

# Analysis of Influential Factors against Decision on the Use of Service of Social Security Administering Body (BPJS) of Health by Company Leader in Town Jayapura

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**Abstract:** This research is Cross Sectional research, the population of this research is the overall leadership of the company that has become a participant BPJS Health and who has not become a participant BPJS Health amounted to 592 people. The sample of this study amounted to 86 respondents. The sampling technique used in this research is random sampling technique with big company comparison  $24 / 592 \times 86 = 3,48 = 4$  companies, company is  $139 / 592 \times 86 = 20,19 = 20$  companies, small company equal to  $429 / 592 \times 86 = 62,32 = 62$  companies. This research uses qualitative and quantitative data types. The data collected by questionnaire distributed to the respondents of the company leaders according to the problem discussed in this research. The type used is the type of choice, where respondents are given alternative answers to choose one of the 2 provided answers. The education of excellent corporate managers makes them take decisions so that employees can join BPJS of Health. The ability of Company managers take the decision BPJS Health membership is due to the franchise maturity and manager of the psychological age factor. Result of statistic test No attitude influence toward decision of BPJS service usage by company leader in Jayapura City ( $p = 0,944$ ). There is an influence of income on the decision of the use of BPJS service by the head of company in Jayapura City ( $p < 0,001$ ;  $RP = 5,824$ ;  $95\% CI: 1,588-21,765$ ). No influence of motivation to decision of BPJS service usage by head of company in Jayapura City ( $p = 0,076$ ;  $RP = 3,987$ ;  $95\% CI: 0,643-24,724$ ). There is no effect of information on the decision of BPJS service usage by company head in Jayapura City ( $p = 0,278$ ;  $RP = 2,778$ ;  $95\% CI = 0,476-16,208$ ). The dominant factor influencing the decision of BPJS service usage by company head in Jayapura City is income ( $p = 0,001$ ;  $OR = 14,667$ ;  $95\% CI = 3,107-69,228$ ).

**Keywords:** Decision of Use, Service of Organizer Body, Social Security

## I. INTRODUCTION

According Hezberg, people want two kinds of factors needs, namely: (1) The need for health or the need for

maintenance (maintenance factors). Health factor is a continuous need, because this need will return to zero after being met. Maintenance factors include remuneration, physical work conditions, supervision, various benefits (2) maintenance factors concerning a person's psychological needs (Ni Made Sri Nopiyaniet al.,). These needs include a set of intrinsic conditions, job satisfaction that, when present in the work, will drive a strong level of motivation, which can produce good performance. Health is everyone's basic right. Everyone has the same right to access equal, quality and affordable health services (Law No. 36/2009). Health is an important component of welfare, the state must ensure that its inhabitants are able to live healthy and productive lives (Samuelson, 2003). Health care is any effort that is held alone or jointly within an organization to maintain and improve health prevent and cure diseases as well restore the health of individuals, families and communities. Utilization of health services is closely related to when a person needs health services and how far a person takes health services (Anderson, 1975; Azwar, 1996). RI Law number 24 of 2011 on the Social Security Administering Body, hereinafter abbreviated as BPJS is a legal entity formed to organize a social security program, the government must provide SJSN organized by BPJS Health and BPJS Employment (BPJS, 2000)

## II. MATERIAL AND METHOD

The study was conducted at the head of the company in Jayapura City from August 2017 to October 2017. Based on the data report BPJS Jayapura city, it is known that there are 424 companies that have not becomes a participant BPJS health. The units studied in this research is the leader of the company who has not become a participant BPJS Health in Jayapura City. Thus the population of this study is the overall leadership of the company that has not become a participant BPJS Health

amounted to 592 people. To determine the number of samples in this study used Slovin formula. The Slovin formula used in this study is as follows:

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

Where:

n = Number of samples

N = Population

e = error

Calculation of the number of samples is done by using a fault tolerance of 10% (0.10) with a degree of confidence of 90%. The number of samples with the formula is as follows:

$$n = \frac{N}{1 + Ne^2} = \frac{592}{1 + (592 \times 0,10^2)} = \frac{592}{6,92} = 85,55 = 86$$

Based on calculations using Slovin formula known that the number of samples in the study were as many as 86 people of the company leadership. The sampling technique used in this research is random sampling technique with big company comparison  $24 / 592 \times 86 = 3,48 = 4$  companies, company is  $139 / 592 \times 86 = 20,19 = 20$  companies, small company equal to  $429 / 592 \times 86 = 62,32 = 62$  companies.

