

THE EFFECT OF SOCIALIZATION AND BUSINESS ENTITY'S UNDERSTANDING TOWARDS COMPLIANCE AND ITS IMPACT ON BPJS PREMIUM PAYMENT (AT BPJS KESEHATAN SOUTH JAKARTA BRANCH)

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Abstract: Health Insurance in the Presidential Regulation no. 12 of 2013 stated about the health protection, where the participants may obtain several health care and protection benefits in meeting their basic health needs, this is given to every individual who has paid the premium or if the premium are paid by the government. The National Health Insurance Program launched by the government aims to ensure that the entire citizens of Indonesia receive fair and equitable health protection on the principle of mutual cooperation and cross-subsidy. This research examined socialization and business entity's understanding towards compliance and its impact on the payment of premium at BPJS Kesehatan South Jakarta branch office by using primary data with questionnaire method towards 100 private business entities registered at the South Jakarta branch office. The result of this research analysis indicated that the variable of presidential regulation socialization have a positive and significant effects towards the understanding of business entity, a positive and significant effect towards compliance, but no significant effect towards BPJS premium payment. The variable of business entity's understanding has a positive and significant effect on compliance, but no significant effect on BPJS premium payment. The compliance variable has a positive and significant effect on the variable of BPJS premium payment, the compliance variable has also proved on mediating the correlation between the effect of presidential regulation socialization towards the payment of premium, and on mediating the correlation between the effects of business entity's understanding towards BPJS premium payment.

Keywords: presidential regulation socialization, payment of premium, compliance, BPJS Kesehatan

I. INTRODUCTION

The Presidential Regulation of the Republic of Indonesia No. 12 of 2013 on Health Insurance is stipulated based on the consideration of the provisions of Article 13 paragraph (2), Article 21 paragraph (4), Article 22 paragraph (3), Article 23 paragraph (5), Article 26 and Article 27 Paragraph (5) and Article 28 paragraph (2) of Law Number 40 of 2004 regarding National Social Security System and the provisions of Article 15 paragraph (3) and Article 19 paragraph (5) part (a) of Law Number 24 of 2011 on the Social Insurance Administration Organization, it is necessary to enact a Presidential Regulation on Health Insurance.

This Health Insurance Program adheres to the 9 principles of the National Social Security System (SJSN) in accordance with Law No. 40 of 2004, namely:

1. Mutual cooperation. This principle is manifested in mutual assistance mechanisms from the capable participants to the less fortunate participant in the form of compulsory membership for the entire citizens; low risk participants assist

high risk participants; healthy participants assist participants who experienced illnesses. Through this principle of mutual cooperation, social assurance may foster social justice for all Indonesian citizen.

2. Non-profit. The fund management is not intended to seek profit (non-profit) for the Social Insurance Administration Organization (BPJS), but the main objective of implementing social security is to meet the interests of the participants. Funds, development result, and budget surplus, will be utilized as much as possible for the benefit of participants.
3. Openness. All activities in this program are conducted openly to the community.
4. Prudence.
5. Accountability.
6. Portability. Social assurance is intended to provide security continuously. Even though the participants have moved their residences or place of work within the territory of the Unitary State of the Republic of Indonesia.
7. Membership is mandatory. Membership is required therefore the entire citizens who participate may be protected. Even though the membership is compulsory for all the people, its implementation is adjusted with the economic ability of the people and the government, as well as the feasibility of program implementation.
8. Trust fund. Funds collected from the premium of the participants are entrusted to the organizing entities to be managed as well as possible in order to optimize the funds for the welfare of the participants.

The establishment of the Social Insurance Administration Organization in 2014, in accordance with Presidential Regulation No. 12 of 2013 mentioned above, requires all Indonesian citizen to participate as National Health Insurance (JKN) participant without exception, this includes employers (Government Agencies, Government Entities and Private Business Entities) based on the principle of mutual cooperation which means to help people with illness, and who can assist the less fortunate, in other words the premium paid is used by the means of cross-subsidies.

