



FACTORS RELATED TO PARTICIPATION OF BPJS MANDIRI

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ABSTRACT

Based on the data obtained from BPJS of Lampung Province in 2020, Tulang Bawang Barat Regency is the regency with the lowest number of BPJS participation in Lampung Province compared to 12 other regencies. The total number of BPJS Mandiri participants in 2020 was 45,738 people, which is still below the set target of 117,000 people. The purpose of this research is to determine the factors related to the participation of BPJS Mandiri in Tulang Bawang Barat Regency in 2021. The research is a quantitative descriptive type, with the research design in this research is analytic with a cross sectional approach. The population is 9,848 people, the sample size is 117, the sampling technique is stratified random sampling. The technique of collecting data on research variables about products, prices, distribution channels, promotions and membership of BPJS Mandiri in this study is filling out a questionnaire directly by respondents who are assisted by 5 enumerators, then after filling in the data directly collected on the same day. Univariate data analysis using percentage measures, bivariate analysis using chi square test and multivariate analysis using multiple logistic regression statistical tests. The results showed that the distribution of BPJS product frequency was higher in the poor category by 82 people (70.1%), BPJS prices were higher in the poor category by 84 people (71.8%), distribution channels were higher in the poor category by 68 people (58.1%), BPJS Mandiri promotion was higher in the poor category by 71 people (60.7%), BPJS Mandiri participation was higher in the category of non BPJS Mandiri participants by 60 people (51.3%). The results of the chi square test showed that there was a product relationship (p value = $0.009 < 0.05$), there was a price relationship (p value = $0.001 < 0.05$), there was no distribution channel relationship (p value = $0.542 > 0.05$) and there is a promotion relationship (p value = $0.007 < 0.05$) with BPJS Mandiri participation. Price variable is the most dominant variable related to BPJS Mandiri participation (p value = $0.019 < 0.05$).

Keywords: BPJS; distribution channel; price; product; promotion

First Received

14 July 2021

Revised

20 July 2021

Accepted

24 July 2021

Final Proof Received

25 July 2021

Published

27 July 2021

How to cite (in APA style)

Triantina, Y., Adyas, A., Pamudho, K., & Budiati, E. (2021). Factors Related to Participation of BPJS Mandiri. *Indonesian Journal of Global Health Research*, 3(3), 317-332. <https://doi.org/10.37287/ijghr.v3i3.520>

INTRODUCTION

The global action plan agreed upon by world leaders to end poverty, reduce inequality and protect the environment at the 2015 UN general assembly is the Sustainable Development Goals (SDGs) which contain 17 goals and 169 targets that are expected to be achieved by 2030. SDGs are ensuring a healthy life and supporting well-being for all people of all ages with the target of achieving universal health service coverage, access to quality basic health services, access to safe, effective, quality and affordable medicines and vaccines for all including risk protection financial.

Based on the Global Monitoring Report published by the World Health Organization (WHO) & World Bank in 2017 entitled Tracking Universal Health Coverage, it states that everyone can access the health services they need - without facing financial difficulties - is the key to

improving the welfare of a country's population. However, at least half of the world's population still lacks access to essential health services. Furthermore, about 800 million people spend more than 10% of their household budget on health care, and 25% of total household income or consumption.

Health costs in Indonesia are increasing from time to time and hindering people from achieving health services, even though the government through the policies contained in the 1945 Constitution of the Republic of Indonesia Article 28 H stipulates that health is a basic right of every individual and all citizens have the right to receive health services. This is also stated in the 1948 World Health Organization (WHO) constitution that everyone has the right to health, as well as the obligation to maintain the health of themselves, the community, and the environment. (Kemenkes RI, 2011).

Indonesia has ratified the 1948 WHO constitution with the promulgation of Law no. 40 of 2004 concerning the National Social Security System (SJSN), 7 years later the government enacted Law no. 40 of 2011 concerning the Social Insurance Administration Organization (known as BPJS) and its operation starting on January 1, 2014 is mandatory for all Indonesian citizens. The Social Insurance Administration Organization or BPJS Kesehatan was given the mandate to make 98% of Indonesia's population a participant in the National Health Insurance or JKN program, in 2024. If referring to the current population of Indonesia which is 271 million people, then 265.5 million Indonesians must become BPJS Kesehatan participants in 2024. The Social Insurance Administration Organization or BPJS Kesehatan noted that the achievement of JKN program participation coverage up to 31 May 2020 are 220.6 million participants or 83% of Indonesia's population so that the target of 15% is set in the National Medium Term Development Plan (RPJMN) 2020–2024 (Effendy, 2020).

