

The Influence of Customer Knowledge and Perceived Value on the Decision to Become a Participant and not a Wage Recipient in BPJS Ketenagakerjaan Pekanbaru Panam Branch

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ABSTRACT

This research aims to determine the influence of Customer Knowledge and Perceived value on the decision to become a Non-Wage Recipient Participant at BPJS Employment Pekanbaru Panam Branch. The method used in this research is descriptive and quantitative statistics with an explanatory research model. The sample in this study consisted of 100 respondents determined by convenience sampling and using a questionnaire as a data collection instrument. The analysis tool in this research uses PLS-SEM. From data analysis which includes Validity Test, Reliability Test, PLS-SEM Model Evaluation, Structural Model Evaluation, Hypothesis Testing, the results obtained are that Customer Knowledge has a positive and significant influence on the Decision to Become a Participant and Perceived value has a positive and significant influence on the decision to become a participant.

INTRODUCTION

As time goes by, business in Indonesia is increasingly developing too. The large number of Indonesian people creates a big business opportunity for companies. According to BPS (Central Statistics Agency), the population in Indonesia is currently increasing, reaching 278.69 million people (Mutia, 2023). Therefore, the population in Indonesia really needs social security by establishing an Employment Social Security Administration Agency (BPJS). The formation of the Employment Social Security Administering Body (BPJS) provides initial protection for the Indonesian people. In implementing the Social Security Administering Agency (BPJS) Employment Program, there are several types of social security, namely: Old Age Security (JHT), Work Accident Insurance (JKK), Death Security (JKM), Job Loss Security (JKP) and Pension Security (JP).

Based on the regulation of the Minister of Manpower of the Republic of Indonesia number 5 of 2021 concerning Procedures for Implementing Death Insurance, Old Age Security and Work Accident Insurance Programs, the Pekanbaru Panam branch office as part of BPJS Employment is obliged to serve participants in 2 categories, namely: (1) Members A Wage Recipient is anyone who works for a person who provides wages by receiving wages or rewards. (2) Members who are not wage earners are people or individuals who carry out business activities personally to earn income. The total contribution that must be paid by non-formal participants is IDR 16,800/month by registering themselves for 2 programs, namely: Work Accident Insurance (JKK) and Death Insurance (JKM). And add fees of Rp. 20,000 if you want to register for 3 programs plus the Old Age Security (JHT) program so the monthly amount becomes Rp. 36,800/month. The number of active BPJS Employment participants, Pekanbaru Panam Branch, including Wage Recipient participants and non-Wage Recipient participants, is in Table 1.

Table 1. Active BPJS Employment Participants Pekanbaru Branch Office 2016-2022

Year	Participants (Not Wage Recipients)		Participants (Wage Recipients)	
	Target	Realization	Target	Realization
2018	16.581	13.085	62.738	76.094
2019	16.533	15.474	72.814	77.420
2020	18.631	17.596	71.678	85.227
2021	28.362	18.304	96.528	82.759
2022	34.717	32.638	108.416	90.216

Source: BPJS Employment, 2023

Based on Table 1, it can be seen that there are far fewer Non-Wage Recipient (BPU) participants than Wage Recipient (PU) participants. This is because Non-Wage Recipient participants only register personally while Wage Recipient participants are required to nominate themselves as BPJS Employment participants. Based on the phenomenon of the number of active participants who are not BPJS Employment Wage Recipients who do not reach

the target, it proves that there is a lack of consumer knowledge and the perceived value of consumers so that this makes a company's planning not run well. This means that companies must pay more attention to consumer knowledge and perceived value. consumers thus influencing the decision to become a participant (Pratama & Hartini, 2023).

According to (Kotler & Keller, 2009) the decision to become a participant is a stage of decision making regarding purchasing which includes decisions about what to buy or not to make a purchase. Increasing competition for customer knowledge will influence the decision to become a participant. Drucker (2001) in (He et al., 2019) Customer Knowledge is that customers will think about what they will buy, what is considered a value will determine what a business is, what they get and whether a business can be said to be successful. Not only Customer Knowledge, Perceived Value also influences the decision to become a participant. According to McDougall and Levesque in (Lutfi & Baehaqi, 2022) perceived value is an impact or benefit that can be obtained with the capital or costs that have been provided.

