

The Effect of Perceived Value and Personal Selling on Participants' Decision on Employment BPJS Bengkulu Branch (Case Study on Wage Non-Recipient Category Customers)



Nurhidayati, Zakaria Wahab, Dan Marlina Widiyanti

Abstract: The purpose of this study was to determine the effect of perceived value and personal selling on participants' decisions on BPJS Employment in the category of Non Wage Recipients (NRP). The population in this study were all BPJS Employment participants in the Non Wage category during 2018. The sample in this study was 100 respondents. The analysis technique in this study used multiple linear regression analysis. The results of this study indicate that the variables perceived value and personal selling jointly influence the decisions of the BPJS Employment participants. Perceived value has a positive and significant effect on participants' decisions and personal selling has a positive and significant effect on the decisions of BPJS Employment participants.

Keywords: Perceived Value, Personal Selling, Participants Decisions

The selection of this program is not suppressed by government regulations such as the BPJS Employment program in the PU category. BPJS Employment Participants in the NRP category register their participation in their own decisions without intervention or coercion from other parties or binding rules. This means that participants in this category have the ability to decide for themselves objectively whether or not to use employment social security services from BPJS Employment in accordance with their respective perceptions. The following is the recapitulation of the membership of Bengkulu Employment BPJS in the category of Non Wage Recipient (NRP) participants with status (active).

I. INTRODUCTION

The social security of workers should indeed be the right for every worker. In implementing this social security program BPJS Employment is governed by Law No. 24 of 2011 Chapter V Article 14 which states that all workers in Indonesia are required to become participants in the BPJS Employment, not least for foreign nationals who are domiciled and working in Indonesia.

Table 1. Data on the Number of Registered Participants in BPJS Employment

No	Type of Participation	Total (2016)	Total (2017)	Total (2018)
1	Participation PU	38.002	38.243	38.579
2	Participation NRP	3.184	13.479	16.710

Source: BPJS Employment Bengkulu Branch

Data on the management of the BPJS Employment program for 2017 - 2018 shows that the achievement of the participation target of Wage Non-Recipient (NRP) workers is still relatively very low compared to the category of BPJS Employment participants in the category of Wages (PU). This is because NRP participants are the most objective and dynamic BPJS consumers in using social security services from BPJS.

Table 2. BPJS Employment Participation in NRP Category (Active)

No	Type of Participation	Total / (2016)	Total / (2017)	Total / (2018)
1	Participation NRP	994	2,151	1,093
	The amount of difference Information	-	1,157	1,058
	Percentage	100%	53.79%	49.19%

Source: BPJS Employment Bengkulu Branch

Based on Table 2, can be seen in the period 2016 - 2017 there was an increase in active participation in the NRP category by (53.79%). Furthermore, in the 2017 - 2018 period there was a significant decline, which was equal to (49.19%). The decline in participation is a challenge for the Bengkulu BPJS Employment Branch so that in the future it can encourage participation in this NRP category to be more productive such as participation in the PU category. In the category of membership of Non Wage Recipients (NRP), BPJS Employment has three types of employment social security programs. The following are the programs offered in the category of Non-Wage Recipients (NRP) BPJS Employment participants.

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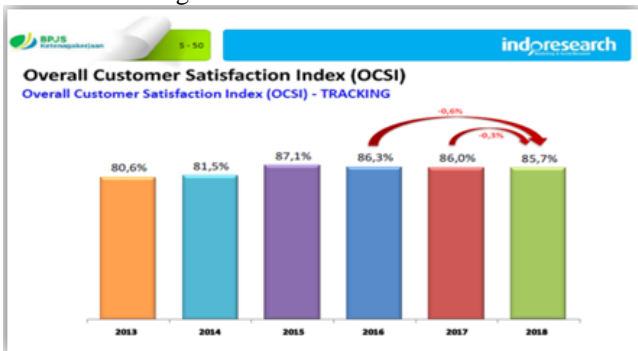
Table 3. Types of Non-Wage Recipient Programs (NRP)

No	Type of Program	Functionality & Usability
1	Accident Insurance (AI)	Provide protection for the risks of accidents that occur in employment relationships, including accidents that occur during the journey from home to the place
2	Life Insurance (LI)	Providing benefits of cash given to heirs when participants die not due to workplace accidents
3	Pension Plan (PP)	The benefits of JHT are in the form of cash, the amount of which is the accumulated value of contributions plus the results of development

Source: www.bpjsketenagakerjaan.go.id

In Table 3, it can be seen the classification of program types and their functions and uses in the category of Non Wage Recipients (NRP) participants. In carrying out the workforce social security program, Employment BPJS always improves service to participants of the Non Wage Recipient (NRP) participant category. Through the realization of claims that are processed quickly and on time and provide other additional service benefits, for example, providing special discounts at merchants who have collaborated with BPJS Employment. BPJS Employment hopes that the community or participants in the NRP category can truly feel the maximum benefit from the services provided by BPJS Employment.