Although it is compulsory for Indonesian residents to become JKN-KIS participants managed by BPJS Kesehatan, including foreigners who have worked for a minimum of 6 (six) months in Indonesia, the Employment Social Insurance Administration Organization (BPJS TK) acknowledges that the participation of independent participants or non-recipients Wages (BPU) are still low. Of the total number of workers reaching 86 million, only 5% to 10% have participated. Of the 86 million workers in Indonesia, BPJS TK has acquired as many as 48 million informal workers such as farmers, fishermen and MSMEs. This means that if 5% to 10% of them are independent participants, there are only 4 to 5 million participants (Mahfudz, 2019).

Based on the Research of Institute for Economic and Community Research, Faculty of Economics and Business, University of Indonesia revealed that as many as 7% of the people surveyed randomly stated that they did not want to participate JKN because they decided it was related to religion. They do not want to participate because they think the system is not shariah compliance, as many as 17% have participated private insurance, 15% are not familiar with BPJS Kesehatan, 2% have no more income due to problems such as illness or being fired and as many as 18% said they do not want to participate in JKN-KIS (Dartanto, 2020).

Lampung Province ranks 31st out of 34 provinces throughout Indonesia in terms of universal coverage (coverage of JKN participation). This means that currently the province of Lampung is in the third backward position. The number of JKN-KIS participants in Lampung Province, the coverage of BPJS Kesehatan participation in Lampung Province until September 2018 was 5.667 million people or 55.05% and increased in 2019 to 6,813,904 people out of a total

population of 9,095,576 people or 74.9% of the total population. (Deputy for Non PPU Participant Recruitment, PBI, and Central BPJS Participation Expansion, 2019).

Based on data obtained from BPJS Lampung Province in 2020, Tulang Bawang Barat Regency is the Regency with the lowest number of BPJS participation in Lampung Province compared to 12 other Regencies. The number of BPJS participants in Tulang Bawang Barat Regency in 2020 was 161,326 people (57.94%) of the 278,430 total population. Meanwhile, the total number of BPJS mandiri participants in 2020 was 45,738 people, consisting of 44,584 BPJS PBPU participant categories and 1,154 BPJS BP participant categories. BPJS Mandiri participation in Tulang Bawang Barat is still below the set target of 117.00 people (BPJS Lampung Province, 2020). Pagar Dewa District is one of the districts with the lowest coverage of BPJS mandiri participants in Tulang Bawang Barat Regency, which is 268 people, Batu Putih District is 779 people, Gunung Agung District is 4,453 people, Gunung Terang District is 6,640 people, Lambu Kibang District is 5,278 people. , Tulang Bawang Tengah District 11,380 people, Tulang Bawang Udik District 5,049 people, Tumi Jajar District 9,765 people, Way Kenanga District 2,126 people (Sumber: BPJS Tulang Bawang Barat, 2020).

So far, BPJS Kesehatan has taken strategic steps to increase BPJS participation. According to the Director of Participation and Marketing of BPJS Kesehatan Lestari (2017), to carry out a number of BPJS Health functions, including the marketing function, BPJS partners with JKN-KIS Cadres. These partners are expected to be able to encourage the community to be willing to become JKN-KIS participants. In addition, JKN-KIS cadres also carry out the function of collecting contributions so that the community is willing to pay contributions in a timely manner. BPJS also signed a memorandum of understanding with PT Bank Mandiri Tbk. related to the use of electronic money to increase the collectability of contributions for the National Health Insurance – Healthy Indonesia Card (JKN – KIS). The aim is to strengthen this synergy with state-owned banks through the use of Mandiri e-Cash to facilitate JKN-KIS cadres in collecting contributions from the public. BPJS Kesehatan has also expanded the channel for payment of participant contributions through the Payment Point Online Banking (PPOB) system, which consists of modern outlets, traditional outlets, and banking. On the same occasion, BPJS Kesehatan also signed a memorandum of understanding with a number of Bank Mandiri partners regarding joint marketing in an effort to expand BPJS Health participation.

Even though BPJS social marketing has been implemented, the public's low knowledge about BPJS and low public awareness in participating in BPJS is in accordance with the research of Barnes & Hanoch (2017) in the *Journal of Health Policy Research* with the title *Knowledge and Understanding of Health Insurance: Challenges and Remedies* states that individuals have limited knowledge of health insurance terminology so that consumers have difficulty in purchasing insurance packages that offer adequate risk for health protection. In addition, research conducted by Panchal (2013) in the *Journal of Applied Research* with the title *Customer's Perception Towards Health Insurance: An Empirical Study in Bardoli & Mandvi Region* states that the majority of people know health insurance and consider health insurance very important, but most people have low awareness to become members of health insurance, this can be due to lack of information about health insurance.