### III. RESULTS

#### General Description Of Research Location

The location of this research is in private companies, shops, hotels, banks, and other places of business in the work area of Jayapura City with the general picture of Jayapura City as follows:

##### a. Geographical location

Geographically the city of Jayapura is located in the northern part of Papua Province at coordinates 1°28 '17.26' '- 3°58' 0.82 " South Latitude (LS) and 137°34 '10.6' '- 141°0' 8.22 " East Longitude (BT), which borders the mountain with:

West borders Sentani District and Depapre Kabupaten Jayapura;

East borders with Papua New Guinea State;

The north is bordered by the Pacific Ocean;

South is adjacent to Arso District, Keerom District

##### b. Total Population of Jayapura City

The inhabitants of Jayapura City are heterogeneous population consisting of various tribes in Indonesia. The population of Jayapura City in 2013 amounted to 272,554 people with a growth rate of 2.61% per year.

##### c. The area

The area of Jayapura City 940 KM<sup>2</sup> or 94,000 ha or 0.23% of the total area of Papua Province is divided into 5 districts namely Jayapura Utara District, South Jayapura, Abepura, Muara Tami and Heram. It has 25 villages and 14 Kampung. Sebagian land in Jayapura City is a forest area of 4.967 ha.

##### d. Number of Companies and Labor

Companies that operate in Jayapura City in 2016 are 592 companies, the number of Manpower working in Jayapura City and those registered with Manpower Office of Jayapura City is 14,840 people. Including men as much as 9,695 people and 5,145 women.

#### Univariate Analysis

Univariate analysis is an analysis of each variables by describing the results of the study. This analysis only shows the frequency and percentage of each variable. The result of univariate variable analysis as follows:

##### Data Analysis Characteristics of Respondents.

1) Characteristics of Respondents by Education Level Distribution of respondents by level of education can be seen in Table 1:

Table 1 Distribution of Respondents by Level of Education

Level of education	Number (n)	Percentage (%)
Senior high school	64	74,4
Bachelor (S1)	22	25,6
Number	86	100

Table 1 shows that most of the highest education respondents are high school educated ie 64 people (74.4%), college graduates are 22 people (25.6%), no one is elementary school, junior high or Magister or Doctorate.

##### Characteristics of Respondents by Age

Distribution of respondents by age can be seen in Table 2:

Table 2 Distribution of Respondents by Age

Age	Number (n)	Percentage (%)
20 – 50 year	83	96,5
51 – 74 year	3	3,5
Number	86	100

Table 2 shows that most respondents were 20 - 50 years old, 83 people (96.5%), and only 3 people (3.5%) aged 51 - 74 years.

*Characteristics of Respondents by Sex*

The distribution of respondents by sex can be seen on Table 3.

Tabel 3 The distribution of respondents by sex

Sex	Number (n)	Percentage (%)
Male	68	79,1
Female	18	20,9
Number	86	100

Table 3 shows that most of the male respondents were 68 people (79.1%), and only 18 (3.5%) were female.

*Characteristics of Respondents by Marital Status*

Distribution of respondents by marital status can be seen in Table 4.

Table 4 Distribution of Respondents by Marital Status

Marital status	Number (n)	Percentage (%)
Married	77	89,5
Not married yet	9	10,5
Number	86	100

Table 4 shows that most of the respondents were married, 77 people (89.5%), and only 9 (10.5%) were unmarried.

a. Data analysis of research variables.

At this stage is done analysisdistribution frequency variables that include independent variables, as well as the dependent variable presented as follows:

*Distribution of Respondents by Knowledge*

Distribution of respondents according to knowledge can be seen on Table 5.

Table 5 Distribution of Respondents by Knowledge

Knowledge	Number (n)	Percentage (%)
Good	68	79,1
Less	18	20,9
Number	86	100

Table 5 shows that most of the respondents were well knowledge of 68 people (79.1%), and only 18 respondents with less knowledge of 18 people (20.9%).

*Distribution of Respondents by Attitude*

Distribution of respondents according to attitude can be seen in Table 6.

