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Promotion and quality of service regarding employment social security program decisions through agency image

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ABSTRACT

The employment social security program is one of the important programs in providing protection and social security to workers. In an effort to increase the participation of participants in this program, promotion and the quality of services provided by the Employment Social Security Organizing Agency (BPJS) play an important role. In addition, the image of the agency is also a factor that influences participants' decision to join the program. This study aims to investigate the effect of promotion and service quality on participants' decision to join the employment social security program through agency image as an intervening variable. The results showed that promotion and agency image had a significant effect on the decision to join the BPJS Employment program. However, service quality has no significant effect in this study.

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1. INTRODUCTION

The employment social security program is an important program in providing social protection and security to workers. This program aims to protect workers from risks related to employment, such as work accidents, illness, job loss and retirement. Promotion is one of the factors that can influence a person's decision to take part in the employment social security program (Khan, Tanveer, & Zubair, 2019). Effective promotion can increase public awareness and understanding of the benefits and advantages obtained from this program (Nakarmi, 2018; Said, Bragazzi, & Pyatigorskaya, 2019). Good service quality will provide satisfaction to program participants and increase their trust in the agency that organizes this program (Emori & Ackah, 2018.; Prianggoro & Sitio, 2020). This intervening variable is the image of the agency that organizes the program. Agency image reflects participants' perceptions and assessments of the agency's reputation, integrity and credibility. A good agency image can increase participants' trust in the employment social security program and influence their decision to participate.

Based on relevant research results, promotion and service quality have a significant influence on the decision to use social security products, although not specifically related to BPJS. A study at Sam Ratulangi Hospital, Tondano, showed that promotional strategies and service quality had an influence on customer satisfaction with

BPJS users (Christian & Mananeke, 2016). Other findings show that promotions and product quality influence purchasing decisions, indicating that promotions and service quality can influence consumer decisions in choosing products (Novaldi et al., 2023).

This research aims to provide a better understanding of the factors that influence participants' decisions in participating in this program, so that it can provide input for the development and improvement of employment social security programs in Indonesia. It is hoped that the results of this research can provide input for the government and related agencies in improving the promotion and quality of employment social security program services, as well as strengthening the agency's image as a factor influencing participants' decisions. Based on the description above, researchers will conduct research on Promotion and Service Quality on the Decision to Participate in the Employment Social Security Program through Agency Image as an Intervening Variable.

2. RESEARCH METHOD

This type of research is quantitative descriptive. Quantitative methods are a type of research that produces discoveries that can be achieved using statistical procedures (Sujarweni, 2015:12). The research was conducted at BPJS Employment DIY located at Jl. Urip Sumahardjo No. 106, Klitren, District. Gondokusuman, Yogyakarta City. The research was conducted in March 2021. The population in this research were BPJS Employment DIY customers. The sampling technique in this research was purposive sampling. Data analysis methods in this research include descriptive analysis and multiple regression analysis. Apart from that, in this study the researchers tested the model and hypothesis using the PLS technique (Hair et al., 2017).

2.1 Framework

The theoretical framework for the influence of service quality on the decision to participate in the employment social security program through agency image as an intervening variable is described as follows:

