

## Determinant Factors of Gojek Drivers' Interest in Using Social Security Administrator Employment in Medan City

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### Article Info

#### Article history:

Received 18 February 2024

Received in revised form 22

March 2024

Accepted 31 March 2024

#### Keywords:

Determinant

Interest

Gojek Driver

BPJS Employment

Medan City

### Abstract

*The existence of insurance is intended for every individual because every individual has the right to receive guarantees from risks that occur in the future, insurance programs are mandatory for every society. However, it is very unfortunate that there are still many informal workers such as Gojek drivers who do not have life insurance coverage. This research aims to determine the determinant factors of drivers' interest in using Social Security Administrator (BPJS) Employment. The variables used are income, price, information, and service variables which can influence interest in using BPJS Employment. The sample used was 100 respondents. For data processing, researchers are assisted by Smart-PLS. From the test results, the researcher saw that there was a variable influence of income, price and information on interest in using BPJS Employment and the service variable had no positive and significant influence on interest in using BPJS Employment.*

## Introduction

The development of an increasingly modern era brings humans to more easily and quickly do a job, one of which is the emergence of Gojek which helps the community both in terms of transformation to delivery of goods and food. With the ease of finding *Gojek* drivers *online* everywhere, it is no longer a new thing for today's society, plus *Gojek drivers* are not only men, but women also do work as *drivers* to meet their needs.

The basic thing for many people to become *drivers* is because they can make money by delivering passengers, goods and food to the intended location. On the other hand, of course, work as an *online* motorcycle taxi *driver* has risks, especially *drivers* are very familiar with the highway where work accidents can occur besides that there can also be disease transmission from passengers and other risks that are certainly beyond the control of *online* motorcycle taxi *drivers*. Work safety and driver health conditions are very important, therefore insurance guarantees are needed to protect or minimize if things happen that are out of control. In achieving prosperity, income is needed related to employment, business conditions, educational conditions, health and other stable economic factors (Putra et al., 2021).

Transportation services *Online* is one of the fastest growing business categories in the service sector in Indonesia. In Indonesia, transportation services *Online* first offered by two big businesses: Gojek and Grab. Service platform *on-demand* with its headquarters in Singapore, Grab is established in Malaysia. Anthony Tan started Grab in June 2021. Grabtaxi was finally available in 2013 in a number of Southeast Asian countries, including the Philippines, Singapore, and Thailand. 2014 saw the release of this app in Indonesia and Vietnam as well. Starting with transportation services, the business now offers additional services that can be

accessed through a smartphone app, including delivery and food payments. In Indonesia, grabpay and OVO features can already be used to pay for Grab services. Gojek drivers receive payment from PT. Karya Anak Bangsa (Gojek) application and levies collected directly to consumers. Based on points earned *Driver* Gojek for each service provided, compensation is determined. In addition, PT. The Karya Anak Bangsa (Gojek) application offers indirect compensation in the form of Social Security Administrator (BPJS) insurance programs through employment, such as receiving death and disability insurance through BPJS (JKK and JKM).

BPJS Ketenagakerjaan is a public legal entity formed with the aim of providing social security protection to meet decent basic needs, both for participants and their family members. The government requires every community who has income to have BPJS Ketenagakerjaan. There are several participants that can be followed by the community, for example, BPU which is intended for informal workers, one of which is *online* motorcycle taxi *drivers* who can become participant members for JHT, JKK and JKM guarantees and PU itself is a guarantee for formal workers with several guarantees such as JHT, JKK, JKM and JP.

Lacking understanding about protection and difficult access to financial services experienced by informal sector workers, GO-JEK collaborates with the Social Security Organizing Agency (BPJS) Employment to provide easy access to BPJS Employment social security services in the Non-Wage Earner (BPU) sector for *driver partners*. Through this benefit program, GO-JEK driver partners will find it easier to register and pay BPJS Employment social security contributions. Driver partners who want to join this program can register *online* through a special website developed by BPJS Ketenagakerjaan and GO-JEK, so registration can be done wherever and whenever they want. After successfully registering, *driver partners* can receive social security benefits. Since this collaboration program was launched at the end of 2017, every month an average of 7,000 GO-JEK driver partners have been acquired as BPJS Employment participants. However, this figure is far compared to the number of Gojek driver partners with a total of 2.4 million, almost half of whom have not participated in the BPJS Employment guarantee program.