The following data mentioned several business entities that has been a participant of BPJS Kesehatan South Jakarta branch office on the year of 2014-2017.

Table I: The Total of Business Entities Registered as the Participants of BPJS Kesehatan, South Jakarta branch office.

Year	The Amount of Business Entities
2014	5.256 Business Entities
2015	10.079 Business Entities
2016	12.735 Business Entities
2017	15.261 Business Entities

During 3 years of running, a lot of people has experienced the benefits but there are still many Indonesian citizens, especially those who do not use the benefits of this health insurance program feels that they don't need to fulfill their obligations to pay the premiums each month. In this case, private business entities (employer) has registered the company and its employees but the payment of its premium is still less fulfilled by the employer.

Table II: List of Business Entities who Delinquent BPJS Premium Payment

No	Year	The Amount of Business Entities who Delinquent BPJS Premium Payment
<u>1</u>	2015	341 Business Entities
<u>2</u>	2016	832 Business Entities
<u>3</u>	2017	1.340 Business Entities

The problem of financial deficit experienced by BPJS Kesehatan has consequently occurred for 2 years. The deficit is caused by the low level of compliance on the premium payment by the participant. In addition to the discipline of the premium payment, the total membership of wage earners (PPU) is still extremely low. BPJS Watch assessed that BPJS

Kesehatan has not seriously increased the membership of the business sector including state-owned enterprises, in which the law enforcement has not been well executed therefore the membership of wage earners (PPU) is still extremely low. Low wage earners membership occurred in a contribution by the unwillingness of entrepreneurs to register their workers to BPJS Kesehatan.

BPJS Kesehatan should comply with the Presidential Regulation no. 111 of 2013 which requires all employers including state-owned enterprises to be the participants in BPJS Kesehatan no later than 1 January 2015 by maximizing the law enforcement. Therefore, it is necessary to analyze the effect of socialization and understanding of business entities on compliance, this analysis is aimed to determine whether the socialization implemented by BPJS Kesehatan may improve the participants' understanding and the effect of compliance of business entities to fulfill the payment of the premium

II. LITERATURE REVIEW

Socialization is a process that must be undertaken by human since they are young in obtaining knowledge and value about its environment and learn how social role matches their position in the social environment (William J. Goode 2007).

According to Samudera (2004:6), socialization requires appropriate strategies and methods to be carried out properly: publications, activities, news, community involvement, identity inclusion, and personal approach.

According to Winkel and Mukhtar (Sudaryono, 2012:44), understanding is one's ability to grasp the meaning of what has been learnt and one's ability to state by re-elucidating the subject matter or change the data available in a certain form to another.

Arifiyani (2012) stated that compliance is a change in one's attitude and behavior to follow the request or command of others. A person is said to be obedient to another person if the person can: trust, accept, and do other people's requests or commands.

Previous research on the impact of Socialization and Understanding towards Business Entity's Compliance and its impact on BPJS Premium Payment is Laili (2014) in his research about "The Relationship between BPJS Program Socialization Towards The Understanding About the Rights of BPJS Kesehatan Participants", with the results of research indicating that Socialization has a relationship towards the understanding on the rights of participants. Wijaya, Hasyim, and Nurmalisa (2016) in their research about "The Relationship of Understanding the Obligations of BPJS Kesehatan Participants with the utilization of health services", with the results of research indicating that there is a relationship between Understanding the obligations of BPJS Kesehatan participants. Pratiwi (2015) in her research about "Factors that affect the regularity of premium payments to the National Health Insurance (JKN) of the participants", with the results of research indicating that Socialization significantly impacts the regularity of payment to the independent National Health Insurance of the participants. Safitri (2017) in her research "Socialization Implementation of National Health Insurance", with the results of research indicating that Socialization has direct and indirect relationship with the understanding, the lack of socialization resulting in less understanding of the National Health Insurance program by the community. Husni (2016) in his research regarding "Legal Compliance of BPJS Kesehatan participants", with the results of research indicating that Socialization and public awareness of the importance of health insurance and socialization of BPJS Kesehatan into an important effect in the payment. Nopiyani, Indrayathi, and Listyowati (2015), in their research about "Determinant Analysis of Compliance and Development of Compliance Strategy to Increase Compliance of Payments to Non-PBI Mandiri Participants in Denpasar", with the result of research indicating that socialization and understanding factors affect non-compliance of the community in the premium payment of BPJS Kesehatan.