Table 6 Distribution of Respondents by Attitude

Attitude	Number (n)	Percentage (%)
Good	85	98,8
Not good	1	1,2
Number	86	100

Table 6 shows that the majority of respondents being nice are 85 people (98,8%), and only 1 person (1,2%) which is not good.

*Distribution of Respondents by Employees' Income*

The distribution of respondents by employee income can be seen in Table 7.

Table 7 Distribution of Respondents According to Employee Income

Income	Number (n)	Percentage (%)
Enough	68	79,1
Less	18	20,9
Number	86	100

Table 7 shows that most of the respondents stated that there were 68 employees (79,1%), and only 18 (20,9%) employee income stated that employee income was less.

*Respondent Distribution According to Variable Motivation*

Distribution of respondents according to motivation variables can be seen in Table 8.

Table 8 Distribution of Respondents by Motivation Variables

Motivation	Number (n)	Percentage (%)
Good	79	91,9
Not good	7	8,1
Number	86	100

Table 8 shows that most of the respondents have good motivation that is 79 people (91.9%), and only 7 people (8.1%) who have bad motivation.

*Distribution of Respondents by Variable Information*

Distribution of respondents according to information variables can be seen in Table 9.

Table 9 Distribution of Respondents According to Information Variables

Information	Number (n)	Percentage (%)
Good	81	94,2
Not good	5	5,8
Number	86	100

Table 9 shows that most respondents get good information that is 81 people (94.2%), and only 5 people (5.8%) are getting less information.

**Respondent Distribution According to Participation Unit of BPJS**

Table 11 Distribution of Respondents According to Knowledge of Participation BPJS at Company in Jayapura City.

knowledge	Memberships of BPJS				Number	
	Yes		No			
	n	%	n	%	n	%
Good	44	64,7	24	35,3	68	100
Less	2	11,1	16	88,9	18	100
Total	46	53,3	40	46,7	86	100
<i>P &lt; 0,001; RP=5,824; 95%CI (1,588-21,765)</i>						

Statistical test results obtained Prevalence Ratio (RP) of 5.824 and (95%) CI (1,588-21,765) indicates that knowledge influences the participation BPJS. Because the value of RP 95% CI does not include a value of 1, then

Distribution of respondents according to BPJS membership variables in Table 10.

Table 10 Distribution of Respondents by Variable Membership BPJS

Membership BPJS	Number (n)	Percentage (%)
Yes	46	53,5
No	40	46,5
Number	86	100

Table 10 shows that more respondents who include their employees as BPJS participants are 46 people (53.5%), and only 40 (46.5%) who do not include their employees as BPJS participants.

**Bivariate Analysis**

Bivariate analysis describes the results of research on the factors that influence the decision on the use of BPJS services, namely knowledge, attitude, income, motivation, and information. To know the factors that influence the participation BPJS used ujichi-square with cross table (crosstab) two times two. The results of bivariate analysis of research on factors that affect the participation BPJS presented in tables as follows:

*The Influence of Knowledge of Membership of BPJS*

Table 11 shows that out of 68 well-informed respondents, 44 people (64.7%) included employees as BPJS participants and 24 (35.5%) were not BPJS participants. While from 18 respondents who are knowledgeable less, only 2 people (11.1%) as participant of BPJS and 16 people (88.9%) not participant BPJS.

knowledge significantly influences BPJS membership. With the value of RP sebesar 5,824 it means that a leader with a good knowledge has a tendency 5,824 times to

include employees as participants BPJS compared with a leader with less knowledge

participants BPJS and 39 people (45.9%) not participants BPJS. While from 1 respondent with less attitude, none as participant BPJS and 1 person (100%) not participant BPJS.

*The Influence of Attitudes towards BPJS Membership*

Table 12 shows that out of 85 respondents with a good attitude, 46 people (54.1%) included employees as

Table 12 Distribution of Respondents According to Attitudes to the Membership BPJS Company in the city of Jayapura.

Attitude	Memberships of BPJS				Number	
	Yes		Not			
	n	%	n	%	N	%
Good	46	54,1	39	45,9	85	100
Less	0	00,0	1	100,0	1	100
Total	46	53,3	40	46,7	86	100

*P = 0,944; RP tidak terdefinisi*

Statistical test results obtained  $p = 0.944$  and Prevalence Ratio (RP) is undefined indicates that attitude does not affect the participation BPJS.