The role of BPJS Kesehatan is very important in marketing BPJS mandiri products to the public so that people know BPJS which will be followed by awareness to become BPJS mandiri participants. According to research conducted by Sari & Idris (2019) with the title

Determinant of Independent National Health Insurance Ownership in Indonesia in the Malaysian Journal of Public Health Medicine, participation of independent national health insurance in Indonesia has not been maximized. To increase this participation, Health Social Security providers must approach each region with low national health insurance participation through promotion, socialization, and education on how to register and the benefits of becoming a participant of the BPJS national health insurance independently.

To increase the participation of BPJS Mandiri, it is necessary to carry out marketing activities. In order for marketing activities to be effective and efficient, management can use one of the marketing variables, namely the marketing mix. According to Sumarmi & Soeprihanto (2015), the marketing mix is a combination of variables or activities that are the core of the marketing system, the first marketing mix is product, which are goods and services offered in the market for consumption and to meet consumer wants or needs. The second marketing mix is price, which is the amount of money that consumers have to spend to get goods and services, the third marketing mix is distribution channels, namely the channels used by producers to distribute products from producers to consumers, and the fourth mix is promotion, namely marketing activities aimed at disseminate information to influence consumers to accept and buy the products and services offered. The marketing mix includes four elements of an interrelated combination where each element or elements in it influence each other. The low participation of people who are not registered as BPJS mandiri participants will not only increase the burden on the state budget in the health sector but can become a financial problem when people have to pay for care and treatment when they are sick. The purpose of this study was to determine the factors related to BPJS mandiri membership in Tulang Bawang Barat Regency in 2021".

METHOD

The research followed Health Research Ethics Committee Poltekkes Tanjung Karang. The institutional ethical committee at Poltekkes Tanjung Karang approved all study protocol (062/KEPK-TJK/III/2021). The research is a quantitative descriptive type, the research design in this study is analytic with a cross sectional approach. The research location was conducted in 3 districts, namely Pagar Dewa, Tulang Bawang Tengah and Way Kenanga Districts, Tulang Bawang Barat Regency. The population in this study were all households in Tulang Bawang Barat Regency in 2021 which consisted of Pagar Dewa District of 2,460 people, Tulang Bawang Tengah District of 4,438 people and Way Kenanga District of 2,950 people with a total population of 9,848 people, the sample size is 117 people, the sampling technique is stratified random sampling.

The data collection tool for products, distribution channels and promotions is a questionnaire containing 10 questions. Each product question item has 2 alternative answers, yes and no. To get the score used 2 choices of values that move from 0-1. A score of 0 for a yes answer and a score of 1 for a no answer. The price data collection tool is a questionnaire sheet containing 5 questions. Each item of the price question has 2 alternative answers, yes and no. To get a score used 2 choices of values that move from 0-1. A score of 0 for a yes answer and a score of 1 for a no answer. The BPJS mandiri participation data collection tool in this study was a questionnaire sheet containing 1 question. Each question item has 2 alternative answers Yes and No. The analysis conducted were univariate analysis by summarizing categorical data of frequency distribution with percentage or proportion size, bivariate analysis using chi square test, and multivariate analysis using multiple logistic regression test predictive model.

RESULTS

Univariate Analysis

The univariate analysis in this study was to determine the distribution of product frequency, price, distribution channel, promotion and participation of BPJS Mandiri in Tulang Bawang Barat Regency in 2021. The results of the study were obtained from 117 respondents presented as follow:

Product

Table 1.

Frequency Distribution of BPJS Mandiri Product (n=117)

Product	f	%
Poor category	82	70.1
Good category	35	29.9

Table 1, the product frequency distribution of BPJS is higher in the poor category which was stated by 82 people (70.1%).

Price

Table 2.

Frequency Distribution of BPJS Mandiri Price (n=117)

Price	f	%
Poor category	84	71.8
Good category	33	28.2

Table 2, the price frequency distribution of BPJS is higher in the poor category by 84 people (71.8%).

Distribution channel

Table 3.

Frequency Distribution of BPJS Mandiri Distribution Channel (n=117)

Distribution channel	f	%
Poor category	68	58.1
Good category	49	41.9

Table 3, the frequency distribution of BPJS Mandiri distribution channel is higher in the poor category by 68 people (58.1%).

Promotion

Table 4.

Frequency Distribution of BPJS Mandiri promotions (n=117)

Promosi	f	%
Poor category	71	60.7
Good category	46	39.3

Table 4, the frequency distribution of BPJS Mandiri promotions was higher in the poor by 71 people (60.7%).

BPJS Mandiri Participation

Table 5.

The frequency distribution of BPJS Mandiri Participation (n=117)

BPJS Mandiri Participation	f	%
Non-BPJS Mandiri participant	60	51.3
BPJS Mandiri participant	57	48.7

Table 5, the frequency distribution of BPJS mandiri participation is higher in the category of non-BPJS mandiri participants by 60 people (51.3%).

