

THE INFLUENCE OF SERVICE QUALITY, CUSTOMER VALUE, TRUST, ON THE DECISION OF INFORMAL WORKERS TO BECOME BPJS EMPLOYMENT PARTICIPANTS IN CEGER, EAST JAKARTA

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Abstract:

This study aims to determine the effect of service quality, customer value, customer trust on the decision of informal workers to become participants in BPJS Employment in Ceger, East Jakarta. This study uses a purposive sampling technique with a total of 100 respondents, where there are sample characteristics of informal workers BPJS Ketenagakerjaan, Ceger Branch. Data analysis technique uses multiple linear regression analysis and uses the Statistical Product and Service Solution (SPSS) version 26.0 program. The results showed that service quality had a positive and significant effect on purchasing decisions, which can be seen from the t-test, where the value of $t_{count} > t_{table}$ ($2.198 > 1.988$) and a significant value of $0.030 < 0.05$. Customer value has a positive and significant effect on purchasing decisions, it can be seen from the t-test, where the value of $t_{count} > t_{table}$ ($4.571 > 1.988$) and a significant value of $0.000 < 0.05$. Customer trust has a positive and significant effect on purchasing decisions can be seen from the t-test, where the value of $t_{count} > t_{table}$ ($5.341 > 1.988$). Significant value of $0.000 < 0.05$.

Keywords: service quality, customer value, customer trust and buying decisions

INTRODUCTION

BPJS is a government-owned social security organizing agency, which is divided into 2 (two) types, namely BPJS Kesehatan and BPJS Ketenagakerjaan. BPJS Kesehatan is a government-owned health protection agency, to run the JKN (National Health Insurance) program, using a health insurance system with cheap and affordable premium costs based on the ability of the community. While BPJS Employment is a form of transformation of Labor Social Security, a social security institution previously managed by PT. Social Security (Persero).

The change of Social Security to BPJS Employment is regulated in Law No. 24 of 2011 concerning BPJS, since January 1, 2014. BPJS Ketenagakerjaan has been operating since July 1, 2015. Through BPJS Ketenagakerjaan, the Government aims to protect workers from socioeconomic risks in the future. With insurance protection from BPJS Ketenagakerjaan, you can protect yourself from various types of risks at work.

Registering for BPJS Employment is an obligation as a citizen living in Indonesia. However, currently many informal workers have not been registered in the social security program (BPJS). Informal workers are people who work without a working relationship, meaning that there is no agreement that regulates the elements of labor, wages and power. This Government Social Security Program BPJS Employment has been operating for almost seven years, namely since January 1, 2014. Currently, the number of informal workers is much larger than formal workers

(wage earners). BPJS Employment membership is still dominated by formal workers. In fact, both formal and informal workers have work risks. Especially in the conditions of the Covid-19 pandemic. The number of informal workers increased significantly during the pandemic. It skyrocketed to 59 percent compared to the entire workforce, in February 2021. (Source: Republika, 2021).

It is necessary to socialize in various ways and efforts to realize the importance of the BPJS program. This is a challenge for BPJS Employment in getting participation, especially informal workers to use BPJS Employment. The data on informal BPJS Employment 2018 – 2020 participation in Ceger, East Jakarta are as follows.