Many factors are known to affect the community or business entities in making their payments, socialization presidential regulation and education are considered as a highly important factor that may affect the business entity to always obey and obedient in making the payment of premium in accordance with the provisions and applicable legislation.

III. HYPOTHESIS

The hypothesis developed in this research are:

H1: The Socialization of the Presidential Regulation affects the Understanding

H2: The Socialization of the Presidential Regulation affects the Compliance.

H3: The Understanding of Business Entities Affects Compliance

H4: Socialization of Presidential Regulation Affects the Payment of Premium

H5: The Understanding of Business Entities Affects the Payment of Premium

H6: Compliance affects the Payment of Premium

H7: Compliance mediates the relationship between the Socialization of the Presidential Regulation towards Payment of Premium

H8: Compliance mediates the relationship between the Understanding of business entity towards the Payment of Premium

IV. METHODOLOGY

The data used in this research is primary data. Primary data is based on the results of questionnaires given to respondents, i.e private business entities located in the South of Jakarta. The results of the questionnaire were analyzed using SEM Partial Least Square software version 3.0. The population in this research is a company or business entities that has been registered in BPJS Kesehatan, South Jakarta Branch Office from 2014-2017. Data selection method is probability sampling and the amount contained in this research were as many as 100 companies. The variables used in this research are independent variables (X1) namely Socialization of Presidential Regulation, X2 namely Understanding of business entities, X3 namely Compliance and dependent variable (Y) is BPJS Premium Payment.

V. DISCUSSION

A. Validity and Reliability Test

Validity test is used to test the accuracy of questions used in the research questionnaire to be measured. Valid data are required in PLS, hence loading factor value of each indicator must be above 0.7. As for the Average Variance Extracted (AVE) value, each latent variable is considered valid if the AVE value is above 0.5.

Table III: Validity Test Results

Indicator	Variable				AVE	Information
	Compliance	Business Entity's Understanding	Premium Payment	Presidential Regulation Socialization		
K1	0.874				0.930	Valid
K2	0.717					Valid
K3	0.909					Valid
P1		0.950			0.731	Valid
P2		0.724				Valid
P3		0.862				Valid
P4		0.868				Valid
PM1			0.976		0.723	Valid
PM2			0.958			Valid
PM3			0.955			Valid
PM4			0.970			Valid
S1				0.889	0.697	Valid
S2				0.885		Valid
S3				0.813		Valid
S4				0.809		Valid

Based on table 3 it can be seen that all indicators have a loading factor value above 0.7 and all variables have an AVE value above 0.5. Therefore it can be concluded that the entire indicators and variables in this research are considered valid. Reliability test is used to test the consistency of indicators in a latent variable. Variables are said to be reliable if the value of Cronbach's Alpha and composite reliability values is greater than 0.70.

Table IV: Reliability Test Results

Construct Reliability and Validity			
	Cronbach's Alpha	rho_A	Composite Reliability
Compliance	0.776	0.786	0.872
Business Entity's Understanding	0.874	0.887	0.915
Premium Payment	0.975	0.977	0.982
Presidential Regulation Socialization	0.873	0.885	0.912

Table 4 above indicated that compliance construct, business entity's understanding, premium payment and presidential regulation socialization obtained Cronbach's Alpha values and composite reliability values greater than 0.70, therefore it can be said that the measurement tool used in this research has propitious reliability and is reliable.