Factors such as income, price, information, and services have a significant impact on the interest of Gojek drivers to use BPJS Ketenagakerjaan in Medan City. The income they earn as *drivers* will affect their ability to afford insurance services, so the price offered must match their income level. In addition, the availability of easily accessible information and a good understanding of the benefits and registration process of BPJS are also important factors in shaping drivers' decisions. Service aspects, such as ease in the registration process and the quality of services provided by BPJS, can also affect the interest of *drivers* to use the service. Therefore, paying attention to and optimizing these factors can increase the participation of Gojek drivers in the BPJS Employment program in Medan City.

The phenomenon of the problem is related to the government's tariff strategy. Basic ojek fare *Online* regulated using Kepmenhub number 348 to prevent disputes between partners. Driver income was not affected at all by the fare increase and instead increased. Compensation earned by ojek drivers *Online* decreased from a maximum of Rp. 160,000 to Rp. 80,000 as a result of the decrease in the stipulation of incentive laws from policies that have been made.

The difficulty of paying contributions is the main obstacle for social security program participants in Indonesia. Although the government has paid attention to community welfare through this program, its implementation is still constrained, especially for informal sector workers such as traders, fishermen, motorcycle taxi drivers, and pedicab drivers. Many informal workers have not been registered due to the lack of public knowledge and awareness of the importance of social security employment. Informal workers tend to be more vulnerable to the risk of illness and accidents because they often lack order or neglect work safety.

From the results of observations and observations made by researchers in one of the groups of Gojek drivers in the city of Medan, many *drivers* have not followed the social security program they should have for their work safety. The reason they do not use the social security program is based on a lack of understanding related to BPJS Employment information and uncertain income to pay social security protection service contributions. In addition, BPJS has not carried out comprehensive socialization activities for informal workers so that there are still many informal workers who do not feel the benefits of social security. And government support is also part of the lack of knowledge of informal workers like Gojek to apply for work safety guarantees.

## **Theoretical Studies**

### ***Insurance***

Insurance is what is meant by compensation. According to Green insurance is an economic institution that aims to reduce risk, by combining in a management a number of objects that are large enough in number, so that the loss as a whole can be predicted within certain limits. Insurance is an agreement in which the insured binds himself to an insured party by receiving a premium, to compensate for a loss or not get the expected profit, obtained due to the occurrence of an event that is not known before.

Insurance in an economic view is a way to minimize risk by eliminating or combining uncertainty about financial losses. In a business that is involved in receiving or selling services, transferring risk from other parties, and benefiting from various risks among some consumers. In general, insurance is regulated in the Commercial Law Code (KUHD) and Law No. 2 of 1992 concerning Insurance Business (Law No. 2/1992). According to Article 246 of the Criminal Code: Insurance or Coverage is an agreement, in which the insurer by enjoying a premium bind himself to the insured to release him from losses due to loss, loss, or absence of expected profits, which will be suffered by him due to an uncertain event.

### ***Factors affecting interest***

Interest is a drive, or strong internal stimuli that motivates action where this drive is influenced by a stimulus and positive feelings about Kotler's product. 2000:165 in Interests is part of the consumer behavior component. Interest is a component that exists in consumer attitudes, namely the tendency of respondents to make purchase decisions that are actually carried out (Suwarduki et al., 2016) (Fasha et al., 2021).

Bimo Walgito in (Muliani & Arusman, 2022) Stating factors that influence interest are divided into two, namely: (1) Internal factors are factors that originate from within oneself, this factor is a natural factor that a person has, referred to as a natural factor because it arises from within without outside influence. These factors include attention, feelings of pleasure, desire/willpower. Internal factors are an influence that comes from within students, namely the attention, attitude, talent, and ability of a student; (2) External factors are factors that are influenced from outside the individual. This factor, among others, arises because of the family environment, in the family occurs the first and main educational process. This family factor will cause a sense of responsibility to lift the economy for the better, so that an interest in doing something arises. External factors are influenced from outside such as attention in the learning process.