Table 13 shows that out of 68 respondents with enough income, 44 people (64.7%) included employees as BPJS participants and 24 (35.3%) were not BPJS participants. While from 18 respondents with less income, only 2 people (11,1%) as participant of BPJS and 16 people (88,9%) not participant BPJS.

*Influence of Income on BPJS Membership*

Table 13. Respondent Distribution by Revenue to BPJS Membership Company, Jayapura City.

Knowledge	Membership of BPJS				Number	
	Yes		No			
	n	%	n	%	N	%
Baik	44	64,7	24	35,3	68	100
Kurang	2	11,1	16	88,9	18	100
Total	46	53,3	40	46,7	86	100

*P < 0,001; RP=5,824; 95%CI (1,588–21,765)*

Statistical test results obtained  $P < 0.001$  and RP of 5.824 and 95% CI (1,588-21,765) showed that income affects the participation BPJS. Because the value of RP 95% CI does not include a value of 1, then the income significantly affects BPJS membership. With the value of RP sebesar 5,824 it means that the leader who declared the good income has a tendency 5,824 times to include employees as participants BPJS compared with less income.

Table 14 shows that out of 79 respondents with good motivation, 45 people (57.0%) included employees as participants BPJS and 34 people (43.0%) not participants BPJS. While from 7 respondents with less motivation, only 1 person (14,3%) as participant of BPJS and 6 people (85,7%) not participant of BPJS.

*Influence of Motivation on BPJS Membership*

Table 14 Distribution of Respondents According to Motivation of BPJS Membership in Company in Jayapura City.

Motivation	Membership of BPJS				Number	
	Yes		No			
	n	%	n	%	n	%
Good	45	57,0	34	43,0	79	100
Less	1	14,3	6	85,7	7	100

Total	46	53,5	40	46,5	86	100
<i>P = 0,076; RP=3,987; 95%CI (0,643-24,724)</i>						

*Influence of Information on BPJS Membership*

Statistical test results obtained  $P = 0.076$ ,  $RP = 3.987$ , and  $95\% CI (0.643-24.724)$  showed that the information does not affect the participation BPJS. Therefore the value of  $RP = 3.987$ ;  $95\% CI$  includes the value  $1$ , then the information does not affect the participation BPJS.

Table 15 Distribution of Respondents According to Information on Participation BPJS Company in the city of Jayapura.

Information	Memberships of BPJS				Number	
	Yes		No		n	%
	n	%	n	%		
Good	45	55,6	36	44,4	81	100
Less	1	20,0	4	80,0	5	100
Total	46	53,5	40	46,5	86	100
<i>P = 0,278; RP=2,778; 95%CI (0,476-16,208)</i>						

Statistical test results obtained  $p = 0.278$ ,  $RP$  of  $2.778$  and  $95\% CI (0.476-16.208)$  indicates that the information does not affect the participation BPJS. Therefore the value of  $RP = 2.778$ ;  $95\% CI$  includes value  $1$ , then the information does not affect the participation of BPJS.

**Multivariate Analysis**

All the factors in the bivariate analysis with  $p < 0.25$  followed by the multivariate statistical analysis of logistic regression to obtain the dominant factor. The results of bivariate analysis can be summarized in the following table 16.

Table 16 Results of Bivariate Analysis Factors Influencing BPJS Membership

No	Variables	Categori	P	RP (95%CI)	Conclusion
1	Knowledge	1. good 0. less	<0,001	1,588-21,765	Significant
2	Attitude	1. good 0. less	0,944	Unidentified	Not Significant
3	Income	1. enough 0. less	<0,001	1,588-21,765	Significant

4	Motivation	1. good 0. less	0,076	0,643-24,724	Not Significant
5	Information	1. good 0. less	0,278	0,476-16,208	Not Significant

**Results of Multiple Logistic Regression Analysis**

Logistic regression used in this research data analysis is multiple logistic regression analysis with Stepwise Backward LR method. In this method all independent variables that meet the criteria  $p < 0.25$ , ie the knowledge variable (x1), income (x3), and motivation (x4) are inserted simultaneously then the selection of variables from the model is done by spreading one by one the most not significant until successively obtained all the variables that influence significantly. Results of multiple logistic regression analysis can be seen in Table 17.