B. Hypothesis Testing

Testing the hypothesis is conducted with t test and P value. If the P value is less than 0.05 therefore it indicated significant test, otherwise if P value is greater than 0.05 then the test result is not significant. If the test results in the outer model are significant, this indicated that the indicator can be used as a latent variable measuring instrument, and vice versa. Criteria for hypothesis testing with significance level (Alpha) 5% is used as follows:

- If t-count > t-table, i.e. more than 1.96 therefore the hypothesis is accepted.
- If t-count < t-table, i.e. less than 1.96 therefore the hypothesis is rejected.

Hypothesis Testing 1 (H1)

H1: Socialization of presidential regulation affects the Business Entity's Understanding

Table V: Socialization of presidential regulation → Business Entity's Understanding

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Socialization of presidential regulation → Business Entity's Understanding	0.572	0.580	0.060	9.508	0.000

Based on the measurement results seen in the table above, T statistic value of 9.508 which means greater than the value of T table (5% significance level = 1.96) and P Value < 0.05 therefore this indicated that the Socialization of presidential regulation has a significant, positive effect on Understanding of Business Entities, this means that the first hypothesis (H1) is accepted.

Hypothesis Testing 2 (H2)

H2: The Presidential Regulation socialization affects the Compliance

Table VI: Presidential Regulation socialization → Compliance

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Presidential Regulation socialization → Compliance	0.443	0.447	0.077	5.730	0.000

The result of measurement shown in the table above resulted in T Statistics with the value of 5.730, which is greater than T table value of 1.96 and P value of < 0.05. Therefore this indicated that the Presidential Regulation socialization has a significant and positive effect on Compliance, this means that the second hypothesis (H2) is accepted.

Hypothesis Testing 3 (H3)

H3: Business entity's understanding affects the Compliance

Table VII: Business entity's understanding → Compliance

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Business entity's understanding → Compliance	0.305	0.310	0.106	2.982	0.004

The result of measurement for the effect of Understanding of business entities perception towards Compliance indicated T Statistic value of 2.982, this value is greater than T table value of 1.96 and P value < 0.05. This indicated that perceptions of business entities' understanding have a significant effect on Compliance. Thus the third hypothesis (H3) is accepted.

Hypothesis Testing 4 (H4)

H4: The Presidential Regulation socialization affects BPJS Premium Payment

Table VIII: Presidential Regulation socialization → BPJS Premium Payment

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Presidential Regulation socialization → BPJS Premium Payment	0.140	0.134	0.131	1.071	0.285

The result of measurement towards the effects of Presidential Regulation Socialization perception on BPJS payment resulted in T Statistics value of 1,810, which is lower than the T table value of 1.96 and P Value of 0.071 which means > 0.05. This indicated that perception of Presidential Regulation Socialization has positive but insignificant effect on Payment, therefore the fourth hypothesis (H4) in this research is rejected.

Hypothesis Testing 5 (H5)

H5: Understanding of Business entities affects the BPJS Premium Payment

Table IX: Understanding of Business entities → BPJS Premium Payment

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Understanding of Business entities → BPJS Premium Payment	0.140	0.134	0.131	1.071	0.285

Test results on perceptions of Understanding of business entities with perceptions of Payment yielded a T Statistics value of 1.071, which is lower than the T table value of 1.96, and P Value greater than 0.05, i.e. 0.285. This indicated that the Understanding of Business entities has a positive but insignificant effect on BPJS Payments, therefore the fifth hypothesis (H5) in this research is rejected.

Hypothesis Testing 6 (H6)

H6: Compliance affects BPJS Premium Payment

Table X: Compliance → BPJS Premium Payment

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Compliance → BPJS Premium Payment	0.431	0.442	0.100	4.311	0.000

Based on the test results seen in the table above, the T Statistics value of 4.311 is greater than the T table value of 1.96 and P Value < 0.05 , this indicated that the Compliance has a significant, positive effect on the fee. Thus the sixth hypothesis (H6) is accepted.