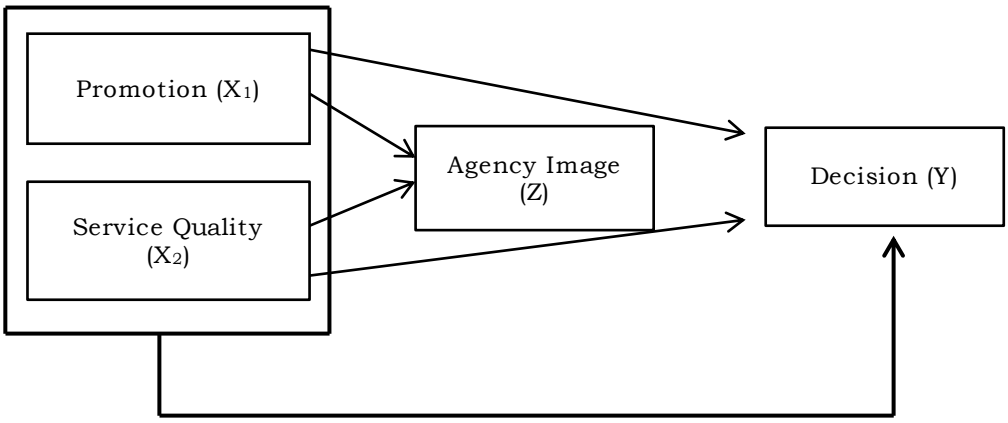

Figure 1. Framework

3. RESULTS AND DISCUSSIONS

This section discusses the description of the research object, data analysis, interpretation, and discussion.

3.1 Outer Model Measurement Model

The outer model evaluation aims to determine the validity and reliability of the measurement instruments in the research model. This is done to find out how well the questionnaire items measure the nature and concept of the variables being

Table 1. Convergent Validity Value

Variable	Indicator	Loading Faktor	Validitas
Agency image	CI1	0.869	Valid
	CI2	0.884	Valid
	CI3	0.888	Valid
	CI4	0.899	Valid
	CI5	0.915	Valid
	CI6	0.897	Valid
	CI7	0.904	Valid
	CI8	0.897	Valid
Service quality	KL1	0.814	Valid
	KL10	0.921	Valid
	KL11	0.889	Valid
	KL12	0.870	Valid
	KL13	0.812	Valid
	KL14	0.858	Valid
	KL15	0.854	Valid
	KL2	0.814	Valid
	KL3	0.830	Valid
	KL4	0.874	Valid
	KL5	0.913	Valid
	KL6	0.886	Valid
	KL7	0.917	Valid
	KL8	0.863	Valid
	KL9	0.890	Valid
Decision to Use	KM1	0.903	Valid
	KM10	0.789	Valid
	KM2	0.920	Valid
	KM3	0.879	Valid
	KM4	0.888	Valid
	KM5	0.866	Valid
	KM6	0.801	Valid
Promotion	PR1	0.822	Valid
	PR2	0.855	Valid
	PR3	0.791	Valid
	PR4	0.820	Valid
	PR5	0.827	Valid
	PR6	0.864	Valid
	PR7	0.785	Valid

Source: Results of data processing with PLS

The results of the analysis show that all indicators in this study can be said to be statistically valid with factor loading values > 0.7. So the data in this research can be used in research constructs. Figure 1 is a picture showing the research model resulting from processing with Smart PLS.

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Agency image	0.800
Decision to Use	0.748
Service Quality	0.753
Promotion	0.679

Source: Results of data processing with PLS

Based on the table above, it can be seen that the AVE value for each variable in this research analysis model has good construct validity values, namely the AVE value is greater than 0.5.

Table 3. Cross Loading

	Agency image	Decisiom to Use	Service Quality	Promotion
CI1	0.869	0.699	0.754	0.688
CI2	0.884	0.654	0.791	0.675
CI3	0.888	0.654	0.798	0.691
CI4	0.899	0.660	0.831	0.657
CI5	0.915	0.699	0.820	0.691
CI6	0.897	0.688	0.842	0.665
CI7	0.904	0.740	0.887	0.724
CI8	0.897	0.771	0.897	0.749
KL1	0.778	0.628	0.814	0.633
KL10	0.870	0.652	0.921	0.687
KL11	0.835	0.629	0.889	0.656
KL12	0.828	0.614	0.870	0.633
KL13	0.722	0.695	0.812	0.697
KL14	0.812	0.718	0.858	0.738
KL15	0.758	0.676	0.854	0.710
KL2	0.776	0.608	0.814	0.623
KL3	0.819	0.667	0.830	0.672
KL4	0.837	0.657	0.874	0.685
KL5	0.829	0.694	0.913	0.685
KL6	0.811	0.774	0.886	0.737
KL7	0.821	0.731	0.917	0.755
KL8	0.770	0.679	0.863	0.718
KL9	0.796	0.717	0.890	0.681
KM1	0.730	0.903	0.711	0.842
KM10	0.562	0.789	0.567	0.674
KM2	0.745	0.920	0.732	0.843
KM3	0.731	0.879	0.724	0.715
KM4	0.624	0.888	0.646	0.756
KM5	0.588	0.866	0.611	0.737
KM6	0.721	0.801	0.719	0.675
PR1	0.709	0.745	0.701	0.822
PR2	0.651	0.790	0.676	0.855
PR3	0.640	0.607	0.647	0.791
PR4	0.625	0.684	0.619	0.820
PR5	0.566	0.715	0.609	0.827
PR6	0.654	0.709	0.664	0.864
PR7	0.620	0.748	0.648	0.785

