

Theory of Planned Behavior Approach on the Intention to Register Social Security Administrator for Employment (BPJS Ketenagakerjaan)

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Abstract:- The aim of this study is to investigate the influence of attitudes, subjective norms, and perceptions of behavioral control (Theory of Planned Behavior) on participants' intentions to register as Social Security Administrators for Employment (BPJS Ketenagakerjaan). This study's population was Non-Recipient Wage (BPU) workers in DKI Jakarta, with a sample size of 200 BPU workers. Structural Equation Model Partial Least Squares (SEM-PLS) is used for data analysis. The findings revealed that attitudes and subjective norms influenced BPU workers' intention to register Social Security Administrators for Employment independently, although perceived behavioral control had no significant effect. Positive attitudes and subjective norms regarding Social Security Administrator for Employment are essential variables that can motivate workers to register for Social Security Administrator for Employment, particularly BPU workers.

Keywords:- Attitude, Subjective Norms, Perceived Behavioral Control, Intention.

I. INTRODUCTION

The Employment Social Security Organizing Agency (BPJS) is a governmental agency created by Law Number 24 of 2011 to serve as a provider of social security. The objective of the Social Security Administrator for Employment (BPJS Ketenagakerjaan) is to achieve universal coverage, encompassing all segments of the population. The membership of the Social Security Administrator for Employment (BPJS Ketenagakerjaan) encompasses participants from several sectors, including Wage Earners (PU), Non-Wage Earners (BPU), Construction Services, and Indonesian Migrant Workers (PMI). Overall, the government's focus on labor social security participation in Indonesia is still lacking.

Table 1. Social Security Administrator for Employment Participants Based on Participation Segments in 2019-2021

| No | Segment | 2019 | 2020 | 2021 |
|----|-------------------------|------------|------------|------------|
| 1 | Active Participants | | | |
| | Wage Recipients | 20.174.472 | 19.963.696 | 20.832.255 |
| | Non-wage Earners | 2.712.031 | 2.494.994 | 3.551.858 |
| 2 | Non-active Participants | | | |
| | Wage Earners | 20.431.445 | 20.172.404 | 19.621.245 |
| | Non-wage Earners | 369.756 | 544.113 | 637.354 |
| | Total Participants | | | |
| | Wage Earners | 40.605.917 | 40.136.100 | 40.453.500 |
| | Non-wage Earners | 3.081.787 | 3.309.197 | 4.189.212 |

Table 1 illustrates the condition of the number of Social Security Administrator for Employment participants nationally for the period 2019 to 2021. Wage Recipients (PU) amounted to 40,453,500 people or 96.26% of the total wage earning workers in Indonesia which reached 42,026,350. Meanwhile, Non-Wage Recipient Workers (BPU) amounted to 4,189,212 people or 9.60% of the total BPU workers of 43,637,625 people. This shows that the level of active participation of participants, especially from the nonwage earning sector or the informal sector is still low. Meanwhile, the number of workers in Indonesia is mostly (52%) working in the informal sector (BPJS Ketenagakerjaan, 2021).

The low number of BPU workers who become Social Security Administrator for Employment participants is motivated by factors that influence the intention of workers to choose to become participants or not. Based on the results of a pre-survey to 30 respondents of workers in the informal segment in the Jakarta area, it is known that the dominant factors that can influence the intention to register as Social Security Administrator for Employment participants are attitude factors 87%, subjective norms 80% and perceived behavioral control 83%.

The factors that influence the BPU's intention to register for Social Security Administrator for Employment independently are in line with the Theory of Planned Behavior (TPB). Based on Theory of Planned Behavior, intention can be influenced by psychological factors such as beliefs, attitudes, and also individual perceptions of certain behaviors (Ajzen, 2011). Theory of Planned Behavior (TPB) is a development of the Theory of Reasoned Action (TRA) which was previously proposed by Fishbein and Ajzen in 1988. TPB explains that the behavior carried out by individuals arises because of the intention of the individual to behave and the individual's intention is caused by several internal and external factors from the individual. TPB assumes that intention will capture the motivational factors that influence behavior, intention can be interpreted as an indication of how hard a person is willing to work, and how much effort a person will make, to perform the behavior. Behavior must somehow be under the control of one's will or willingness to decide whether to perform the behavior or not. Ajzen suggests as a general rule, the stronger a person's intention to perform a behavior, the more likely the behavior will be performed (Cahigas, 2020).