Bivariate Analysis

Bivariate analysis using the chi square test is shown in the form of a cross table to determine the factors related to BPJS Mandiri participation in Tulang Bawang Barat Regency in 2021. The results obtained were as followed:

Relationship between Product and Participation of BPJS Mandiri

Table 6.

Relationship between product and participation of BPJS mandiri (n=117)

Relationship between Product and Participation of BPJS Mandiri (n = 117)								
Product	BPJS mandiri participation				f	%	p Value	OR CI 95%
	Non-BPJS mandiri participant		BPJS mandiri participant					
	f	%	f	%				
Poor category	49	59.8	33	40.2	82	100	0.009	3.240
Good category	11	31.4	24	68.6	35	100		(1.400 – 7.498)

Table 6, it can be seen that out of the 82 respondents who stated that the BPJS Mandiri product was in the poor category, 49 people (59.8%) were non-BPJS mandiri participants, while from 35 respondents who stated that the BPJS Mandiri product was in the good category, 24 people (68.6%) were BPJS mandiri participants. Statistical test results obtained p value = 0.009, which means that there is a product relationship with BPJS mandiri participation in Tulang Bawang Barat Regency in 2021. The OR value is 3.240, which means that respondents who stated that BPJS mandiri products are categorized as poor have a 3.240 times greater chance of not registering as BPJS Mandiri participants than respondents who stated BPJS mandiri products are good.

Relationship between Price and Participation of BPJS Mandiri

Table 7.

Relationship between Price and Participation of BPJS Mandiri (n=117)

Price	BPJS mandiri participation				f	%	p Value	OR CI 95%
	Non-BPJS mandiri participant		BPJS mandiri participant					
	f	%	f	%				
Poor category	52	61.9	32	38.1	84	100	0.001	5.078
Good category	8	24.2	25	75.8	33	100		(2.044 – 12.613)

Table 7, it can be seen that of the 84 respondents who stated that the price of BPJS was in poor category, there were 52 people (61.9%) who were non- BPJS mandiri participants, while from 33 respondents who stated the price of BPJS Mandiri was in good category, 25 people (75.8%) were BPJS Mandiri participants. The results of the statistical test obtained p value = 0.001, which means that there is a price relationship with BPJS Mandiri participation in Tulang Bawang Barat Regency in 2021. The OR value is 5.078 which means that respondents who state that the price of BPJS Mandiri is poor, has a 5.078 times greater chance of not registering to become BPJS independent participants compared to respondents who stated that the price of BPJS Mandiri was good.

Relationship between Distribution Channel and Participation of BPJS Mandiri

Table 8.

Relationship between Distribution Channel and Participation of BPJS Mandiri (n=117)

Relationship between Distribution Channel and Participation of BPJS Mandiri (n = 117)								
Distribution channel	BPJS mandiri participation				f	%	p Value	OR CI 95%
	Non-BPJS mandiri participant		BPJS mandiri participant					
	f	%	f	%				
Poor category	37	54.4	31	45.6	68	100	0.542	1,349
Good category	23	46.9	26	53.1	49	100		(-0,646 – 2,818)

Table 8, it can be seen that of the 68 respondents who stated that the BPJS distribution channel was in poor category, there were 57 people (61.9%) who were non- BPJS mandiri participants, while from 49 respondents who stated that the BPJS mandiri distribution channel was in a good category, 26 people (53.1%) were BPJS mandiri participants. The results of the statistical test obtained p value = 0.542, which means that there is no relationship between distribution channels and BPJS Mandiri membership in Tulang Bawang Barat Regency in 2021.

Relationship between Promotion and Participation of BPJS Mandiri

Table 9.

Relationship between Promotion and Participation of BPJS Mandiri (n=117)

Relationship between Promotion and Participation of BPJS Mandiri (n=117)								
Promotion	BPJS mandiri participation				f	%	p Value	OR CI 95%
	Non-BPJS mandiri participant		BPJS mandiri participant					
	f	%	f	%				
Poor category	44	62,0	27	38,0	71	100	0.007	3,056
Good category	16	34,8	30	65,2	46	100		(1,410 – 6,620)

Table 9, it can be seen that of the 71 respondents who stated that the BPJS promotion was in poor category, 44 people (62.0%) were non-BPJS mandiri participants, while from 46 respondents who stated that the BPJS mandiri promotion was in the good category, 30 people (65, 2%) were BPJS mandiri participants. The results of the statistical test obtained p value = 0.007, which means that there is a relationship between promotion and BPJS Mandiri participation in Tulang Bawang Barat Regency in 2021. The OR value is 3.056 which means that respondents who state that BPJS Mandiri promotions are poor have a 3.056 times greater

chance of not registering as BPJS mandiri participants compared to respondents who stated that the promotion of BPJS Mandiri was good.