BPJS Employment participants, especially the category of Non Wage Recipients (NRP), are potential customers who want the quality of services offered by BPJS Employment to be improved in the future. Service quality is related to meeting the expected needs of consumers so that it can trigger decision making. This is in accordance with the opinion of Tjiptono (2009: 59) which states that, service quality is the expected level of excellence and control of the level of excellence to meet customer desires. Tjiptono and Chandra (2009: 119) state that service excellence can be formed through the integration of four pillar service excellence that are closely related, namely: speed, accuracy, friendliness and convenience of service. To review the quality of BPJS Employment services, The following shows the satisfaction index of the Bengkulu Branch BPJS Employment participants for several current periods which can be seen in Figure 1.



Source: BPJS Employment Bengkulu Branch

Figure 1. Customer Satisfaction Index



Source: BPJS Employment

Figure 2. Threshold Services Quality Index

Based on Figure 2, it can be seen that there has been a decrease in the level of participant satisfaction from 2016 - 2017 and 2017 - 2018. Although the decline is not so significant (on a good category scale) this is still an evaluation material for the Bengkulu Province BPJS Employment specifically in providing services to participants Not Wage Recipient (NRP) BPJS Employment.

II. LITERATURE REVIEW

A. Purchase Decision

According to Kotler (2012), purchasing decisions are a stage where consumers have a choice and are ready to make a purchase or exchange between money and promises to pay with ownership rights or use of an item or service.

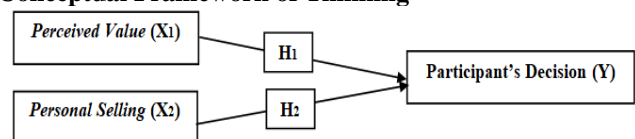
B. Perceived Value

Customer value is a choice perceived by customers and evaluation of product attributes and services, performance attributes and consequences arising from product use to achieve consumer goals and intentions when using products (Woodruff, 1997). Perception is the process used by an individual to choose to organize and interpret the input of information to create a picture of the world that has art (Kotler and Keller, 2009: 228). Customer perceived value is a trade off between the benefits and sacrifices that consumers feel with the interaction between customers and products (Payne and Holt, 2001).

C. Personal Selling

Personal selling is a direct interaction with one or more prospective buyers to make presentations, answer questions and receive orders (Kotler and Keller, 2012: 626). Personal selling consists of personal interactions with customers and prospective customers to make sales and maintain relationships with customers (Kotler and Armstrong, 2014: 484).

Conceptual Framework of Thinking



III. RESEARCH METHODS

1. Variable X (Free Variable), namely perceived value and personal selling
2. Variable Y (Bound Variables), namely the decision of the participant

The population in this study were all participants of the Bengkulu Branch BPJS Employment in the category of Non-Wage Recipient (NRP) participants in 2018.

Table 4. Number of BPJS Employment Participants in the Old Age Insurance Program NRP Category

No.	Type of Participants	Total (2016)	Total (2017)	Total (2018)
1	Participants NRP	994	2,151	1,093
	The amount of difference Information	-	1,157 (+)	1,058 (-)
	Percentage	100%	53,79%	49,19%

Slovin included an element of inaccuracy due to sampling errors that could still be tolerated. This tolerance value is expressed as a percentage, for example 10-20% The formula used is as follows:

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

n = sample size; N = population size; and e2 = Tolerance of inaccuracy

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

$$n = \frac{1.058}{1 + 1.058 (0,1)^2}$$

$$n = 91,36$$

Based on the sample calculation above, the sample to be used in this study is 91.36 which is rounded up to 100 respondents who are BPJS Employment participants in the Old Age Insurance Program (BPU) BPU category. The sample used in this study were 150 respondents.

IV. RESULTS AND DISCUSSION

Table 5. Reliability Test

Variable	Cronbach's Alpha	Cutt Off	N of Item	Information
Perceived Value (X1)	0,718	> 0,60	10	Reliable
Personal Selling (X2)	0,721	> 0,60	10	Reliable
Participants Dicision (Y)	0,667	> 0,60	10	Reliable

Profile Profile of Research Respondents

Table 6. Profile of Respondents by Job Category

No	Job Category	Frequency (Orang)	Percentage (%)
1	Employer	39	39
2	Workers Outside Employment Relations or Independent Workers	24	24
3	Workers Excluding Workers Outside Employment Relationships that Are Not Receiving Wages	37	37
Total		100	100

Based on Table 6, it can be seen that in the occupational category, the respondents with the most or the majority were 39 employees with 39%, while the minority occupational categories were 24 workers outside the employment relationship or 24% with 24%.