The TPB model, which is so broad, often makes researchers modify the TPB model to explain more about the intention to perform certain behaviors. Some previous studies such as Alatawy's research (2022) and Ha et al. (2020) use TPB in explaining the factors that can influence a person's intention to buy or use insurance products. Ha et al. (2020) in their research added past experience and perceived service quality as factors that can influence the intention to buy insurance products in addition to subjective norms, attitudes and perceptions of behavioral control. The results of this study prove that subjective norms, attitudes and perceptions of behavioral control as well as past experiences and perceptions of service quality affect the intention to use insurance products. Similar research results were also found in Alatawy's research (2022), which used factors in TPB by adding perceived trust and religiosity as factors that can influence the intention to buy insurance products. Alatawy (2022) in his research also found that perceived trust, subjective norms, attitudes and perceived behavioral control have a significant effect on the intention to buy insurance products while religiosity was not found to have an effect. In contrast to some previous studies, research by Farid et al. (2023) added the marketing mix as a factor that can influence the intention to buy products, and found that subjective norms and perceptions of behavioral control were not proven to have an effect on the intention to buy products. Ataei et al. (2021) in their research found that perceived behavioral control was not proven to have an effect on the intention to use the product. In line with these two studies, Chu & Liu's research (2021) found that subjective norms in TPB have no significant impact on individual intentions to behave. Stephens et al. (2023) in their research also found similar results that subjective norms do not have a significant effect on the intention to perform behavior.

Based on the previous research, the purpose of this study is to test and analyze the effect of attitudes, subjective norms and perceived behavioral control on the intention to register Social Security Administrator for Employment.

II. LITERATURE REVIEW

A. Attitude

Attitudes are beliefs about what will happen if they perform the behavior (Edberg, 2015). Attitudes are formed by individual assessments, either positive or negative, of the expected outcomes of performing a behavior. Behavioral belief is an individual's perception of the possible consequences of performing a behavior Cahigas et al. (2022).

Three dimensions of attitude based on previous research in Wan et al. (2017) include:

- Experiential attitude, which refers to an individual's affective feelings or emotional responses to certain behaviors or actions. This attitude involves evaluating the experiences associated with performing a particular behavior. In this study, the indicators measured are (SK1) Positive Impression, a positive impression of the Social Security Administrator for Employment, (SK2) Easy to use, the process of registering Social Security Administrator for Employment is considered easy.
- Instrumental attitude, which is an individual's evaluation of the results or consequences of a behavior. This involves an assessment of the positive or negative results that will be obtained by individuals when performing a behavior. In this study, what is measure is the indicator (SK3) Usefulness, registering Social Security Administrator for Employment can provide benefits, (SK4) Importancy, registering Social Security Administrator for Employment is important.

B. Subjective Norms

Subjective norms are a person's perception of social normative pressure, or the beliefs of relevant others (i.e. spouses, children, parents, doctors, etc.) that he or she should perform the behavior (Ajzen, 2011). Subjective norms can also be interpreted as an individual's perception of certain behaviors and the individual's motivation to comply, or conform, to the beliefs of relevant others (Ajzen, 2011).

The two dimensions of subjective norms based on previous research in Mukti Najib (2020) include:

- Normative belief, refers to an individual's perception of social norms or expectations regarding a particular behavior. This involves the belief that others in a social group or society expect individuals to behave in a certain way. In this study, what is measured is the indicator (NS1) Family Approval, the attitude of the family in accepting Social Security Administrator for Employment (BPJS Ketenagakerjaan) as social security, (NS2) Friends approval, the attitude of friends in accepting Social Security Administrator for Employment (BPJS Ketenagakerjaan) as social security, (NS3) Community Approval, the attitude of

the social environment in accepting Social Security Administrator for Employment (BPJS Ketenagakerjaan) as social security.

- Motivation to comply, is the willingness or tendency of individuals to conform to social norms or expectations in society. In this study, the indicators measured are (NS4) Following family opinion, following the opinion of the family, (NS5) Following friend opinion, following the opinion of friends, (NS6) Following community opinion, following the opinion of the social environment.

C. Perceived Behavioral Control

TPB builds on the TRA by introducing perceived behavioral control which refers to factors that can help or hinder the performance of a behavior (Ajzen, 2011). Perceived behavioral control is an individual's evaluation of his or her ability to engage in the intended behavior based on the individual's perceived ability, or perceived difficulty or ease, in performing the behavior (Ajzen, 2011).