Multivariate Analysis

The analysis *multivariate* in this study aims to determine the most dominant variables associated with independent BPJS membership in Tulang Bawang Barat Regency in 2021. The steps for multivariate analysis using the regression test of the predictive factor model are as follows:

Bivariate Selection

Prior to the analysis *multivariate*, the candidate prediction model of the variable prediction model was tested using multiple logistic regression with consideration of the *Wald test* (p value < 0.25), the following results were obtained:

Table 10.
Bivariate Selection of Independent Variables with Dependent Prediction Model (n=117)

Variable	P value	Ex B
Product	0.006	3.240
Price	0.000	5.078
Promotion	0.005	3.056

Table 10, it can be seen that the statistical test results obtained variables included in multivariate modeling because p value < 0.25 includes product (p value = 0.006), price (p value = 0.000), promotion (p value = 0.005). While the distribution channel variable is not involved in multivariate modeling because it has a p value = 0.425 > 0.25.

Initial Multivariate Modeling

The next step after bivariate selection is to perform initial modeling using multiple logistic regression test predictive models by maintaining variables that have p value 0.05 and removing variable that have p value > 0.05 from the model by sorting the variables starting from the variable that has largest p value. The results of the multiple logistic regression test obtained the following results:

Table 11.
Preliminary Modeling of Multivariate Predictions (n=117)

Variable	P value	OR
Products	0.025	2.850
Price	0.019	3.203
Promotion	0,024	2,655

Prediction Model Interaction Test

Table 12.
Prediction Factor Model Interaction Test (n=117)

Variable	P value	OR	Sig Omnibus
Product	0.009	4,665	0.166
Price	0.037	2.860	
Promotion	0.009	3.888	

Table 12, it shows that there is no interaction between product and promotion variables (Sig omnibus = 0.166 > 0.05), thus the interaction between product and promotion variables must be excluded from the model.

Final Model of Multivariate Analysis

Table 13.
Final Model of Multivariate Analysis (n=117)

Product	0.025	2,850
Price	0.019	3,203
Promotion	0.024	2,655
Product	0.025	2,850

Table 13, it shows that the price variable is the most dominant variable related to BPJS Mandiri membership in Tulang Bawang Barat Regency in 2021. The Exp (B) value is 3,203, which means that respondents who say the price is not good have a 3,203 times greater chance of not registering. become an independent BPJS participant compared to respondents who stated that the price of BPJS Mandiri was good.

DISCUSSION

Univariate analysis

Based on the results of the research above, the distribution of the frequency of BPJS products in Tulang Bawang Barat Regency in 2021 was higher in the unfavorable category by 82 people (70.1%), BPJS prices were higher in the poor category by 84 people (71.8%), distribution channels were higher in the unfavorable category by 68 people (58.1%), BPJS Mandiri promotion was higher in the unfavorable category by 71 people (60.7%) and BPJS Mandiri membership was higher in the less good category by 60 people (51.3%). This result is in line with the research by Kusumaningrum & Azinar (2018) in the *Hygeia Journal of Public Health Research and Development* regarding community participation in national health insurance independently. The results of the study showed that the frequency of community participation in JKN independently was 60 people (60%) who did not become participants in the national health insurance independently.

This result is supported by the theory of Sumarmi & Soeprihanto (2015) which states that in order to increase the membership of independent BPJS, it is necessary to carry out marketing activities. In order for marketing activities to be effective and efficient, management can use one of the marketing variables, namely the marketing mix. According to, the marketing mix or *marketing mix* is a combination of variables or activities that are the core of the first marketing system, namely products, namely goods namely services offered in the market for consumption and to meet consumer and to meet consumer wants or need. The second marketing mix is price, which is the amount of money that consumers have to spend to get goods and services, the third marketing mix is distribution channels, namely the channels used by producers to distribute products from producers to consumers, and the fourth mix is promotion, namely marketing activities aimed at spread information for influencing consumers to receive and buy the products and services offered.