Source: Results of data processing with PLS

Based on the table above, it shows that the value of each indicator in one construct is higher than in other constructs and is aggregated in one construct. So this research can be said to have good discriminant validity.

Table 4. Discriminant Validity Test with Fornell-Larcker Criterion

	Agency image	Decision to use	Service Quality	Promotion
Agency image	0.894			
Decision to use	0.799	0.770		
Service Quality	0.927	0.801	0.868	
Promotion	0.776	0.863	0.793	0.824

Source: Results of data processing with PLS

Table 5. Discriminant Validity Test with AVE roots

	Agency image	Decision to use	Service Quality	Promotion
Agency image	1.000	0.799	0.927	0.776
Decision to use	0.799	1.000	0.801	0.863
Service Quality	0.927	0.801	1.000	0.793
Promotion	0.776	0.863	0.793	1.000

Source: Results of data processing with PLS

Based on the two tables above, the Fornell Larcker Criterion value and the AVE root value produced by the correlation of each construct are greater than the correlation

between other constructs. It can be concluded that the model in this research is valid because it has good discriminant validity values.

Table 6. Composite Reliability and Cronbach's alpha

	Cronbach's Alpha	Composite Reliability
Agency image	0.964	0.970
Decision to use	0.943	0.954
Service Quality	0.976	0.979
Promotion	0.921	0.937

Source: Results of data processing with PLS

Based on the table above, it can be seen that all constructs in this study have a Cronbach's alpha value ≥ 0.6 and a Composite reliability value ≥ 0.7, so it can be said that all constructs are reliable. This can be interpreted as meaning that each construct in the research model has internal consistency in the instrument reliability test.

3.2 Inner Model Measurement Model

Outer model analysis can be seen from the values of convergent validity, construct validity, discriminant validity and composite reliability. The outer model is shown as follows.

Table 7. Convergent Validity Value

Variable	Indicator	Loading Faktor	Validitas
Agency image	CI1	0.869	Valid
	CI2	0.884	Valid
	CI3	0.888	Valid
	CI4	0.899	Valid
	CI5	0.915	Valid
	CI6	0.897	Valid
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Service Quality	KL1	0.814	Valid
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	KL15	0.854	Valid
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	KL3	0.830	Valid
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	KL8	0.863	Valid
	KL9	0.890	Valid
Decision to use	KM1	0.903	Valid
	KM10	0.789	Valid
	KM2	0.920	Valid
	KM3	0.879	Valid
	KM4	0.888	Valid
	KM5	0.866	Valid
	KM6	0.801	Valid
Promotion	PR1	0.822	Valid
	PR2	0.855	Valid
	PR3	0.791	Valid
	PR4	0.820	Valid
	PR5	0.827	Valid
	PR6	0.864	Valid
	PR7	0.785	Valid

Source: Results of data processing with PLS

The results of the analysis show that all indicators in this study can be said to be statistically valid with factor loading values > 0.7. So the data in this research can be used in research constructs. Figure 1 is a picture showing the research model resulting from processing with Smart PLS.

Table 8. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Agency image	0.800
Decision to use	0.748
Service Quality	0.753
Promotion	0.679

Source: Results of data processing with PLS

Based on the table above, it can be seen that the AVE value for each variable in this research analysis model has good construct validity values, namely the AVE value is greater than 0.5.