The three dimensions of perceived behavioral control based on previous research in Mukti (2020) and Singh et al. (2021) include:

- Self-Efficacy, shows confidence in the ability to perform behavior. Indicators in this study are (PKP1) Level, confidence in registering for Social Security Administrator for Employment independently, (PKP2) Strength, confidence in being able to regularly pay Social Security Administrator for Employment fees, (PKP3) Generality, confidence that you can register for Social Security Administrator for Employment in various conditions both offline and online.
- Perceived Controllability, belief in the ability to be able to fulfill obligations that must be carried out after performing certain behaviors. In this study, the indicators measured are (PKP4) Handling the Obstacle, the belief that there are obstacles that will be experienced in registering Social Security Administrator for Employment online, (PKP5) Hard to Maintain, a sense of worry that the routine costs of Social Security Administrator for Employment will be burdensome, (PKP6) Process Complexity, a sense of worry about a complicated registration system in registering Social Security Administrator for Employment.

D. Intention to Register

Intention can be defined as an individual's conscious plan or decision to perform a certain behavior or action (Alsalameen et al., 2023). Based on the Theory of Planned Behavior, intentions can be influenced by psychological factors such as beliefs, attitudes, and also individual perceptions of certain behaviors.

Two dimensions of intention based on previous research in Wan (2017) and Ibrahim et al. (2020) include:

- Planning, refers to the planning that individuals do to buy products/services in the future. In this study, the indicators used to measure intention are (N1) Effort, trying well to register Social Security Administrator for Employment (N2) Voluntary, voluntarily registering Social Security Administrator for Employment independently.
- Willingness, refers to the willingness of individuals to voluntarily purchase products / services. In this study, the indicators used to measure intention are (N3) Plan, plan to register for the Social Security Administrator for Employment, (N4) Intend, intend to use the Social Security Administrator for Employment in the future.

This study aims to prove the hypothesis as a conjecture at the beginning of the study to determine the effect of attitude, subjective norms and perceived behavioral control on the intention to register Social Security Administrator for Employment, with the following hypothesis:

H1: Attitude has a positive and significant effect on the intention to register Social Security Administrator for Employment.

H2: Subjective norms have a positive and significant effect on the intention to register Social Security Administrator for Employment.

H3: Perceived behavioral control has a positive and significant effect on the intention to register Social Security Administrator for Employment.

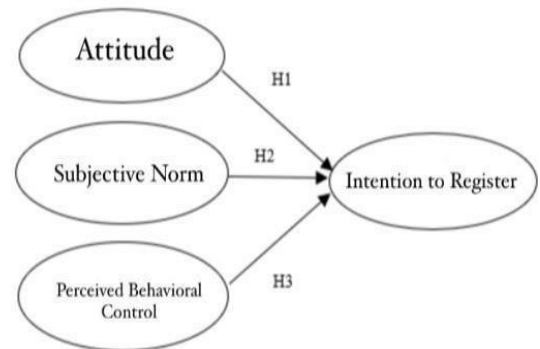


Fig 1. Research Model

III. RESEARCH METHOD

This research uses a quantitative research approach. The sample in this study is BPU (Non-Wage Receiving) workers in DKI Jakarta Province. BPU workers in the study are limited to those who are 18 years old, have an identity card (KTP) and are included in the BPU category. A questionnaire was used as a research instrument. The variables had the following answering criteria: 1 is strongly disagree; 2 is disagree; 3 is doubt; 4 is agree; and 5 is strongly agree. The variable measurement scale used in this study was ordinal, namely the Likert scale. The data analysis method uses Structural Equation Model-Partial Least Square (SEM-PLS).

IV. RESEARCH RESULTS

A. Description of Respondents

Based on the statistics of the research respondents, it is known that the respondents are balanced between male (54.0%) and female (46.0%) respondents. The results of this study reveal that the majority of respondents are aged 25 to 30 years, namely as many as 28.5%, the majority of respondents have a Bachelor's final education, namely 88 respondents (44.0%). The majority of respondents had an income of Rp. 5,000,000 to Rp. 10,000,000, namely 82 respondents (41.0%), and the most respondents worked alone without the help of other people's labor (43.0%). The description of the characteristics of respondents also shows that the majority of respondents have registered with Social Security Administrator for Employment (75.5%) and most respondents in the study (51.5%) have other insurance besides Social Security Administrator for Employment.