Based on the phenomenon described above, the researcher wants to research "The Influence of Customer Knowledge and Perceived Value on the Decision to Become a Non-Wage Recipient Participant at BPJS Employment Panam Pekanbaru Branch".

LITERATURE REVIEW

Customer Knowledge

Customer knowledge refers to the comprehensive understanding and information a business has about its customers, encompassing their needs, preferences, behaviors, and interactions with the company. This knowledge is derived from various sources, including direct interactions, feedback, transactional data, social media, market research, and analytics. Customer knowledge can be broadly categorized into three types:

Knowledge About Customers:

Demographic Information: Age, gender, income level, education, location, etc.

Psychographic Information: Lifestyle, values, interests, attitudes, etc.

Behavioral Information: Purchase history, browsing behavior, response to marketing campaigns, product usage, etc.

Knowledge From Customers:

Feedback and Reviews:

Comments, ratings, and reviews from customers about products, services, or their overall experience. Suggestions and Ideas: Inputs from customers on how to improve products, services, or business processes. Support Interactions: Information gathered from customer service and support interactions.

Knowledge For Customers:

Personalized Recommendations: Tailored product or service suggestions based on customer preferences and behavior. Educational Content: Information provided to customers to help them make informed decisions or to better use products and services. Communication and Engagement: Updates, newsletters,

and personalized communication to keep customers informed and engaged. Effective utilization of customer knowledge allows businesses to:

In summary, customer knowledge is a vital asset for businesses aiming to build strong, long-lasting relationships with their customers and to maintain a competitive edge in the market.

Perceived Value

Perceived value refers to the customer's assessment of the overall benefits and worth of a product or service in relation to its cost. It is the value that customers believe they receive from a product or service, which can significantly influence their purchasing decisions and brand loyalty. Perceived value is subjective and can vary greatly among different customers based on their individual preferences, needs, experiences, and expectations. Key components influencing perceived value include:

Functional Value:

Quality: The perceived quality of the product or service, including durability, reliability, and performance. **Features:** The usefulness and practicality of the features and functions offered.

Emotional Value:

Experience: The emotions and feelings elicited by the product or service, such as joy, excitement, or satisfaction. **Brand Image:** The emotional connection and trust customers have with the brand.

Social Value:

Status: The social status or prestige associated with owning or using the product or service. **Social Influence:** The influence of peers, family, and social networks on the customer's perception.

Economic Value:

Cost Savings: The perceived financial benefits, such as cost savings, discounts, or the overall price. **Value for Money:** The balance between the cost paid and the benefits received.

Conditional Value:

Situational Factors: The context or circumstances in which the product or service is used, which can enhance or diminish its value. Companies strive to enhance perceived value through various strategies, including: **Improving Product Quality:** Ensuring high standards of quality and reliability. **Offering Competitive Pricing:** Providing products or services at prices that reflect their value. **Enhancing Customer Experience:** Creating positive and memorable interactions with customers. **Building Strong Brand Identity:** Developing a strong, trustworthy, and recognizable brand. **Effective Marketing and Communication:** Clearly communicating the benefits and unique selling points of the product or service.

In summary, perceived value is the customer's overall evaluation of the benefits and worth of a product or service, which influences their buying behavior and loyalty. Companies that successfully manage and enhance perceived value are more likely to attract and retain customers.

METHODOLOGY

In this research, the type of research carried out is quantitative research. This research was conducted at the BPJS Employment Pekanbaru Panam branch office located at Jalan HR. Soebrantas, Simpang Baru, Kec. Handsome, Pekanbaru City, Riau 28293. The population of this research is non-wage-earning consumers who are active in 2022 at the BPJS Employment Pekanbaru Panam branch office, totaling 32,683 people. This research uses a non-probability sampling technique with sample selection using the convenience sampling method, which is taking sample members from the population which is carried out on people known to the researcher (Widya, 2018). In this research, to determine the number of samples, the Slovin formula was used (Umar, 2008).

$$n = \frac{N}{1 + N e^2}$$

Thus the number of samples in this study is 100 respondent. Types and Sources of Data, namely: primary data and secondary data. This research used questionnaire data distributed to consumers who were not wage recipients of BPJS Employment, Pekanbaru Panam Branch. The data analysis technique consists of descriptive analysis which explains the analysis of the respondent's profile and the analysis of the respondent's answers.

The data analysis includes; validity test, reliability test, PLS-SEM Model Evaluation, Structural Model Evaluation, and Hypothesis Testing.