### ***Informal sector workers***

Based on Law No. 25 of 1997 concerning Manpower, informal sector workers are workers who work in informal sector employment relations by receiving wages and/or rewards. The definition of informal sector business itself is the activity of individuals or families, or several people who carry out joint efforts to carry out economic activities on the basis of trust and

agreement, and are not legal entities. The working relationship between informal sector businesses and their workers is based solely on mutual trust and agreement by receiving wages and/or rewards or profit sharing (Harahap et al., 2022).

Differences in the formal and informal sectors are fundamental to each economic sector with its own consistency and structural dynamics. In the informal sector can be seen from: business activities are classified as small, informal sector businesses do not have a business license, applying for work in the informal sector is easier, income levels are relatively low, linkages with other sectors are relatively small and businesses in the informal sector are very diverse. There is no unanimity about the appropriate limits for the informal sector in Indonesia, but there is informal agreement between the scientists involved in the research social issues to accept the definition of informal sector work in Indonesia as: (Prasetya & Hidayat, 2020). (a) Sectors that do not receive economic assistance or protection from the government; (b) Sectors that have not been able to use (because they do not have access to) assistance, even though the government has provided it; (c) Sectors that have received government assistance but the assistance has not been able to make the sector independent (Prasetya & Hidayat, 2020).

## **Variable Review**

### ***Income***

Income is the most important factor for every human being in this world, income is very influential for the survival of a business. The ability of a business to finance all activities that support the sustainability of a business is very influential with how much business income is obtained. Income is money for a number of business actors that has been received by a business from buyers as a result of the process of selling goods or services.

Income is the amount of money a person gets for the results of his business and performance. Given its importance, it is very difficult to define income as an element of accounting in itself. Basically, income is the result of a person's sacrifice in material form to meet his needs, by investing in existing sources of income, a person can choose various types of investments in general such as stocks, bonds, deposits, gold, land, and various other types of investments (Madji et al., 2019).

Revenue is all receipts both in the form of money and in the form of goods originating from other parties and industrial results assessed on the basis of a sum of money from the property in force at that time. A person's income basically depends on work in the field of services or production, as well as the time of working hours devoted, the level of hourly income received. Income is the amount of income received during a certain period based on the type of work, achievements and length of work. The quality of Human Resources is becoming very much needed today due to the high level of competition between the labor force both globally and nationally is a determinant of individual income. It is likely that individuals with more income will show more responsible financial management behavior, given that their available funds give them the opportunity to act responsibly (Abidin et al., 2023; Ulfha et al., 2022; Arianti, 2020). According to Bramastuti, in income indicators include: (Tondok et al., 2023): (1) Income received per month, (2) Work, (3) school fee budget, (4) Family burden borne .

### ***Price***

Price is the amount billed for a product or service. In a broad sense, price is the sum of all the value provided by a customer to gain a profit owning or using a product or service. So price is the only element in determining the market share and profit of a company.

According to Kotler and Armstrong in explaining there are four indicators that characterize prices, namely (Alfiah et al., 2023): Consumers can reach the price set by the company. Products usually have several types in one brand and the price also differs from cheapest to

most expensive. With the price set, many consumers buy products. Consumers often compare the price of a product with other products. In this case, the high and low price of a product is highly considered by consumers when buying the product. Price is often used as an indicator of quality for consumers, people often choose a higher price between two goods because they see a difference in quality. If the price is higher, people tend to assume that the quality is also better.

### **Suitability of price with benefits**

Consumers decide to buy a product if the perceived benefits are greater or equal to those that have been spent to get it. If consumers feel the benefits of the product are less than the money spent, consumers will assume that the product is expensive and consumers will think twice about making repeat purchases.

### ***Premium Price***

Premium is an amount of money that must be paid every month as an obligation of the insured for his participation in insurance. Budiarto (2015) mentioned that a premium is something given as a gift or donation or something that is paid extra as a booster or designer or something additional payment on top of the normal payment. Djojosoedarso (2003: 127) states that insurance premiums are payments from the insured to the insurer, in exchange for services for the transfer of risk to the insurer.

Thus the insurance premium is: (1) Service compensation for guarantees provided by the insurer to the insured to compensate for losses that may be suffered by the insured (on loss insurance). (2) Service compensation for the guarantee of protection provided by the insurer to the insured by providing a sum of money (*benefit*) against the risk of old age or death (in life insurance).