Table 2. Respondent Description

| Respondent Characteristics | Total | % |
|--|-------|------|
| Gender | | |
| Male | 108 | 54.0 |
| Female | 92 | 46.0 |
| Age | | |
| 18-24 Years | 34 | 17.0 |
| 25-30 Years | 57 | 28.5 |
| 31-35 Years | 34 | 17.0 |
| 36-40 Years | 27 | 13.5 |
| 41-45 Years | 26 | 13.0 |
| 46-50 Years | 12 | 6.0 |
| 51-55 Years | 9 | 4.5 |
| 56-60 Years | 1 | 0.5 |
| Education | | |
| Junior High School | 9 | 4.5 |
| Senior High School | 81 | 40.5 |
| Diploma | 12 | 6.0 |
| Bachelor | 88 | 44.0 |
| Postgraduate | 10 | 5.0 |
| Income | | |
| < Rp. 2.500.000 | 18 | 9.0 |
| Rp. 2.500.000 - Rp. 5.000.000 | 53 | 26.5 |
| Rp. 5.000.000 - Rp. 10.000.000 | 82 | 41.0 |
| > Rp. 10.000.000 | 47 | 23.5 |
| Type of Business | | |
| assisted by permanent and paid labor | 69 | 34.5 |
| assisted by other non-permanent/ freelance labor | 45 | 22.5 |
| without the help of other labor | 86 | 43.0 |
| Registered with BPJS Employment | | |
| No | 49 | 24.5 |
| Yes | 151 | 75.5 |

| Have other insurance besides BPJS Employment | | |
|--|-----|------|
| No | 97 | 48.5 |
| Yes | 103 | 51.5 |

B. Partial Least Square Analysis

➤ *Outer Model Measurement Results*

Evaluation of the measurement model is carried out to see and evaluate whether the manifest variables are able to measure the latent variables studied in this study properly and reliably, the evaluation carried out consists of three evaluations, namely: convergent validity, discriminant validity and construct reliability. The outer loading value shows that after evaluation all outer loading of the remaining measurement items have an outer loading of more than 0.7, thus it can be said that all remaining measurement items have achieved convergent validity and can be used in the measurement model.

Convergent validity evaluation is carried out simultaneously using Average Variance Extracted (AVE). An AVE value of 0.50 or higher indicates that, on average, the construct explains more than half of the variance of the latent variable, so it is stated that the measurement items can well explain the construct variable. The AVE value for each construct variable is presented in Table 3.

Table 3. Average Variance Extracted (AVE) Value of Each Variable

| Variabel | Average Variance Extracted (AVE) |
|---------------------------------------|----------------------------------|
| Attitude | 0.722 |
| Subjective Norm | 0.683 |
| Perceived Behavioral Control | 0.847 |
| Intention to Register BPJS Employment | 0.724 |

Evaluation of construct reliability is carried out to see whether the variable constructs of this study are reliable enough to measure phenomena empirically. The composite reliability value in this study is described in Table 4.

Table 4. Composite Reliability and Cronbach's Alpha Value

| Variabel | Cronbach's alpha | Composite reliability |
|--|------------------|-----------------------|
| Attitude | 0.871 | 0.912 |
| Subjective Norm | 0.907 | 0.928 |
| Perceived Behavioral Norm | 0.940 | 0.957 |
| Intention to Register Social Security Administrator for Employment | 0.873 | 0.913 |

➤ *Inner Model Measurement Results*

Evaluation of the structural model (inner model) in this study is the second stage after evaluating the structural model (outer model), at the evaluation stage the structural model will test the relationship between variables according to the research hypothesis and evaluate the goodness of fit model. Inner model evaluation consists of four parts, namely evaluating the path coefficient (research hypothesis), evaluating the corrected coefficient of determination (Adjusted R²), assessing Predictive Relevance (Q-Squared) and assessing model fit.

Path coefficient evaluation is an evaluation of the direct effect between the independent variable and the dependent variable. There are three direct effects tested in this study. The detailed results of direct effect testing are described in Table 5.