Table 17 shows that after multiple logistic regression test to see the most dominant factor on BPJS membership, it is found that of the 3 variables analyzed, only income variable as the most dominant factor as can be seen in Step 3 Table 17, namely income ( $p = 0.001$ ;  $RP = 14.667$ ;  $95\% CI: 3,107-69,228$ ).

Table 17 Results of Multiple Logistic Regression Analysis with Stepwise Backward Method LRantara Independent Variables on BPJS Participation.

Covariat	B	Wald	p	OR	95%CI
Step 1:					
Knowledge (x1)	1,749	1,763	0,184	5,751	0,435-76,059
Income (x3)	1,749	1,763	0,184	5,751	0,435-76,059
Motivation (x4)	-1,048	0,408	0,523	0,351	0,014-8,741
Constant	-1,792	2,752	0,097	0,167	
Step 2:					
Knowledge (x1)	1,499	1,628	0,201	4,476	0,448-44,741
Income (x3)	1,499	1,628	0,201	4,476	0,448-44,741
Constant	-2,345	8,161	0,004	0,096	
Step 3:					
Income (x3)	2,686	11,505	0,001	14,667	3,107-69,228
Constant	-2,079	7,687	0,006	0,125	

The multiple logistic regression equation obtained from the analysis result is:  $y = -2,079 + 2,686x$  income. The role of the five risk factors in the model is 25.2% (Nagelkerke R-square = 0.252).

IV. DISCUSSION

1. Education

Descriptively 74,4% of company leadership is high school educated and 25,6% is educated undergraduate or S1. Educational factors greatly affect one's knowledge. Education managers are very good at the level of knowledge. A manager who lacks knowledge he will not be able to know, explain and analyze and make decisions.

2. Age

Descriptively aged 20-50 years as much as 96.5%. Age 51-74 years as much as 3.5%. Theoretically the age factor includes the physical and psychological aspects that have an influence on decision making. The ability of company managers to make decisions of membership BPJS Health is due to physical and psychological maturity of managers of the age factor.

3. Sex Gender

Descriptively the leadership of the company is the majority of men or 79.1% and leaders of companies of the female sex of 20.9%.

4. Marital Status

Descriptively the marital status of managers is as follows who are not married as many as 9 people or 10.5%. A married manager of 77 people or 89.5%. Theoretically marital status is very influential in decision making membership BPJS Health.

5. The Effect Of Knowledge Of Decisions Use Of The Health BPJS Services

The result of statistical test of Chi Square shows that knowledge factor (X1) has significant influence ( $p < 0.05$ ) to company management decision in using BPJS Kesehatan service. Ratio of Prevalence (RP) 5,824 indicates that a manager with good knowledge has tendency 5,824 times to include employees as BPJS Health participants compared to managers with less knowledge.

6. Effect Of Attitude Of Decisions Of Use Of Health Services BPJS

The result of statistical test of Chi Square shows that attitude factor (X2) does not have significant influence ( $p > 0,05$ ) to company management decision in using BPJS Health Service Ratio Prevalence (RP) does not show that a manager who has good attitude has tendency to exclude employees as a participant of BPJS Health.

#### 7. Income Effect On Decision Of Use Of Health Services Bpjs

The result of statistical test of Chi Square shows that income factor (X3) has significant influence ( $p < 0.05$ ) to company management decision in using BPJS Kesehatan. Ratio Prevalence (RP) 5,824 indicates that a manager having good income has tendency 5,824 times to include employees as BPJS Health participants compared to managers with less income. Employee resources, especially the income is very influential in the participation BPJS Health, (Kemenkes 2015, konvensi ILO).

#### 8. Influence of Motivation To Decisions Of Use Of Health Services BPJS

The result of statistical test of Chi Square shows that motivation factor (X4) does not have significant influence ( $p > 0.05$ ) to company management decision in BPJS Health service usage.

#### 9. Influence of Information on The Decision Of Use Of Health Benefit Service

The result of statistical test of Chi Square shows that the information factor (X5) has no significant effect ( $p > 0.05$ ) on the decision of the company leader in the use of BPJS Health service.

#### 10. Influence of Knowledge, Attitudes, Revenues, Motivation And Information On The Decision Of Use Of Health Services

The result of statistical test of Chi Square shows that X variable (knowledge, attitude, income, motivation and information have the most dominant influence is X3 or income ( $p < 0.05$ ) and RP is 14,667.

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