Application of Premium Rates/Insurance Contributions Companies that market products in property insurance business lines and / motor vehicle insurance business lines are required to apply premium / contribution rates; Premium/contribution rates include elements of premiums or pure contributions, administrative and other general costs, acquisition costs, and profits; Premium or contribution rate is a premium or contribution rate set by the financial services authority and the amount of premium for participation to be paid, has been determined by the insurance company by taking into account the condition of the insured. Factors that influence the determination of the amount of premium premium are: Characteristics of the selected insurance product; Conditions of insurance participants (age, gender, occupation and health condition); and Insurance Protection Period. Additional conditions that insurance participants have. So that the premium components that also affect the determination of premium value are the Mortality rate, the discount system and Loading (exemption of operational costs. Manual Insurance Rate / Class Rate is an insurance premium that applies to all risks of the same type or the same type; and Merit Rating is a determination of insurance premium rates where the circumstances of each risk are considered respectively. Usually always used in fire insurance and insured goods are usually like selected goods, non-option goods that have the possibility of damage. The dimensions of price or tariff measurement i.e. price level, rebate and payment terms, price or tariff measurement dimensions based on customer perspective are: (1) Value is cheap price; (2) Value is everything I want from a product and service; (3) Value is the quality I get from the price I pay; (4) Value is all I get from everything I give.

Premiums are paid by the policy owner to the insurance company as a form of participation to get insurance benefits that are cooled for a certain period of time in a way that is also determined by the insurance company (Dinna Widiyasti, 2022).

## **Information**

Understanding information is the result of processing relevant data and has benefits for its users (Lim & Ridho, 2021). So information is a data that is managed into something that is more valuable for recipients to help make a decision. From various opinions based on the research above regarding the understanding of information, it can be concluded that information is something that contains a very important meaning in the activities of the decision-making process. Because information must be completely free from errors – misleading errors and the information itself contains full value, namely accuracy, timely, and relevant (Lim & Ridho, 2021). The indicators used are as follows: The information provided for a product has described the product that the buyer wants, information is easy to understand, Information *is up to date*, Venkatesh and Davis accurate information in (Janet, 2023).

## **Service**

Service is any activity carried out to meet the needs and desires of other parties. Service to customers is very important for companies because without good service, customers will not want to buy products to be traded (Wibowati, 2020). Public services or public services can be defined as all forms of services, both in the form of public goods and public services which in principle are the responsibility and carried out by government agencies at the center, in the regions, and within State-Owned Enterprises or Regional-Owned Enterprises, in an effort to meet the needs of the community and in the context of implementing the provisions of laws and regulations.

Public services or services are the provision of services either by the government, private parties on behalf of the government or private parties to the community, with or without payment to meet the needs and / or quality of public services for the benefit of the community. Kumorotomo, 1996 stated that the quality of public services consists of 4 dimensions, namely the dimensions of efficiency, effectiveness, fairness, and responsiveness. Each dimension consists of several indicators (Hardiyansyah, 2018) and (Along, 2020).

## **Methods**

This study used a quantitative approach for which researchers began research in November 2023. This research was conducted on Gojek drivers in the city of Medan. The population in this study is Gojek drivers who do not have BPJS Ketenagakerjaan. For sampling techniques, researchers use purposive sampling, which is a sampling method based on certain criteria where researchers deliberately determine their own samples used with certain considerations. So the sample is not taken randomly but rather determined by the researcher himself. Because the population of study members is not known with certainty, the sample size is calculated by the formula of Cochran Sugiyono, 2019 in (Utarsih et al., 2020).