RESEARCH RESULT

Evaluation of the Reflective Measurement Model

Table 2. Composite Reliability (pc)

Variabel	Cronbach's Alpha	Cut Off	Reliabilitas
<i>Decision Become a Participant (Y)</i>	0.946	0.60	Reliabel
<i>Customer Knowledge (X1)</i>	0.966		Reliabel
<i>Perceived value (X2)</i>	0.962		Reliabel

The Composite Reliability value (pc) for each variable in this research is greater than 0.60. what this means is that all the variables in this study were declared reliable.

Table 3. Loading Factor (LF)

Variabel	Indikator	Loading Factor	Cut Off	Keterangan
<i>Decision Become a Participant (Y)</i>	Y11	0.773	0.60	Valid
	Y12	0.852		Valid
	Y21	0.914		Valid
	Y22	0.896		Valid
	Y31	0.782		Valid
	Y32	0.831		Valid
	Y41	0.800		Valid
	Y42	0.759		Valid
<i>Customer Knowledge (X1)</i>	X111	0.791		Valid

Variabel	Indikator	Loading Factor	Cut Off	Keterangan
	X112	0.878	0.5	Valid
	X121	0.877		Valid
	X122	0.874		Valid
	X131	0.808		Valid
	X132	0.826		Valid
	X141	0.850		Valid
	X142	0.807		Valid
	X151	0.935		Valid
	X152	0.820		Valid
	X161	0.837		Valid
	X162	0.768		Valid
<i>Perceived Value (X2)</i>	X211	0.889	Valid	
	X212	0.889	Valid	
	X221	0.862	Valid	
	X222	0.925	Valid	
	X231	0.911	Valid	
	X232	0.868	Valid	
	X241	0.866	Valid	
	X242	0.761	Valid	

The indicators in this study have a loading factor value greater than 0.60, so that all indicators in this study are valid.

Table 4. Average Variance Extracted (AVE)

Variabel	Average Variance Extracted (AVE)	Cut Off	Keterangan
Decision Become a Participant (Y)	0.706	0.5	Valid
Customer Knowledge (X1)	0.685		Valid
Perceived Value (X2)	0.761		Valid

The AVE value for each variable in this research is greater than 0.50. This means that all variables in this study are valid.

Table 5. Discriminant Validity

Variabel	Keputusan menjadi Peserta (Y)	Customer Knowledge (X1)	Perceived Value (X2)
Keputusan menjadi Peserta (Y)	0.840		
Customer Knowledge (X1)	0.931	0.828	
Perceived Value (X2)	0.823	0.788	0.873

The AVE root values are all greater than the correlation between latent variables. This means that the construct in this research is valid.

Variabel	SSO	SSE	Q ² (=1-SSE/SSO)
Decision Become a Participant (Y)	800.000	337.946	0.578
Customer Knowledge (X1)	1200.000	1200.000	
Perceived Value (X2)	800.000	800.000	

Cross-Loadings

Cross-Loadings are used to check discriminant validity. If an indicator has a higher correlation with other latent variables than with the latent variable itself then the suitability of the model must be reconsidered.

Evaluation of Structural Models

Table 6. R Square Test

Variabel Endogen	R Square		
	R Square	R Square Adjusted	Hubugan
Keputusan pesereta (Y) menjadi	0.868	0.865	Strong

There is a strong relationship between exogenous and endogenous variables. It can be explained that the R Square value of 0.868 or 86.8% of the decision variable to become a participant is explained by the customer knowledge and perceived value variables. Meanwhile, the remaining 13.2% was explained by other factors not examined in this study.

Table 7. Predictive Relavance Test (Q²)

The Q square value is above 0.00, meaning that this research model has good observation value or the model has predictive relevance value.

Table 8. F Square Test

	Customer Knowledge	Keputusan Menjadi Peserta	Perceived value
Customer Knowledge		0.503	
Keputusan Menjadi Peserta			
Perceived value		0.150	

The Customer Knowledge variable is categorized as having a strong influence, and the Perceived Value variable is categorized as having a moderate influence.