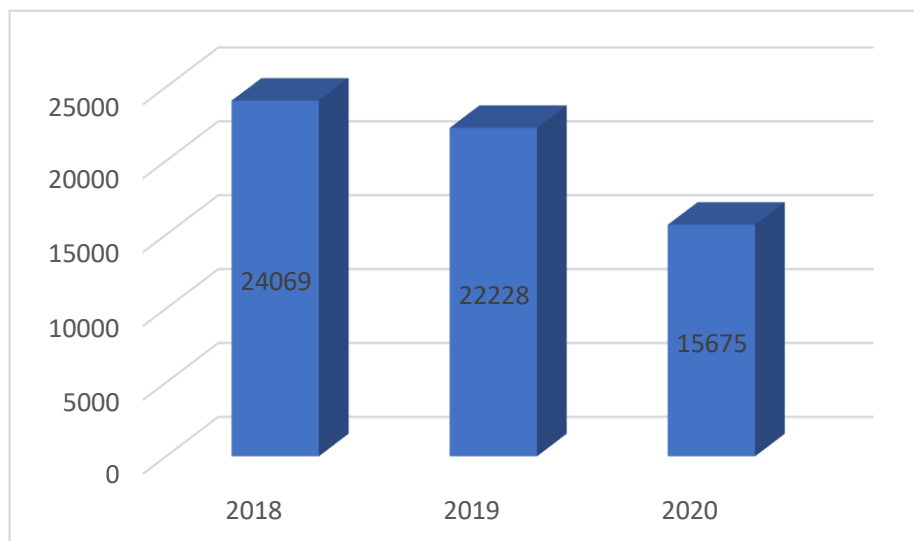


Figure 1. Graph of active participation of BPJS Employment in the Informal Sector of the JKK Program, JKM in Ceger Branch, East Jakarta in 2018 - 2020.

Source : BPJS Ketenagakerjaan Ceger East Jakarta

Figure 1 shows that there was a decrease in enrollment in 2019 where it was seen that the number of enrollments in 2018 was 24,069 registered Workforce Participation decreased in 2019 to 22,228 Workforce Participation, and decreased again in 2020 to 15,675 Workforce Participation. Every year from 2018 – 2020 there is a decrease in participation in BPJS Employment Jakarta Ceger branch. This illustrates the problem in the purchase decision or decision of Informal Workers to become BPJS Keteagakerjaan participation. Problems in BPJS Employment participation decisions or purchasing decisions can be influenced by Service Quality, Customer Value, Consumer Trust.

To make a purchase decision on a product, a consumer needs enough time to consider everything, both related to himself and related to the product he wants to buy. Similarly, when an employee will decide to register to become a participant of the BPJS program, it requires stages or processes to arrive at decision making. Meanwhile, to find out how the decision of an informal worker to become a participant in the BPJS program is used the concept of consumer purchase decisions according to Kotler. According to Kotler (2002: 204), "Purchasing decisions are a series of processes that consumers go through in deciding on purchasing actions". In terms of choosing and then buying to use a product, both in the form of goods (goods) and services/services (service), according to Kotler's view, a consumer goes through certain stages. In this stage or process, one of them is called the term consumer purchase decision. According to Kotler, consumer decisions to choose a product consist of: problem/need recognition, information search, alternative evaluation, purchase decisions/actions, and post-purchase evaluation.

Purchasing decisions are influenced by Mutu Jasa (Meliana, Sulistiono and Budi Setiawan, 2013). According to Kotler (2004: 67) quality (quality) is the overall characteristics and properties

of a product or service that affect its ability to satisfy stated or implied needs. Meanwhile, according to Tjiptono (2002: 51), quality is a dynamic condition related to products, services, people, processes, and the environment that meet or exceed expectations.

Purchasing decisions are influenced by Customer Value (Woro Mardikawati and Naili Farida, 2013). According to Kotler (2005: 13) customer value is the difference in value (value) as a ratio between the amount obtained by the customer and the amount given by the customer. Customers benefit, but also incur costs. Benefits include: functional benefits and emotional benefits. While costs include: monetary costs, time costs, energy costs, and physical costs.

Purchasing decisions are influenced by consumer confidence (Rifqi Suprpto and Maya Susanti, 2016). Trust as a factor influencing purchasing decisions is a company's willingness to rely on business partners. Trust is the expectation held by consumers that their service providers can be trusted and reliable in delivering a promise. According to Philip Kotler and Gary Armstrong, trust is part of a person's psychological factors that can influence the purchase decision process.

Although becoming a participant of the BPJS Employment program is something that is mandatory, the factors that consumers consider when deciding to become participants of the BPJS Employment program are still the low awareness of informal workers on the importance of social security employment. BPJS Employment management can evaluate its performance for the better in order to create greater benefits for the Indonesian people in general and for BPJS participants in particular.