Information:

$n$  = sample

$z$  = price in the normal curve for a 5% deviation with a value of 1.96

$p$  = 50% chance of right = 0.5

$q$  = 50% chance of being wrong = 0.5

$e$  = 10% margin of error

So the number of samples was rounded to 100 respondents and for data collection this study used questionnaires. To test the hypothesis, researchers use statistical techniques SEM-PLS (*Structural Equation Model – Partial Least Square*) and assisted by Smart PLS 4.0 software, the following is a conceptual form of research figure 1:

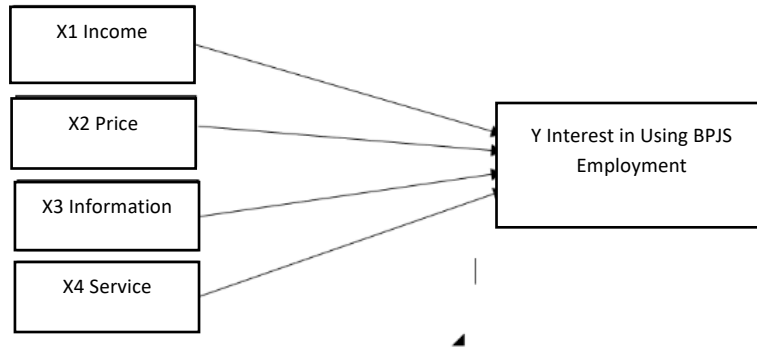


Figure 1. Conceptual form of research

The independent variable in this study consists of income, price, information and services while the dependent variable is the use of Gojek where each variable consists of several indicators and is summarized in the following table:

Table. 1 Operational Variables

No	Variable	Indicators	References	Scale
1	Income	Income received per month, Work School fee budget, The burden of the family is borne.	(Satiti & MM, 2014) and (Tondok et al., 2023)	Likert
2	Price	Affordability. Prices according to ability or price competitiveness. Price conformity with product quality. Suitability of price with benefits.	(Alfiah et al., 2023)	Likert
3	Information	information is easy to understand, Up to date <i>information</i> , Accurate information.	(Janet, 2023)	Likert
4	Service	Efficiency Effectiveness justice responsiveness.	(Hardiyansyah, 2018) and (Along, 2020)	Likert
5	Interest in Using BPJS Employment	Transactional interest Referential interests Preferential interests Exploratory interest	(Wahyuni Purbohastuti & Hidayah, 2020)	Likert

## Results and Discussion

In convergent validity it can be seen how much correlation between constructs and latent variables. For evaluation of individual item examination results, *the realibility loading factor* describes the magnitude of the influence between each question item (indicator) and its contract. For that the expected value  $> 0.7$ . Which means it is valid and meets *convergent validity* (Sarstedt et al., 2021).