Table 5. Hypothesis Testing

| Hypothesis | Direct Effect | β | S.D. | P-Values |
|------------|---|---------|-------|----------|
| H1 | Attitude -> Intention to Register | 0.385 | 0.115 | 0.001 |
| H2 | Subjective Norm -> Intention to Register | 0.256 | 0.097 | 0.008 |
| H3 | Perceived Behavioral Control -> Intention to Register | 0.086 | 0.110 | 0.436 |

Hypothesis testing is carried out on the effect of attitudes on the intention of BPU workers to register Social Security Administrator for Employment independently. The test results prove that attitude has a significant effect on the intention to register Social Security Administrator for Employment independently as indicated by the p-value (0.001) smaller than 5%. The path coefficient (0.385) is positive, indicating that the better the attitude that BPU workers have towards Social Security Administrator for Employment will increase their intention to register Social Security Administrator for Employment independently. Similar results were also obtained on the effect of subjective norms on the intention to register Social Security Administrator for Employment. The test results show that the p-value (0.0080) is smaller than 5%, so the research hypothesis is accepted. The results of hypothesis testing prove that subjective norms have a significant influence on the intention to register for the Social Security Administrator for Employment independently. The positive path coefficient of 0.256 means that the stronger the subjective norms felt by BPU workers to become BPJS participants will increase their intention to register Social Security Administrator for Employment independently. Different results were found in the third hypothesis where the perception of behavioral control was not proven to have a significant effect on the intention to register Social Security Administrator for Employment independently seen from the pvalue (0.436) which is greater than 5%. Thus it can be said that the analysis results reject/not support the third hypothesis in this study.

V. DISCUSSION

A. *The Effect of Attitude on Intention to Register*

Direct effect test is carried out on the effect of attitude on the intention of BPU workers to register Social Security Administrator for Employment independently. The path coefficient (0.385) is positive, indicating that the better the attitude that BPU workers have towards Social Security Administrator for Employment will increase their intention to register Social Security Administrator for Employment independently. The test results also prove that attitude has a significant effect on the intention to register Social Security Administrator for Employment independently as indicated by the p-value (0.001) smaller than 5%. The greater the attitude factor, the intention to register Social Security Administrator for Employment will be greater, and vice versa where the smaller the attitude factor, the intention to register Social Security Administrator for Employment will decrease. These results are in line with research by Ha et al. (2020), Alatawy (2022), Lim & An (2021), Xia et al. (2020), Farid et al. (2023), Ataei et al. (2020), Stephens (2023), Asih et al. (2020) and Pangestie (2019) reveal that attitudes play a significant role in influencing individual intentions to perform this behavior.

B. *The Effect of Subjective Norms on Intention to Register*

The results of hypothesis testing prove that subjective norms have an influence on the intention to register for the Social Security Administrator for Employment independently. The positive path coefficient of 0.256 means that the stronger the subjective norms felt by BPU workers to become BPJS participants will increase their intention to register for the Social Security Administrator for Employment independently. The results of testing the effect of subjective norms on the intention to register Social Security Administrator for Employment show that the p-value (0.0080) is smaller than 5%, thus proving that subjective norms have a significant influence on the intention to register Social Security Administrator for Employment and the research hypothesis is accepted. These results are in line with the results of research by Alatawy (2022), Permana and Febrianti (2021), Ha et al. (2020), Lim and Soyounng (2020), Xia et al. (2020), Pangestie (2019) revealed that subjective norms play a significant role in influencing individual intentions to perform certain behaviors.

C. *The Effect of Perceived Behavioral Control on Intention to Register*

Based on the test results in this study, it shows that the path coefficient of the effect of perceived behavioral control on intention to register is positive at 0.086, but it is not proven to have a significant effect on the intention to register for the Social Security Administrator for Employment independently, seen from the p-value (0.436) which is greater than 5%. Thus it can be said that the results of the analysis reject / do not support the sixth hypothesis in this study. This result is in line with the research of Farid et al., (2023) which found that perceived behavioral control was not proven to have an effect on intention to purchase.

VI. CONCLUSION

Based on the results of data analysis and hypothesis testing, it can be concluded that attitudes and subjective norms have a positive and significant effect on the intention to register Social Security Administrator for Employment (BPJS Ketenagakerjaan), this means that the more positive attitudes and subjective norms, the more the intention to register BPJS employment increases. This can be an input for Social Security Administrator for Employment to be able to increase the positive attitude of participants or prospective participants, as well as social norms or views on Social Security Administrator for Employment through massive education and socialization, and involving community leaders and communities.

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