This study aims to analyze the influence of service quality, customer value, and consumer trust on the decision of informal workers to become participants of BPJS Employment in Ceger, East Jakarta. Through the research questions that have been formulated, this study is expected to provide an in-depth understanding of the factors that influence informal workers' decisions regarding participation in BPJS Ketenagakerjaan. The results of this research are expected to be taken into consideration for companies in improving service quality, customer value, and consumer trust, as well as contributing knowledge to society and the academic world in the context of service marketing management, especially in public interest services. The implications of this study are expected to help public service providers and companies in optimizing the participation of informal workers in the BPJS Employment participation program in the Ceger area, East Jakarta.

RESEARCH METHODS

This research is quantitative descriptive with the object of research focusing on the decision of informal workers to become participants of BPJS Employment in Ceger, East Jakarta. The main data source is obtained through the distribution of questionnaires or questionnaires to BPJS Employment participants in the region. The study population involved informal workers in East Jakarta who had become BPJS Employment participants, with 15,675 participants in 2020. Samples were taken using the purposive sampling method, with the criteria of respondents who have been participants for at least 6 months.

The data collection technique was carried out through the distribution of questionnaires to respondents in the office and around the BPJS Employment East Jakarta Branch environment, in November 2021. The collected data is then processed with steps, including classifying the data, providing a measurement scale using the Likert scale, and using the Slovin formula to determine the number of samples, which is then adjusted to 100 respondents.

In data analysis, this study uses descriptive methods to describe the characteristics of the variables studied. Furthermore, inferential analysis is used with multiple linear regression techniques to examine the relationship between independent variables, namely Service Quality, Customer Value, and Consumer Confidence, with the dependent variables of Purchase Decision. Model feasibility tests involve F tests to look at significance together, coefficient of determination

(R²) tests to determine how well the model is able to explain phenomena, and hypothesis tests (t tests) to assess the influence of individual independent variables on the dependent variable.

In an effort to ensure the quality of research instruments, validity and reliability tests are carried out. Validity refers to the accuracy of the instrument in measuring the concept under study, while reliability measures the consistency of measurement results. In this context, validity is tested by comparing the item's score with the item's total, while reliability is measured by the Cronbach alpha coefficient.

All classical assumption tests, such as normality tests, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests, are performed to ensure the fit of multiple linear regression models. The results of this data analysis can provide a comprehensive understanding of the factors that influence the decision of informal workers to become participants of BPJS Employment in Ceger, East Jakarta.

RESULTS AND DISCUSSION

Normality Test

One Sample Kolmogorov–Smirnov Test, or Normality Test is used to determine the distribution of the population, whether it follows the distribution theoretically (*normal, poisson, or uniform*). Which aims to test whether in the regression model, the bound variable and the independent variable both have a normal distribution. The distribution data is said to be normal if the level of significance value is $> \alpha = 0.05$ and if the opposite is $< \alpha = 0.05$ then it is said to be abnormal. Below is presented a table of results from the Normality Test in this study.

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Usual	Mean	0,0000000
Parametersa,b	Std. Deviation	1,00796787
Most Extreme	Absolute	0,053
Differences	Positive	0,053
	Negative	-0,042
Test Statistic		0,053
Asymp. Sig. (2-tailed)		,200c,d

a. Test distribution is Normal.

Source: SPSS output 26. Coefficients, linear regression. Processed 2022

The results from Table 1 above show that the value of *Asymp Sig. (2-tailed)* is 0.200. Which means that the regression model in this study has a normal sample distribution based on its significance value $> \alpha = 0.05$. So it can be said that the distribution of the results of konume decisions derived from service quality, customer value, and customer trust is normally distributed at the level of significance $\alpha = 0.05$.