Table 9. Crss Loading

	Agency image	Decisiom to Use	Service Quality	Promotion
CI1	0.869	0.699	0.754	0.688
CI2	0.884	0.654	0.791	0.675
CI3	0.888	0.654	0.798	0.691
CI4	0.899	0.660	0.831	0.657
CI5	0.915	0.699	0.820	0.691
CI6	0.897	0.688	0.842	0.665
CI7	0.904	0.740	0.887	0.724
CI8	0.897	0.771	0.897	0.749
KL1	0.778	0.628	0.814	0.633
KL10	0.870	0.652	0.921	0.687
KL11	0.835	0.629	0.889	0.656
KL12	0.828	0.614	0.870	0.633
KL13	0.722	0.695	0.812	0.697
KL14	0.812	0.718	0.858	0.738
KL15	0.758	0.676	0.854	0.710
KL2	0.776	0.608	0.814	0.623
KL3	0.819	0.667	0.830	0.672
KL4	0.837	0.657	0.874	0.685
KL5	0.829	0.694	0.913	0.685
KL6	0.811	0.774	0.886	0.737
KL7	0.821	0.731	0.917	0.755
KL8	0.770	0.679	0.863	0.718
KL9	0.796	0.717	0.890	0.681
KM1	0.730	0.903	0.711	0.842
KM10	0.562	0.789	0.567	0.674
KM2	0.745	0.920	0.732	0.843
KM3	0.731	0.879	0.724	0.715
KM4	0.624	0.888	0.646	0.756
KM5	0.588	0.866	0.611	0.737
KM6	0.721	0.801	0.719	0.675
PR1	0.709	0.745	0.701	0.822
PR2	0.651	0.790	0.676	0.855
PR3	0.640	0.607	0.647	0.791
PR4	0.625	0.684	0.619	0.820
PR5	0.566	0.715	0.609	0.827
PR6	0.654	0.709	0.664	0.864
PR7	0.620	0.748	0.648	0.785

Source: Results of data processing with PLS

Based on the table above, it shows that the value of each indicator in one construct is higher than in other constructs and is aggregated in one construct. So this research can be said to have good discriminant validity. The cross loading value between latent variables can be seen as follows.

Table 10. Discriminant Validity Test with Fornell-Larcker Criterion

	Agency image	Decision to use	Service Quality	Promotion
Agency image	0.894			
Decision to use	0.799	0.770		
Service quality	0.927	0.801	0.868	
Promotion	0.776	0.863	0.793	0.824

Source: Results of data processing with PLS

Table 11. Discriminant Validity Test with AVE roots

	Agency image	Decision to use	Service Quality	Promotion
Agency image	1.000	0.799	0.927	0.776
Decision to use	0.799	1.000	0.801	0.863
Service quality	0.927	0.801	1.000	0.793
Promotion	0.776	0.863	0.793	1.000

Source: Results of data processing with PLS

Based on table two above, the Fornell Larcker Criterion value and the AVE root value produced by construct correlation are greater than the correlation between other constructs. It can be concluded that the model in this research is valid because it has good discriminant validity values.

Table 12. Composite Reliability dan Cronbach's alpha

	Cronbach's Alpha	Composite Reliability
Agency image	0.964	0.970
Decision to use	0.943	0.954
Service quality	0.976	0.979
Promotion	0.921	0.937

Source: Results of data processing with PLS

3.3 Inner Model Measurement Model

This test can be seen through the results of the coefficient of determination, path coefficient and parameter coefficient.

Table 13. R-Square Test Results

	R Square
Agency image	0.864
Decision to use	0.785

Source: Results of data processing with PLS

Based on the R-square 86.4%, which is included in the good category and the decision variable uses is 78.5%, which is also in the good category. These results indicate that the endogenous variables in this study can be explained well by exogenous variables.