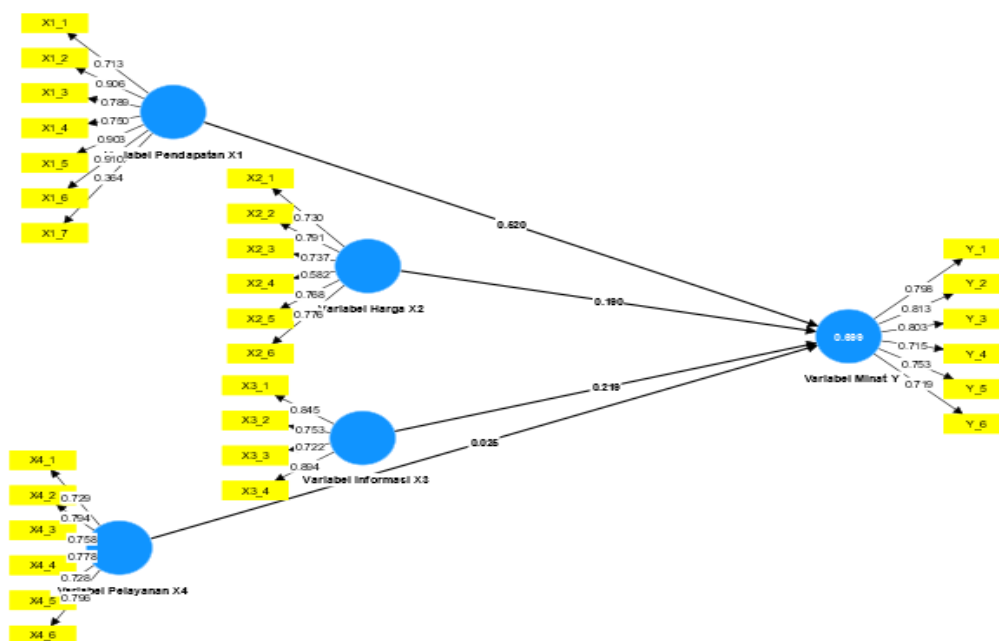


Figure 2. Convergent Validity

Table 3. Cross Loading

Lateen variables	X1	X2	X3	X4	Y
X1_1	0.701	0.576	0.625	0.562	0.552
X1_2	0.916	0.352	0.581	0.450	0.733
X1_3	0.793	0.392	0.467	0.614	0.605
X1_4	0.754	0.471	0.504	0.569	0.620
X1_5	0.917	0.393	0.564	0.449	0.646
X1_6	0.916	0.417	0.605	0.476	0.700
X2_1	0.312	0.767	0.399	0.520	0.361
X2_2	0.308	0.813	0.423	0.502	0.292
X2_3	0.408	0.772	0.411	0.546	0.391
X2_5	0.329	0.724	0.372	0.416	0.330
X2_6	0.494	0.789	0.573	0.504	0.728
X3_1	0.605	0.450	0.845	0.444	0.701
X3_2	0.452	0.430	0.753	0.418	0.475
X3_3	0.422	0.426	0.723	0.362	0.440
X3_4	0.625	0.607	0.894	0.555	0.606
X4_1	0.525	0.490	0.446	0.729	0.429
X4_2	0.553	0.443	0.467	0.794	0.510
X4_3	0.387	0.477	0.366	0.758	0.403
X4_4	0.353	0.452	0.313	0.778	0.277
X4_5	0.400	0.520	0.382	0.729	0.380
X4_6	0.515	0.559	0.495	0.796	0.608
Y_1	0.613	0.422	0.562	0.395	0.796
Y_2	0.910	0.416	0.605	0.505	0.811
Y_3	0.437	0.621	0.523	0.475	0.806
Y_4	0.467	0.732	0.554	0.512	0.720
Y_5	0.516	0.394	0.531	0.491	0.751

Y_6	0.482	0.244	0.446	0.359	0.716
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Table 2. HTMT

Variable	X2	X3	Y	X4	X1
Variable Price X2					
Information Variable X3	0.705				
Variable of interest Y	0.647	0.810			
Service Variable X4	0.761	0.633	0.651		
Variable Income X1	0.602	0.801	0.882	0.717	

### Composite Reliability

Cronbach's alpha and also Composite reliability in reliability testing then the value must be >0.07 then the variable with reflexive indicators is said to be valid the acquisition of reliability tests can be seen in table 5 below (Sarstedt et al., 2021).

Table 5. Reliability Test Values

Variable	Cronbach's	Reliability	Reliability	Average variance extracted (AVE)
	Alpha	Composites (rho_a)	Composites (rho_c)	
Variable Price X2	0.845	0.934	0.882	0.598
Information Variable X3	0.822	0.853	0.881	0.651
Variable of interest Y	0.861	0.876	0.896	0.590
Service Variable X4	0.861	0.879	0.894	0.584
Variable Income X1	0.912	0.921	0.933	0.702

In the second stage of testing *the inner* model is as follows:

### R Square

This test can show how much an endogenous construct can be described in an exogenous construct. From the existing table, it shows the value of R Square variable Y of 0.693 or 6.93%, the value shows that there is an identification between the variables of income, price, information and services to request the use of BPJS Employment.

Table 6. R Square

Variable	R-square	Adjusted R-square
Variable of interest Y	0.693	0.680

### Q2 Predictive Relevance

Q Square calculations are done to measure whether or not the model is capable of predicting. A model is good if it has predictive relevance if the value of  $Q^2$  is greater than 0. The formula used in calculating  $Q^2$  is as follows:

$$Q^2 = 1 - (1 - R^2)$$

$$Q^2 = 1 - (1 - 0.693)$$

$$Q^2 = 1 - 0.307$$

$$Q^2 = 0.693$$

From the results of the calculation above, a  $Q^2$  value of 0.693 can be identified which can be identified that the model can be said to be feasible because the diversity of data can be

explained by data. And for the rest it is explained on other variables that have not been explained in the study or error.

### Hypothesis

The hypothesis can be said to have a positive and significant correlation if the value of the path coefficient  $>0.1$  with t statistic  $>.96$  and for the p-value of  $< 0.05$  Table 7 shows the results of bootstrapping calculations that are used as a benchmark in looking at T-statistics to discuss research models (Sarstedt et al., 2021).

