek membership—has a P-value of $0.656 > 0.050$, so the hypothesis is rejected. One factor influencing participants' decision to continue their membership is the availability of their funds. However, the study

results reveal that the difference between participants earning above and below the minimum wage in Deli Serdang Regency is not significant. The findings align with the data, where participants' financial capability does not significantly impact their decision to continue membership. This suggests that BP Jamsostek should promote and campaign to vulnerable workers about the benefits and protection they can gain by remaining members of BP Jamsostek.

The study also found that Attitude does not mediate the indirect effect of Perceived Benefit on Behavioral Intention, specifically in continuing BP Jamsostek membership. This indicates that participants' Perceived Benefit from BP Jamsostek does not form a positive Attitude toward the organization, ultimately leading to reluctance to continue their membership. The perceived benefits of BP Jamsostek differ from those of BPJS Health, where BPJS Health participants who experience benefits often share their positive experiences, creating a favorable image of BPJS Health. Many BP Jamsostek participants do not experience direct benefits from the protection provided. BP Jamsostek's protection is not as frequently utilized as BPJS Health's, which is commonly accessed by the public. Instead, BP Jamsostek's protection applies mainly in cases of work accidents or layoffs, which have a lower probability of occurrence. This is evident from the lower claim rates for BP Jamsostek compared to BPJS Health.

Post-study interviews with 10 respondents revealed that none of them knew they were participants in the GN Lingkaran program, and all eventually discontinued their membership. This highlights the need for BP Jamsostek to build participants' awareness. Socialization efforts should also target vulnerable workers, ensuring they understand that they are currently participants in the GN Lingkaran program, where their membership fees are covered by donors, which may only be temporary. As a result, they may need to pay independently in the future. This program can serve as a stimulus to raise awareness and knowledge among vulnerable workers about the benefits and advantages of being BP Jamsostek members, encouraging them to continue the program independently.

The study also shows no financial barriers among vulnerable workers, as they have a strong willingness to continue their BP Jamsostek membership. Theoretically, the public's strong willingness to comply should be reinforced by presenting data and facts demonstrating the tangible benefits of compliance for the broader community (Fahrurozi, 2021). This underscores the importance of BP Jamsostek's continued efforts to educate vulnerable workers on the significance of maintaining their membership.

The determination test results indicate that the total influence has a contribution of 78.2%, higher than the other two variables. This demonstrates that, collectively, all variables contribute more effectively than their individual effects. It can also be concluded that the mediating variables effectively mediate the influence of the independent variables on the dependent variable.

CONCLUSION

The results of this study indicate that:

1. Perceived Benefit (X1) has a significant direct effect on Attitude toward Behavior (X2) (p-value = 0.000 < 0.050), so H-1 is accepted.
2. Perceived Benefit (X1) has a significant direct effect on Perceived Value (X5) (p-value = 0.000 < 0.050), so H-2 is accepted.
3. Perceived Benefit (X1) has a significant direct effect on Behavioral Intention (Y) (p-value = 0.007 < 0.050), so H-3 is accepted.
4. Attitude toward Behavior (X2) has no significant direct effect on Behavioral Intention (Y) (p-value = 0.160 > 0.050), so H-4 is rejected.
5. Subjective Norm (X3) has a significant direct effect on Behavioral Intention (Y) (p-value = 0.008 < 0.050), so H-5 is accepted.
6. Behavioral Control (X4) has no significant direct effect on Behavioral Intention (Y) (p-value = 0.656 > 0.050), so H-6 is rejected.
7. Perceived Value (X5) has a significant direct effect on Behavioral Intention (Y) (p-value = 0.034 < 0.050), so H-7 is accepted.
8. Perceived Benefit (X1) through Attitude toward Behavior has no significant indirect effect on Behavioral Intention (Y) (p-value = 0.177 > 0.050), so H-8 is rejected.
9. Perceived Benefit (X1) through Perceived Value (X5) has a significant indirect effect on Behavioral Intention (Y) (p-value = 0.049 < 0.050), so H-9 is accepted.

SUGGESTIONS

Based on the results of this study, the following suggestions are made:

1. Further research should be conducted to examine compliance levels among other types of workers who are not wage earners (PU), such as casual daily workers or migrant workers, to obtain a comprehensive comparison of compliance. This would enable BP Jamsostek's contribution payment compliance programs to be implemented more holistically.
2. Future research should involve a broader population, such as in North Sumatra or across Indonesia. This would expand the scope of the findings, allowing for broader and more specific recommendations tailored to the regions where respondents are located.
3. BP Jamsostek should enhance literacy about the benefits of membership, as the public often perceives that they do not receive direct benefits comparable to BPJS Health. BP Jamsostek programs can serve as a social safety net for the community during crises or in old age.

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