Multicollinearity Test

The multicollinearity test is used to determine whether or not there is a deviation from the classical assumption of multicollinearity, namely the existence of a linear relationship or the value of *variance inflation factor* (VIF), if the *Tolerance* value > 0.1 or $VIF < 10$, then it can be said that multicollinearity does not occur in the model studied. To find out whether multicollinearity occurs can be seen in table 2 below:

Table 2. Multicollinearity Test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std.	Beta	t	Say.	B	Std.
1 (Constant)	0	0,673		-1,077	0,284		
Kualitas_Pelayanan	0	0,042	0,177	2,198	0,030	0,494	2,024
Nilai_Pelanggan	0	0,070	0,317	4,571	0,000	0,669	1,495
Kepercayaan_Pelanggan	0	0,065	0,470	5,341	0,000	0,414	2,413

a. Dependent Variable: Keputusan_Pembelian

Source: SPSS output 26. Coefficients, linear regression. Processed 2022

Based on table 2 (*Coefficients*) it can be seen that the *variance inflation factor* (VIF) of each *independent* variable has the following values:

- a) The VIF value for the service quality variable (X1) is $2.024 < 10$ and the tolerance value is $0.494 > 0.10$.
- b) The VIF value for the customer value variable (X2) is $1.495 < 10$ and the tolerance value is $0.669 > 0.10$.
- c) The VIF value for the customer trust variable (X3) is $2.413 < 10$ and the tolerance value is $0.414 > 0.10$.

Thus it can be concluded that the regression equation model does not occur multicollinearity and can be used in this study.

Heteroscedasticity Test

In a good Regression Heteroscedasticity test should not occur Heteroscedasticity, this test aims to test whether a regression model has an inequality of variance from one observation to another. A good regression model is one of homokedasticity, or no heteroscedasticity. In this study, researchers used the Heteroscedasticity Test with the glacier test where the test results can be seen in the table below:

Table 3. Glejser Test (Heteroscedasticity) Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Say.
	B	Std. Error	Beta		
1 (Constant)	0,863	0,569		1,516	0,133
Kualitas_Pelayanan	0,031	0,035	0,126	0,879	0,382
Nilai_Pelanggan	0,053	0,059	0,109	0,891	0,375
Kepercayaan_Pelanggan	-0,095	0,055	-0,270	-1,728	0,087

a. Dependent Variable: ABS_RES

Source: SPSS output 26. Coefficients, linear regression. Processed 2022

Table 3 above explains that the results of each independent variable, namely service quality (X1), customer value (X2), and customer trust (X3) using the *glacier* model obtained significant results greater than 0.05 which means that the data in this study did not occur heterokedasticity problems so that this research can be continued.

Autocorrelation Test

The Autocorrelation Test aims to test whether in a linear regression model there is a correlation between confounding errors in the current period and confounding errors in previous

periods. A good regression equation is one that has no autocorrelation. If there is autocorrelation, the equation becomes not good for production. One measure in determining the presence or absence of autocorrelation problems is to use the *Durbin-Watson* (DW) test. Where the results of autokeralsi testing can be seen in the table below:

Table 4. Autocorrelation Test Model Summary^b Model Summary^b

Model	R	R Square	Adjusted R Square	Std.	Durbin-Watson
				Error of the Estimate	
1	,832a	0,692	0,682	0,75033	2,135

a. Predictors: (Constant), Kepercayaan_Pelanggan, Nilai_Pelanggan, Kualitas_Pelayanan

b. Dependent Variable: Keputusan_Pembelian

Source: SPSS output 26. Coefficients, linear regression. Processed 2022

Based on table 4 it can be explained that the *Durbin-Watson value* is 2.135. Where the K value or number of independent variables is 3 and the N value or the number of respondent data = 100. So that the value of $dL = 1.613$ and the value of $dU = 1.736$ then the value of $4-dU = 2.264$. If included in the criteria so that the results of $dU < DW < 4-dU$ ($1.736 < 2.135 < 2.264$) which means that the regression model obtained does not occur autocorrelation.