According to researchers, the frequency distribution of BPJS products in Tulang Bawang Barat Regency in 2021 was higher in the poor category due to public perception that BPJS products had poor quality. The high frequency distribution of respondents who stated that the BPJS price was higher in the less good category according to the researcher was due to the

fact that people thought that the price of BPJS service products was not proportional to the quality obtained. The high frequency distribution of respondents who stated that the distribution channel was higher in the unfavorable category according to the researchers was due to the fact that the majority of the people live far from the BPJS office, so the registration process to become participants requires respondents to come directly to the BPJS office or direct distribution (Producer – Consumer) become one of the obstacles people are lazy to register or lazy to know and find information about BPJS Mandiri. The high frequency distribution of respondents who stated that the promotion of BPJS Mandiri was higher in the unfavorable category according to the researcher due to the uneven distribution of the residences of the Tulang Bawang Barat community and access to distant people's residences plus poor road terrain became obstacles for BPJS management to promote BPJS products. The high frequency distribution of independent BPJS membership is higher in the category of non-self BPJS participants according to researchers because it is related to people's perceptions that are not good for BPJS products. They consider that being a BPJS participant with the obligation to pay premiums every month on a regular basis is a redundant act because everyone is not necessarily sick. In addition, the unfavorable economic condition of the family, which is characterized by low family income, is the reason why people prioritize meeting daily primary needs rather than diverting income to pay BPJS Mandiri premiums every month.

Product relationship with BPJS Mandiri membership. Based on the results of the study, it can be seen that of the 82 respondents who stated that the BPJS Mandiri product was not in a good category, there were 49 people (59.8%) who were not independent BPJS participants, while from 35 respondents who stated that the BPJS Mandiri product was in a good category, there were 24 people (68, 6%) BPJS independent participants. The results of the statistical test obtained p value = 0.009, which means that there is a relationship between the product and BPJS Mandiri membership in Tulang Bawang Barat Regency in 2021. The OR value is 3.240, which means that respondents who state that BPJS Mandiri products are not good have a 3.240 times greater chance of not registering as BPJS independent participants compared to respondents who stated that BPJS Mandiri products were good.

These results are in line with research conducted by Fatmasari, et al (2015) on the relationship between perceptions of the marketing mix and farmers' interest in BPJS Kesehatan Mandiri participation in Pracimantoro District, Wonogiri Regency. The results of statistical tests using *chi square* obtained the results: p value of 0.038 ($p < 0.05$) which indicates that there is a relationship between the perception variable about the product and interest in BPJS Kesehatan Mandiri membership. This result is supported by the theory of Kotler and Armstrong (2012) in Sumirat (2015) Marketing mix is a set of marketing tools that companies use to continuously achieve their company goals in the target market. One of the marketing mix variables is the product, namely everything that can be offered to the market to get attention. , purchased, used, or consumed that can satisfy a consumer want or need. The combination of goods and services offered by the company to the market, which includes: quality, design, shape, brand, and product packaging.

According to the researcher, there is a significant relationship between the product and BPJS Mandiri membership in Tulang Bawang Barat Regency in 2021 due to respondents who think that the BPJS Mandiri product is good because it provides health insurance benefits, fulfills health insurance needs, is in accordance with the desire to get health insurance, provides guarantees. health care, and are interested in: the type of health insurance program, the quality of the health insurance program, the contribution system, the privileges of the health

insurance program, the brand or name of the health insurance program and the form of management of the health insurance program, the respondents tend to register as independent BPJS participants.

On the other hand, respondents who think that the BPJS Mandiri product is not good because it does not provide health insurance benefits, does not meet the needs of health insurance, is not in accordance with the desire to get health insurance, does not provide health care insurance, and is not interested in: type of health insurance program, quality the health insurance program, the contribution system, the privileges of the health insurance program, the brand or name of the health insurance program and the form of management of the health insurance program, respondents tend not to register as independent BPJS participants.

Price relationship with BPJS Mandiri membership. Based on the results of the study, it can be seen that of the 84 respondents who stated that the price of BPJS was in the poor category, there were 52 people (61.9%) who were not BPJS Mandiri participants, while of the 33 respondents who stated the price of BPJS Mandiri incategorythe distribution channelwas higher in the unfavorable category. according to the researchers was due to the fact that the majority of the people live far from the BPJS office, so the registration process to become participants requires respondents to come directly to the BPJS office or direct distribution (Producer – Consumer) become one of the obstacles people are lazy to register or lazy to know and find information about BPJS Mandiri.

The high frequency distribution of respondents who stated that the promotion of BPJS Mandiri was higher in the unfavorable category according to the researcher due to the uneven distribution of the residences of the Tulang Bawang Barat community and access to distant people's residences plus poor road terrain became obstacles for BPJS management to promote BPJS products. The high frequency distribution of independent BPJS membership is higher in the category of non-self BPJS participants according to researchers because it is related to people's perceptions that are not good for BPJS products. They consider that being a BPJS participant with the obligation to pay premiums every month on a regular basis is a redundant act because everyone is not necessarily sick. In addition, the unfavorable economic condition of the family, which is characterized by low family income, is the reason why people prioritize meeting daily primary needs rather than diverting income to pay BPJS Mandiri premiums every month.