Table 7. Hypothesis Testing Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Income Variable X1 -> Interest Variable Y	0.485	0.486	0.084	5.770	0.000
Price Variable X2 -> Variable Interest Y	0.205	0.208	0.090	2.267	0.023
Information Variable X3 -> Variable of Interest Y	0.243	0.240	0.089	2.724	0.006
Service Variable X4 -> Variable of Interest Y	0.035	0.039	0.074	0.470	0.638

#### The influence of income factors on interest in using BPJS Employment

The first hypothesis is accepted where there is a positive and significant influence of income variables with variables of interest in using BPJS Employment with a path coefficient value of  $0.485 > 0.01$ , t-statistic value of  $5.770 > 1.96$  and p value of  $0.000 < 0.05$ . The results of this study are the same as the research conducted by showing that there is a positive and significant influence of income factors on interest in using insurance because if income increases, it has an impact on the level of ownership of BPJS Employment insurance. This research is also supported by the results of research and which shows that if the level of income affects insurance ownership, it is proven that some respondents who have better incomes will certainly use insurance to minimize the risks that will occur in the future (Muslim et al., 2022; Jufri, 2018).

#### The influence of price factors on the interest in using BPJS Employment

The second hypothesis is accepted where there is a positive and significant influence of price variables with variables of interest in using BPJS Employment with path coefficient values of  $0.205 > 0.01$ , t-statistic values of  $2.267 > 1.96$  and p values of  $0.023 < 0.05$ . Supported by research conducted by which shows that there is a positive and significant influence of insurance premium prices on insurance ownership because in other words the increase in insurance premiums will increase the interest of life insurance customers, and vice versa if insurance premiums decrease then customer interest decreases as well. And also supported by special research and because customers see the profit received because the greater the premium, the higher the profit that will be obtained, while the greater the claim, the greater the profit obtained by the loss insurance company (Lumempouw et al., 2019; Khotimah, 2014; Pramudya & Rahmi, 2022).

#### The influence of information factors on interest in using BPJS Employment

The third hypothesis is accepted where there is a positive and significant influence of information variables on the interest in using BPJS Employment with a path coefficient value of  $0.243 > 0.01$ , a t-statistic value of  $2.724 > 1.96$  and a p value of  $0.006 < 0.05$ . The results of this study are supported by the influence between literacy on customer interest in insurance

because understanding and awareness of insurance-related information is needed for each individual because the level of literacy has an impact on awareness of investing in insurance. Plus the results of research conducted by, and which also found research results if the higher the level of public understanding related to insurance will certainly affect their interest in participating in insurance programs (Yoga, 2022; Ramadhan, 2023; TriSadewo, 2018; Pramudya & Rahmi, 2022).

### **The influence of service factors on the interest in using BPJS Employment**

The fourth hypothesis is rejected, namely there is no influence of service variables with variables of interest in using BPJS Employment with path coefficient values of  $0.035 < 0.01$ , t-statistic values of  $0.470 < 1.96$  and p values of  $0.638 > 0.05$ . The results of this study are different from the study, and the results show that the better the level of service quality, it will certainly affect consumer interest in participating in the sharia insurance program. Consumers will certainly consider the quality of the services provided before using insurance. However, there is one study that supports the results of research conducted by Dan Intan Afryani which shows there is no influence of service factors with insurance ownership because customers look more at the price of insurance first when they want to enroll in an insurance program (Pramudya & Rahmi, 2022; Bahari & Basalamah, 2019; Rangkuti et al., 2022; Rouzaton, 2020).

### **Conclusion**

The income factor has a positive and significant influence on the interest in using BPJS employment, because the higher the income from prospective customers, of course, he is aware of the importance of life insurance to minimize risks that occur in the future. The price factor has a positive and significant influence on the interest in using BPJS employment, which means that if the insurance premium is higher, it will certainly increase the interest of prospective customers to participate in the insurance program.

Information factors have a positive and significant influence on the interest in using BPJS Employment because before participating, of course, drivers will find out in advance how safe and the types of insurance programs offered by BPJS Employment are. The service factor has no significant influence on the interest in using BPJS Ketenagakerjaan, meaning that service cannot improve the decision of interest in using BPJS Ketenagakerjaan.

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