Double Linear Regression Analysis

Multiple linear regression analysis is a form of analysis that discusses the extent of the influence of the independent variable (X) on the dependent variable (Y). Where for the independent variables of service quality (X1), customer value (X2), and customer trust (X3) and the dependent variable is the purchase decision (Y). In calculating the regression coefficient in this study using the SPSS 26 program. Below are the output results presented in Table 5 as follows:

Table 5. Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
		Std. Error		Beta				Tolerance	VIF
		B	Error	Beta					
1	(Constant)	-0,726	0,673			-1,077	0,284		
	Kualitas_Pelayanan	0,092	0,042	0,177		2,198	0,030	0,494	2,024
	Nilai_Pelanggan	0,322	0,070	0,317		4,571	0,000	0,669	1,495
	Kepercayaan_Pelanggan	0,348	0,065	0,470		5,341	0,000	0,414	2,413

Source: SPSS output 26. Coefficients, linear regression. Processed 2022

Based on table 5, it is known that the multiple linear regression equation known in the *Standardized Coefficient* column is as follows:

$$Y = 0.177X_1 + 0.317X_2 + 0.470X_3$$

Information:

Y = Purchase decision

X1 = Quality of Service

X2 = Customer Value

X3 = Customer Trust

The interpretation of the results of the equation is as follows:

- a. The regression coefficient of the service quality variable (X1) of 0.177 with a positive sign, means that the higher the quality of service received by the customer, the purchase decision will increase.
- b. The regression coefficient of the customer value variable (X2) of 0.317 with a positive sign, means that the higher the customer value received by the customer, the purchase decision will increase.
- c. The regression coefficient of the customer confidence variable (X3) of 0.470 with a positive sign, means that the higher the quality of service received by the customer, the purchase decision will increase.

F Test Results

To test the significance of the influence of independent variables, namely service quality, customer value, customer trust on the dependent variable, namely purchasing decisions, the ANOVA test (Test F) was used. In the research model has a joint influence on the variables tied to purchasing decisions (Y). The test using ANOVA analysis with SPSS 26.0 program processing obtained the following data:

Table 6. Model Feasibility Test (Test F) ANOVA^a

Model	Sum of Squares	Mean dfSquare	F	Sig.
1Regression	121,262	3	40,421	71,795
Residual	54,048	96	0,563	
Total	175,310	99		

a. Dependent Variable: Keputusan_Pembelian

b. Predictors: (Constant), Kepercayaan_Pelanggan, Nilai_Pelanggan, Kualitas_Pelayanan

Source: SPSS output 26. ANOVA. Processed 2022

As shown in the *data output* of the Anova Table in Table 6 above, it can be explained that the value of F_{calculate} is 71.795, because F_{calculate} is greater than F_{table} (71.795 > 2.703), it can be concluded that there is an influence on all independent variables on the dependent variable. Based on the results of calculations assisted by the SPSS 26 program, the value of Sig = (0.000) is smaller than alpha or the error limit rate obtained is 5% (α = 0.05). The meaning of the Sig value in the Anova table, the model is said to be significant because it is below the specified alpha value limit of 0.000 < 0.05.

So it can be concluded that in this study the model is said to be significant and feasible to be used in this study based on the Sig value obtained, that all independent variables can explain any changes in the value of the dependent variable because it has a significant influence.

Coefficient of Determination (R²)

Coefficient of Determination (R²) analysis is used to determine how much the ability of the independent variable developed in the study is able to explain the dependent variable.

Table 7. Coefficient of Determination (R²) Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson
1	,832a	0,692	0,682	0,75033	2,135

a. Predictors: (Constant), Kepercayaan_Pelanggan, Nilai_Pelanggan, Kualitas_Pelayanan

Source : Output SPSS 26 Model Summary. Processed 2022

In Table 7 it can be seen that the Coefficient of Determination (R²) is 0.682. This means that the relationship between the independent variable and the dependent variable is 0.682 which means that 68.2% of the variation in purchasing decisions is influenced by service quality, customer value, and customer trust. While 31.8% was explained by other factors outside the regression model analyzed in this study.