Either there are 25 people (75.8%) BPJS independent participants. The results of the statistical test obtained p value = 0.001, which means that there is a price relationship with independent BPJS membership in Tulang Bawang Barat Regency in 2021. The OR value is 5.078 which means that respondents who state that BPJS Mandiri prices are not good have a 5.078 times greater chance of not registering as BPJS independent participants compared to respondents who stated that the price of BPJS Mandiri was good. These results are in line with research conducted by Malawat (2018) on the socio-economic influence onto *demand* communitybecome BPJS Mandiri participants in Kisaran Timur District, Asahan Regency. Therresults *chi-square* show that the variable price of BPJS contributions ($p = 0.035$) has a significant influence onto *demand* people'sbecome BPJS Mandiri participants.

This result is supported by Carthy's theory in Jaiz (2014) which states that price describes the amount of rupiah that a consumer must spend to obtain a product and the price should be affordable by consumers. Pricing is concerned with strategic and tactical policies such as price levels, discount rates, payment terms, and levels of price discrimination among various

customer groups. According to the researcher, there is a significant relationship between price and membership of BPJS Mandiri in Tulang Bawang Barat Regency in 2021 due to respondents who consider the price of BPJS Mandiri to be good because it is in accordance with family economic conditions, according to income, helps respondents adjust the contributions that must be paid with income, In accordance with the health services obtained and in accordance with expectations, respondents tend to register as independent BPJS participants. On the other hand, respondents who think that the independent BPJS price is not good because it is not in accordance with the family's economic condition, does not match income, does not help respondents adjust the contributions that must be paid with income, is not in accordance with the health services obtained and is not in line with expectations. respondents tend not to register as independent BPJS participants.

Distribution channel relationship with BPJS Mandiri membership. Based on the results of the study, it can be seen that from 68 respondents who stated that the BPJS distribution channel was not in a good category, there were 57 people (61.9%) who were not independent BPJS participants, while from 49 respondents who stated that the BPJS independent distribution channel was in a good category, there were 26. people (53.1%) BPJS independent participants. The results of the statistical test obtained p value = 0.542, which means that there is no relationship between distribution channels and BPJS Mandiri membership in Tulang Bawang Barat Regency in 2021.

These results are in line with research conducted by Fatmasari, et al (2015) on the relationship between perceptions of the marketing mix and farmers' interest in BPJS Kesehatan Mandiri participation in Pracimantoro District, Wonogiri Regency. The results of statistical tests using *chi square* obtained the following results: p-value of 0.360 ($p > 0.05$) which indicates that there is no relationship between the variable perception of location and interest in BPJS Kesehatan Mandiri membership. This result is supported by the theory of Kotler and Armstrong (2012) in Sumirat (2015) which states that distribution channels are a means of moving products from producers to consumers, including services provided by producers or sellers. The distribution channel is an organizational device involved in the process of making a product or service ready for use or consumption by consumers or business users.

According to the researcher, there is no significant relationship between distribution channels and BPJS Mandiri membership in Tulang Bawang Barat Regency in 2021 because no matter how good the independent BPJS distribution channel is, if the respondent thinks the BPJS Mandiri product is not good, they think the price / or contributions to be paid are not good. and the marketing promotion of BPJS Mandiri was not good, so the respondents decided not to register as BPJS Mandiri participants. Vice versa, although the distribution channel of BPJS Mandiri is not good, but if the respondent considers the BPJS Mandiri product to be good, considers the price / or fees to be paid to be good and the marketing promotion of BPJS Mandiri is good, the respondent decides to register as an independent BPJS participant. This is what causes distribution channels to be unrelated to BPJS Mandiri membership. Promotion relationship with BPJS Mandiri membership

Based on the results of the study, it can be seen that of the 71 respondents who stated that the BPJS promotion was not in the good category, there were 44 people (62.0%) who were not independent BPJS participants, while from 46 respondents who stated that the BPJS independent promotion was in the good category, there were 30 people (65.2). %) independent BPJS participants. The results of the statistical test obtained p value = 0.007, which means that there is a relationship between promotion and membership of BPJS Mandiri

in Tulang Bawang Barat Regency in 2021. Value Promotion relationship with BPJS Mandiri membership. Based on the results of the study, it can be seen that of the 71 respondents who stated that the BPJS promotion was not in the good category, there were 44 people (62.0%) who were not independent BPJS participants, while from 46 respondents who stated that the BPJS independent promotion was in the good category, there were 30 people (65.2). %) independent BPJS participants. The results of the statistical test obtained p value = 0.007, which means that there is a relationship between promotion and BPJS Mandiri participation in Tulang Bawang Barat Regency in 2021.