Analysis of Multiple Linear Regression



Table 7. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
1		B	Std. Error	Beta		
	(Constant)	8.918	1.557		5.727	0,000
	<i>Perceived Value</i>	0,359	0,086	0,380	4.178	0,000
	<i>Personal Selling</i>	0,254	0,074	0,314	3.453	0,001

Dependent Variable: Participants Decision

Table 8. Correlation Coefficient (R) and Determination Coefficient (R2)

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	0,587	0,345	0,331		1.894

Table 9. Feasibility Test Model (Test F)

ANNOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	182.848	2	91.424	25.490	.000 ^a
	Residual	347.902	97	3.587		
	Total	530.750	99			

Independent Variable: *Perceived Value* and *Personal Selling*

Dependent Variable: Participants Decision

Individual Parameter Significance Test (t Test)

Table 10. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
1		B	Std. Error	Beta		
	(Constant)	8.918	1.557		5.727	0,000
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Dependent Variable: Participants Decision

A. Discussion of Research Results

1. Effect of Perceived Value (X1) on Participant Decisions (Y)

Based on the results of research and interviews with several respondents in the field, finding results that participants already felt that perceived value was an effective method as a way of BPJS Employment to provide a good positive signal to the participants' decisions. Perceived value is driven by the positive response from mouth to mouth which causes the decision of participants in choosing the services offered.

Based on the respondents' dominant data is the average age > 30 years as many as 48 respondents and those who became the minority of respondents were women as many as 33 respondents. People who are participants in the BPJS Employment category Not Wage Recipients (BPU) state several things that need to be improved and improved again such as services provided by officers to consumers as participants in BPJS Employment. This is indicated by as many as 12 respondents stating Disagree. Besides that, a good impression after using the services provided by BPJS Employment. This is indicated by as many as 2 respondents stating Strongly Disagree and 5 respondents stated Disagree.

These findings are in accordance with the results of research from Henricus (2018); Zahrotun (2018); Muhammad (2015); Imroatul (2015); Stefanus (2015)

supports that perceived value has a positive and significant effect on participants' decisions.

2. Effects of Personal Selling (X2) on Participant Decisions (Y)

Based on the results of research and interviews with several respondents in the field, finding results that participants had felt personal selling given or offered by BPJS Employment was good because personal selling provided information about a product or service offered to prospective customers that would have an impact on purchasing decisions.

Based on the respondents' dominant data is the average age > 30 years as many as 48 respondents and those who became the minority of respondents were women as many as 33 respondents. People who are participants in the BPJS Employment Non Wage Recipient category (BPU) state a number of things that need to be improved and further improved such as in the delivery of information, officers need to improve again in delivering information by providing clear information to participants as consumers. This is indicated by as many as 3 respondents stated Strongly Disagree and 9 respondents stated Disagree. In addition, BPJS Employment officers continue to try to provide confidence to participants for the services provided.

This is indicated by as many as 3 respondents stated Strongly Disagree and 9 respondents stated Disagree.

These findings are in accordance with the results of a study from Enike (2017); Muhammad (2017); Agustin (2016); Michael (2016); Tika (2016); Brilliant (2015); Driyanto (2015); Febryan (2014); Nancy (2014) supports that personal selling has a positive and significant effect on participants' decisions. While the results of research from Silvia (2017) and Agustina (2014) show the results that personal selling has a positive and not significant effect on participants' decisions.

3. Research Implications

Theoretical implications

The theoretical implications of this research are expected to increase knowledge related to the decisions of BPJS Employment participants who can be seen from perceived value and personal selling. This can happen by showing that perceived value has a positive and significant effect on the decisions of BPJS Employment participants in the Non-Wage Recipient (BPU) category, while the personal selling variable has a positive and significant effect on the decisions of Bengkulu Branch BPJS Employment participants in the category of Non-Wage Recipients (BPU).

Practical implications

Based on the results of the research that has been done, the practical implications for the bound parties and subsequent researchers are expected so that this research can be used as an option to choose which variables are better used, depending on what is seen from the bound parties and further researchers to consider judging participants' decisions

V. CONCLUSION

1. Variable perceived value has a positive and significant effect on the decision of participants in the Bengkulu branch of the BPJS Employment Non Wage Recipient (BPU) category.
2. The personal selling variable has a positive and significant effect on the decisions of participants in the Bengkulu branch of the BPJS Employment Non Wage Recipient (BPU) category.

SUGGESTIONS

1. For BPJS Employment

- a. Perceived value is good, but there are a number of things that need to be improved and further improved such as in the delivery of information, officers need to improve again in delivering information by providing clear information to participants as consumers. In addition, BPJS Employment officers continue to try to provide confidence to participants for the services provided.
- b. Personal selling is good but there are some things that need to be improved and improved again, such as in the delivery of information, officers need to improve again in delivering information by providing clear information to participants as consumers. In addition, BPJS Employment officers continue to try to provide confidence to participants for the services provided.

2. for Further Researchers

For further researchers who are interested in researching this research, it is better to examine the company's image,

consumer loyalty and so on and can expand the sample to strengthen and produce good research.

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