Table 14. Goodness of Fit Model (GoF) Results

Construk	R Square	Communality
Agency image	0,864	0.728
Decision to use	0,781	0.658
Service quality		0.706
Promotion		0.561
Average	0,823	0,663
Gof	0.738	

Source: Results of data processing with PLS

Based on the table above, it can be seen that the model's GoF value reaches 0.738, which is greater than 0.36, so the model is included in the large category. This explains that the empirical data is suitable or in accordance with the model (Ghozali, 2011).

Table 15. Path Coefficients

	Original Sample	T Statistics	P Values	Information
Promotion -> Decision to use	0.653	7.834	0.000	H1 Supported
Service Quality -> Decision to use	0.064	0.470	0.319	H2 Not Supported
Agency image -> Decision to use	0.214	1.658	0.049	H3 Supported

Source: Results of data processing with PLS

Based on the results of data processing analysis of the path coefficient numbers above, it can be seen that the relationship between the promotion variable indirectly and the decision to participate in the employment social security program through the image of the agency as an intervening variable has a positive relationship. the original sample value was 0.023. with a t-statistic value obtained of 0.925 and a p-value of 0.178.

It can be seen that there is an indirect relationship between the service quality variable and the decision to participate in the employment social security program through agency image as an intervening variable which has original sample value. positive, namely 0.180. with a t-statistic value obtained of 1.717 and a p-value of 0.043.

3.4 Hypothesis test

a. The influence of promotion on the decision to join the program

Based on the analysis of the inner path model, the path coefficient value was 0.653 with p-values of 0.000. Because the p-value is <0.05, it can be said that there is a significant influence. A positive path coefficient indicates that the influence of the two is in the same direction. This means that the better the promotion, the better the decisions used. In accordance with previous research (Pusvhita, 2023) which supports this, the promotion carried out by BPJSTK Bandar Lampung through print media and internet media is included in the quite effective scale category.

b. The influence of service quality on the decision to join the program

Based on the inner path analysis model, the path coefficient value was 0.064 with p-values of 0.319. Because the p-value is > 0.05, it can be said that there is no significant effect. A path coefficient with a negative sign indicates that the influence of the two is not in the same direction. This means that the more negative the quality of the service provided, the worse the decision to use it. (Ramadani, 2020) found that service quality had no effect on purchasing decisions at the Las Vegas Mobile Plaza Marina Surabaya Store.

c. The influence of agency image on the decision to participate in the program

Based on the inner path analysis model, the path coefficient value was 0.214 with p-values of 0.000. Because the p-value <0.05, it can be said that there is a significant influence. A positive path coefficient indicates that the influence of the two is in the same direction. This means that the better the agency's image, the better the decision to use it. Previous research has shown that the image of a product or company can influence consumers' decisions in interacting with an organization or adopting certain programs (Paludi & Nurchorimah, 2021).

d. Indirect influence of promotion on the decision to participate in the employment social security program through agency image as an intervening variable.

The results of the analysis show that the mediating effect of agency image on the influence of promotions on purchasing decisions is proven not to mediate significantly with a p value > 0.05, namely 0.178. So H4, The organizational perspective can influence the way employees view employment social security programs. People may be more likely

to accept and choose to register for a social security program if they have a good perception of the institution (Putra, 2017).

e. The indirect influence of service quality on the decision to participate in the employment social security program through agency image as an intervening variable

The mediating effect of agency image on the influence of service quality on purchasing decisions is proven to mediate significantly with a p value <0.05, namely 0.043 so that H5 is supported. (Prayoga, 2019). Whereas service quality has an impact on the company's image, BPJS Employment's level of service says a lot about the organization as a whole. The agency's image will improve proportionally along with how well the company serves its customers.

4. CONCLUSION

The conclusion of this research is that promotion, service quality and agency image are factors that influence participants' decisions in participating in the employment social security program. Effective promotion, good service quality, and a positive agency image can increase participant participation in this program. Therefore, BPJS Employment needs to continue to improve the promotion and quality of services provided to program participants, as well as strengthen the image of the institution as a trustworthy and reliable institution

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