OR is 3.056 which means that respondents who state that BPJS Mandiri promotions are not good have a 3.056 times greater chance of not registering to become BPJS independent participants compared to respondents who stated that the promotion of BPJS Mandiri was good. These results are in line with research conducted by Rahmawati (2017) on the role of the media used to increase awareness of the participation of the DIY PBP community as participants of the National Health Insurance. The results of the study obtained that the constraining factors or obstacles for the community to become JKN participants were limited information about BPJS. This result is supported by the theory of Kasmir (2016) which states that sales promotion is a company activity to peddle the products it markets so that consumers will be more familiar with and know the products produced by the company, even with good placement and arrangement, the product will attract the attention of consumers.

According to the researcher, there is a significant relationship between promotion and membership of BPJS Mandiri in Tulang Bawang Barat Regency in 2021 because respondents who consider the promotion of BPJS Mandiri to be good, respondents will know the types of BPJS participants, know the benefits of being an independent BPJS participant, know the contributions that must be paid. paid monthly, knowing how to register an independent BPJS participant, knowing the conditions that must be completed when registering an independent BPJS participant, knowing the rights and obligations when registering an independent BPJS participant will cause respondents to know BPJS well so that it influences the decision to become an independent BPJS participant.

On the other hand, respondents who think that the BPJS Mandiri promotion is not good, the respondents do not know the types of BPJS participants, do not know the benefits of becoming an independent BPJS participant, do not know the fees that must be paid every month, do not know how to register for BPJS Mandiri participants, do not know the conditions required. must be completed if registering an independent BPJS participant, not knowing the rights and obligations if registering an independent BPJS participant will cause the respondent to not know BPJS well so that it influences the decision not to become an independent BPJS participant.

Multivariate analysis

These results are in line with research conducted by Fatmasari, et al (2015) regarding the analysis of the relationship between perceptions of the marketing mix and the interest of farmers in BPJS Kesehatan Mandiri participation in Pracimantoro District, Wonogiri Regency. Statistical analysis using showed a p value of 0.009 ($p < 0.05$) which indicates that there is a relationship between the perception variable about the price of premium contributions and interest in BPJS Kesehatan Mandiri membership. This result is supported by the theory of Tjiptono (2012) which states that from the consumer's point of view, price is often used as an indicator of value associated with the perceived benefits of an item or service or consumers expect a price commensurate with the quality of the product they make. Thus it

can be concluded that at a certain price level, if the perceived benefits of consumers increase, the value of the product will also increase and consumers decide to buy. Often in determining the value of an item or service, consumers compare the ability of an item or service to meet their needs with the ability of substitute goods or services.

According to researchers, the price variable is the most dominant variable related to BPJS Mandiri membership in Tulang Bawang Barat Regency in 2021 because price is a determining factor in respondents' decisions to buy goods or services, in this case health services provided by BPJS Mandiri. Respondents' perceptions of prices associated with family economic conditions will be taken into consideration when making a decision to register as an independent BPJS participant, if the respondent financially has a good family economic condition to meet needs, especially primary needs, both clothing (clothing), food (meal), and board (a place to live) so the price does not become an obstacle for respondents to become independent BPJS participants.

Vice versa, if the family's economic condition is not good, the price becomes an obstacle for respondents to make decisions not to become independent BPJS participants, this is because respondents first prioritize family income for primary needs, especially daily food needs rather than becoming independent BPJS participants who have the obligation to pay regularly every month in the form of contributions as a consequence of becoming an independent BPJS participant. In addition, although financially the family's economic condition is good, but if the respondent has an assessment of the price that must be paid to obtain independent BPJS health services that is not in accordance with the benefits obtained or the price is not in accordance with the expectations desired by the respondent, the respondent tends not to register as independent BPJS participants. This is why price is the most dominant variable related to BPJS Mandiri membership.

CONCLUSIONS

Based on the results of research and discussion of factors related to BPJS Mandiri membership in Tulang Bawang Barat Regency in 2021 it can be concluded: The distribution of BPJS product frequency is higher in the unfavorable category by 82 people (70.1%), the distribution of BPJS price frequency is higher in the poor category by 84 people (71.8%), the distribution channel frequency distribution is higher in the poor category by 68 people (58.1%), the frequency distribution of BPJS Mandiri promotions was higher in the unfavorable category by 71 people (60.7%), the frequency distribution of BPJS Mandiri membership was higher in the non-participant category of BPJS Mandiri by 60 people (51, 3%).

There is a relationship between product and BPJS Mandiri membership (p value = $0.009 < 0.05$). OR = 3,240. There is a price relationship with BPJS Mandiri membership. (p value = $0.001 < 0.05$). OR = 5.078. There is no relationship between distribution channels and BPJS membership (p value = $0.542 > 0.05$). There is a relationship between promotion and membership of BPJS Mandiri (p value = $0.007 < 0.05$). OR = 3,056. Price variable is the most dominant variable related to BPJS Mandiri membership (p value = $0.019 < 0.05$). OR = 3.203.

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