Research Hypothesis Test (Test t)

This test is used to determine the significance of the effect of the independent variable partially or individually on the dependent variable. The effect can be estimated with significant values and t calculations obtained. To find out whether service quality (X1), customer value (X2), and customer trust (X3) have a significant effect on purchasing decisions (Y). If the confidence level is 95%, then:

α value = 5% or 0.05

df = *degree of freedom* is determined by the formula: n-k

where: n= number of samples

k= number of variables (dependent and independent)

Then the value of df is 100 – 4 = 96, because the hypothesis is bidirectional, the table t value is 1.984.

Table 8. Test t Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	0,726	0,673			1,077	0,284
Kualitas_Pelayanan	0,092	0,042	0,177		2,198	0,030
Nilai_Pelanggan	0,322	0,070	0,317		4,571	0,000
Kepercayaan_Pelanggan	0,348	0,065	0,470		5,341	0,000

a. Dependent Variable: Keputusan_Pembelian

Source : SPSS Output 26. Processed 2022

Based on table 8, it can be seen that the elaboration of this research hypothesis is as follows:

1) Hypothesis Testing of the Effect of Service Quality on Purchasing Decisions

Service quality has a positive and significant influence on purchasing decisions. This can be seen based on the calculated value of the service quality variable of 2.198, it can be seen that the tcount value is greater than the ttable value with df 96 and a two-sided test, so that the calculated t value > ttable (2.198 > 1.988). A significant value of 0.030 which is smaller than 0.05 (0.030<0.05), from this calculation it can be said that H0 is rejected and Ha is accepted, that is, the quality of service has a positive and significant effect on purchasing decisions

2) Hypothesis Testing of the Effect of Customer Value on Purchasing Decisions

Customer value has a positive and significant influence on purchasing decisions. This can be seen based on the calculated value of the customer value variable of 4.571, it can be seen that the calculated t value is greater than the ttable value with df 96 and the two-sided test so that the calculated t value > ttable (4.571 > 1.988). A significant value of 0.000 which is less than 0.05 (0.000<0.05), from this calculation it can be said that H0 is rejected and Ha is

accepted, that is, customer value has a positive and significant effect on purchasing decisions

3) Hypothesis Testing of the Effect of Customer Confidence on Purchasing Decisions

Customer Trust has a positive and significant influence on purchasing decisions. This can be seen based on the calculated value of the service quality variable of 5.341, it can be seen that the tcount value is greater than the ttable value with df 96 and a two-sided test, so that the calculated t value > ttable (5.341>1.988). A significant value of 0.000 which is smaller than 0.05 (0.000 <0.05), from this calculation it can be said that H0 is rejected and Ha is accepted, that is, Customer Trust has a positive and significant effect on purchasing decisions

DISCUSSION

The effect of service quality (X1) on purchasing decisions (Y)

Based on the results of the research conducted by the researchers, it was found that the quality of service consisting of indicators of Tangible Evidence (*Tangibles*), Reliability (*Reliability*), Speed (*Responsiveness*), Assurance (*Assurance*), and Empathy (*Empathy*) had a positive and significant effect on purchasing decisions of informal workers who became BPJS Employment Workers in Ceger East Jakarta. This is evidenced from testing the service quality variable t test on purchasing decisions showing tcount > table (2.198 > 1.988) regression coefficient of 0.177 and a significant value of 0.030 which is smaller than 0.05. It can also illustrate that if the quality of service increases, purchasing decisions will also increase. According to the average results, the overall mean of service quality (X1) in identifying the quality of services provided to BPJS Employment participants is considered good. Service quality has a positive and significant effect on purchasing decisions, especially can be seen from the largest mean obtained in the Social Value indicator which states that BPJS Employment makes positive feelings in carrying out work, because it provides protection at work.

Related to the perception of service quality (perceived quality) can be defined as a person's opinion about all the advantages of the product or service that will be chosen by consumers. Quality of service is considered important in companies because it can have a positive effect on new consumers and reduce the probability of old consumers switching to other companies. Service quality can also be understood as an effort to meet the wants, needs and accuracy of delivery of a product so that it can be in line with what consumers expect.