Hypothesis Test Results

Hipotesis	Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Hipotesis Result
H1	Customer Knowledge -> Decision Become a Participant	0.6	0.61	0.1	5.897	0	Positifve Significant
H2	Perceived Value -> Decision Become a Participant	0.33	0.32	0.11	2.853	0.005	Positive Significant

Based on the results of the hypothesis test shown in table 5.15, it can be explained as follows:

H1: Customer Knowledge on the Decision to Become a Participant

From the results of the hypothesis test, the influence of Customer Knowledge on the Decision to Become a Participant has a P Value of 0.00, the P Value is smaller than the predetermined alpha of 0.05 and the calculated t value is greater than the table (5,897>1,666). So it can be concluded that the Customer Knowledge variable has a positive and significant influence on the decision to become a participant. Thus, the hypothesis (H1) is accepted.

H2: Perceived Value of the Decision to Become a Participant

From the results of the hypothesis test, the influence of Perceived Value on the Decision to Become a Participant, the P Value is 0.005, the P Value value is smaller than the predetermined alpha of 0.05 and the calculated t value is greater than the table (2.853>1.666). So it can be concluded that the Perceived Value variable has a positive and significant influence on the decision to become a participant. Thus the hypothesis (H2) is accepted.

DISCUSSION

The Influence of Customer Knowledge on the Decision to Become a Participant

Customer Knowledge has a positive and significant effect on the Decision to Become a Non-Wage Recipient Participant at BPJS Employment Pekanbaru Panam Branch. The higher the customer's knowledge, the higher the decision to become a participant in BPJS Employment Pekanbaru Panam Branch. This is supported by descriptive analysis of respondents' responses to the statement, I believe the information provided by BPJS Employment aims to advance BPJS Employment. Therefore, BPJS Employment, especially the head of the BPJS Employment branch, must create and provide clear and easy to

understand information in order to increase customer knowledge for BPJS Employment Pekanbaru Panam Branch consumers.

This is in accordance with the results of research by Bala & Haryanto (2021) which states that consumer knowledge has a positive and significant influence on saving decisions. The difference between this research and previous research can be seen from the analytical tool used, with the previous research using SPSS version 25, while this research used the SEMPLS analysis tool.

Perceived Value of the Decision to Become a Participant

Perceived Value has a positive and significant effect on the Decision to Become a Non-Wage Recipient Participant at BPJS Employment Pekanbaru Panam Branch. What this means is that the better the consumer's perceived value in BPJS Employment, the better the perceived value of the decision to become a participant. This is supported by descriptive analysis of respondents' responses to the statement, I believe BPJS Employment Pekanbaru Panam branch has good value. So there is no problem with consumer perceptions about BPJS Employment.

Apart from that, the reason that Perceived Value has a positive and significant influence on the Decision to Become a Non-Wage Recipient Participant at BPJS Employment Pekanbaru Panam Branch is due to the profile of the respondents, the majority of whom are aged 25-40 years and are already able to provide an assessment of an object or service.

This is in accordance with the research results of Andrenata et al., (2022) which stated that Perceived Value has a significant influence on purchasing decisions. The differences in previous research can be seen from the analytical tools used, with the previous research using SPSS version 25 while this research used the SEMPLS analysis tool.

CONCLUSIONS AND RECOMMENDATIONS

Customer Knowledge has a positive and significant effect on the decision to become a Non-Wage Recipient Participant at BPJS Employment Pekanbaru Panam Branch, the higher the consumer knowledge, the higher the decision of BPJS Employment Consumers who want to become participants.

Perceived Value does not have a significant influence on the decision to become a Non-Wage Recipient Participant at BPJS Employment Pekanbaru Panam Branch. This means that whether the perceived value given by consumers is good or bad has no impact on the decision to become a participant.

ADVANCED RESEARCH

Based on these conclusions, the author provides suggestions that can be used as consideration for companies and further research. The suggestions from the author are as follows:

1. The management of BPJS Employment Pekanbaru Panam branch is advised to improve information on consumers to improve the decision

to become a participant. The information that needs to be improved is about the Jamsostek Mobile (JMO) application. BPJS Employment employees can provide procedures for using the Jamsostek Mobile (JMO) application so that consumers can understand how to use the application.

2. Management of the Pekanbaru Panam Branch of Bpjas Employment is advised to increase Perceived Value by increasing consumer trust. Perceived Value that needs to be increased is by providing trust and providing high standard service so that it exceeds consumer expectations.
3. Future researchers are advised to examine other factors besides Customer Knowledge and Perceived Value so that they can find the factors that most influence the decision to become a participant.

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