Hypothesis Testing 7 (H7)

H7: Compliance mediates the relationship between the Socialization of the Presidential Regulation towards Premium Payment

Table XI: Correlation Coefficient of Socialization – Compliance – Premium Payment

	Correlation Coefficient	Mediation / Total Mediation
Socialization → Compliance	0.443	$0.443 \times 0.431 = 0.190$
Compliance → Premium Payment	0.431	$0.200 + 0.190 = 0.390$
Socialization → Premium Payment	0.200	

According to the measurement of correlation coefficient in the above table, thus the calculation obtained is the result of total mediation $>$ the direct effect of Presidential Regulation Socialization on BPJS Payment. Therefore, the seventh hypothesis (H7) is accepted. This means that the Compliance mediates the relationship between the Presidential Regulation Socialization and the BPJS Payment.

Hypothesis Testing 8 (H8)

H8: Compliance mediates the relationship between the Understanding of Business Entities towards the Payment

Table XII: Correlation Coefficient of Business Entity's Understanding – Compliance – Premium Payment

	Correlation Coefficient	Mediation / Total Mediation
Business Entity's Understanding → Compliance	0.305	$0.305 \times 0.431 = 0.131$
Compliance → Premium Payment	0.431	$0.140 + 0.131 = 0.271$
Business Entity's Understanding → Premium Payment	0.140	

According to the calculation of correlation coefficient in the table above, thus the calculation obtained is the result of total mediation $>$ the direct effect of Business Entities' Understanding towards BPJS Payments. Therefore, the eighth hypothesis (H8) is accepted. This means that Compliance mediates the relationship between Business Entity's Understandings with BPJS Premium Payment.

Thus H1, H2, H3, H6, H7 and H8 hypothesis in this research is accepted, whereas the H4 and H5 hypothesis is rejected because the value of T Statistic is lower than the value of T table.

VI. CONCLUSION

Based on the data obtained by the questionnaire process where the data analysis testing has also been conducted, conclusions which can be drawn from this research are as follows:

1. The result of data analysis indicated that the Presidential Regulation Socialization variable have a positive and significant effect towards Business Entities' Understanding variable in South Jakarta area. The better level of socialization will increase the understanding of BPJS Kesehatan participants in South Jakarta Branch Office.
2. The results of hypothesis testing indicated that Presidential Regulation Socialization variable have a positive and significant effect on Compliance. When socialization are conducted routinely and more evenly, the level of compliance of business entities will likely increase.
3. Business Entities' Understanding Variable have a positive and significant effect on Compliance. The better the level of understanding of business entities towards the National Health Insurance Program, the compliance level of business entities will likely increase.
4. Presidential Regulation Socialization Variable has no significant effect on the BPJS payment. The better and more routine socialization conducted will not make business entities to pay the BPJS dues routinely. The socialization received by the business entities has not necessarily affected the business entities in making the payment.

5. Business Entities' Understanding Variable has no significant effect on BPJS payments. The better the understanding of the business entities regarding the National Health Insurance program has not been able to effect the pattern of Payment of by the business entities.
6. Hypothesis testing indicated that the Compliance variable has a positive and significant effect on BPJS Payments. The greater the level of business entities' compliance, the better the payment pattern of BPJS payment from the business entity.
7. Presidential Regulation Socialization has positive and significant impact on BPJS Payment through Business Entities' Compliance. The Compliance variable proves to be a variable mediating the relationship between the effects of the Presidential Regulation Socialization on BPJS Payments. Direct relationship of the Presidential Regulation socialization with the Payment is not significant, but it becomes significant when mediated by the compliance variable.
8. Understanding of Business Entities positively affects BPJS Payment through Compliance. The Compliance Variable proves to be a variable mediating the relationship between the effects of Business Entities' Understanding on BPJS Payment.

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