This is in accordance with the research of Woro Mardikawati and Naili Farida (2018), which shows that there is a significant positive influence between service quality on purchasing decisions, the results of this study are also in line with research conducted by Ade and Nurhayati (2019) which states that service quality is simultaneously a positive influence between service quality and purchasing decisions.

Influence of Customer Value (X2) on Purchase Decisions (Y)

Based on the results of research conducted by researchers, it was found that customer value consisting of Emotional Value and Social Value indicators had a positive and significant effect on purchasing decisions of informal workers to become BPJS Employment Workers in Ceger, East Jakarta. This is evidenced by the test of the customer value variable t test on purchasing decisions showing tcount > ttable (4.571 > 1.988), a positive regression coefficient of 0.317 and a significant value of 0.000 which is smaller than 0.05. It can also illustrate that if the value of customers increases, purchasing decisions will also increase. Overall in identifying customer value is considered good, Customer Value has a positive and significant effect on purchasing decisions, especially can be seen from the highest mean found in the integrity indicator (*Integrity*) which states that the information provided is in accordance with the facts of BPJS Ketenagakerjaan.

Customer value or the value perceived by customers to the value of a product or service. In this study, researchers try to apply the concept of customer value, not to a durable consumer product at the brand level, but to products in the form of services.

This is in accordance with the research of Woro Mardikawati and Naili Farida (2018), which shows that customer value has a positive and significant effect on customer satisfaction.

Influence of Customer Trust (X3) On Purchase Decisions (Y)

Based on the results of research conducted by researchers, it was found that customer trust consisting of *indicators of Benevolence, Ability, and Integrity* N had a positive and significant effect on purchasing decisions of informal workers to become BPJS Employment Workers in Ceger, East Jakarta. This is evidenced by the test of the t test variable customer confidence in purchasing decisions showing $t_{count} > t_{table}$ ($5.341 > 1.988$) positive regression coefficient of 0.470 and a significant value of 0.000 which is smaller than 0.05. This can also illustrate that if Customer Confidence increases, purchasing decisions will also increase. Overall in identifying customer trust through the distribution of questionnaires is considered good. Customer confidence has a positive and significant influence on purchasing decisions, especially can be seen from the highest mean found in the indicator of providing recommendations to others which states that participants provide advice and recommendations to colleagues and families who work to create BPJS Employment at Ceger Branch, East Jakarta.

The factor that shapes a person's trust in a company is, Sincerity/Sincerity (Benevolence) Kindness is the willingness of the seller in providing mutually beneficial satisfaction between himself and consumers.

The results of this study are in line with research conducted by Sulistiono and Budi (2018) which states that customer trust has a positive and significant influence on purchasing decisions. The results of the study are supported by Baihaqqi (2016) stating that customer trust has a positive and significant influence on purchasing decisions. The higher the trust the customer has, the higher the customer or consumer in making decisions.

CONCLUSION

Based on the results of research and discussions that have been carried out in this study entitled "The Effect of Service Quality, Customer Value, Trust on the Decision of Informal Workers to Become Participants of BPJS Employment Ceger East Jakarta branch," the following conclusions can be drawn. First, service quality has a positive and significant influence on the purchasing decisions of BPJS Employment participants at the Ceger branch in East Jakarta. This means that improving service quality has the potential to increase participants' purchasing decisions to join BPJS Ketenagakerjaan. Second, customer value also has a positive and significant influence on the purchasing decisions of BPJS participants. This indicates that increasing customer value can improve participants' decisions to become part of BPJS Ketenagakerjaan. Third, customer trust has a positive and significant influence on the purchasing decisions of BPJS Employment participants at the Ceger branch in East Jakarta. This shows that a high level of trust can improve participants' decisions to register as members of BPJS Ketenagakerjaan. Overall, these findings contribute to the understanding of the factors influencing informal workers' decisions to become BPJS Employment participants, providing implications for service improvement and customer trust management in the context of public interest services.

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