

The Influence of the Marketing Mix Elements on Enrollment Decisions in BPJS Ketenagakerjaan among Non-Wage Recipient (BPU) Workers

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ABSTRACT

BPJS Ketenagakerjaan serves as Indonesia's employment social security institution with the mandate to provide protection for all workers, including those classified as Non-Wage Recipients (BPU). Nevertheless, enrollment among BPU workers continues to lag behind that of formal wage earners. This study examines the extent to which marketing mix components influence enrollment decisions within the BPU segment. Employing a quantitative cross-sectional design, data were collected from 120 purposively selected respondents in Serang City between August and October 2025 using a structured five-point Likert questionnaire. Multiple linear regression analysis was performed to evaluate the relationship between the marketing mix variables and enrollment decisions. The results demonstrate that all four marketing mix dimensions significantly affect the decision to enroll in BPJS Ketenagakerjaan, while promotion exhibits the greatest explanatory power. These findings suggest that more effective promotional activities, broader community engagement, and improved communication regarding program benefits are essential for increasing BPU participation. Strengthening educational initiatives alongside the utilization of digital marketing channels is therefore recommended to support broader enrollment among informal-sector workers.

KEYWORDS - BPJS Ketenagakerjaan, Marketing Mix, Non-Wage Recipient, Participation Decision.

1. INTRODUCTION

National development aims to improve public welfare; one means to achieve this is through the formation of a social protection system for workers. The government, via the Social Security Agency (BPJS Ketenagakerjaan), offers a social security program encompassing Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Security (JHT), and Pension Insurance (JP). This program is designed for both formal employees and informal sector workers categorized as Non-Wage Recipients (BPU).

However, the participation rate of informal workers remains relatively low. BPJS Ketenagakerjaan data from 2024 shows that of the more than 80 million informal workers in Indonesia, only around 20% are registered as active participants. This scenario highlights the minimal involvement of informal workers in social security programs, despite their elevated vulnerability to income loss from job accidents or fatalities.

A crucial element influencing consumers' decisions to participate is the efficacy of the marketing mix, which includes product, price, distribution, and promotion (McCarthy, 1960). In the context of BPJS Ketenagakerjaan, product relates to program protection benefits, price relates to contribution amounts, distribution relates to ease of service access, and promotion relates to community outreach activities. Effective management of the marketing mix is anticipated to enhance public understanding and engagement in the social security program.

Proficient management of the marketing mix is expected to improve public understanding and involvement in the social security program (Serang Branch of BPJS Ketenagakerjaan, 2024). This situation indicates the need for empirical research on the factors influencing people's decisions to become BPJS Ketenagakerjaan participants.

This study seeks to examine the impact of the marketing mix on individuals' decisions to enrol as BPJS Employment participants within the BPU segment in Serang City.

2. MATERIAL AND METHODS

2.1 Research Design

This study employs a quantitative methodology utilising an explanatory survey technique to examine the impact of the marketing mix on individuals' decisions to enrol at BPJS Ketenagakerjaan. The research design is cross-sectional, meaning data collection was conducted over a specific time period.

2.2 Location and Time of Research

The research was conducted in Serang City, Banten Province, which has a significant proportion of informal sector workers. Data collection took place in September–October 2025.

2.3 Population and Sample

The research population comprised all Non-Wage Recipients (BPU) workers in Serang City, amounting to roughly 15,000 individuals, according to statistics from the Serang Branch of BPJS Ketenagakerjaan in 2024. The sample size was calculated using the Slovin formula with a 10% margin of error, yielding 100 responses. The sample strategy utilised was purposive sampling, focusing on informal sector workers in the Serang area who had been informed about BPJS Ketenagakerjaan and were amenable to participating as respondents.

2.4 Data Types and Sources

The study utilised both primary and secondary data. Primary data was collected via questionnaires administered to respondents, while secondary data was sourced from BPJS Ketenagakerjaan reports, governmental publications, and pertinent scientific literature.

2.5 Research Variables

The independent variable in this study is the marketing mix, comprising product (X_1), pricing (X_2), distribution (X_3), and promotion (X_4). The dependent variable is the choice to enrol as a BPJS Employment participant (Y).

2.6 Data collection technique

Data gathering utilised a closed questionnaire using a Likert scale from 1 to 5, augmented by selective interviews for comprehensive insights and documentation from various secondary data sources.

2.7 Validity and Reliability Test

The validity assessment utilised Pearson Product Moment correlation, whilst the reliability analysis employed Cronbach's Alpha, with a criterion of α value ≥ 0.70 signifying a dependable instrument.

2.8 Data Analysis Techniques

The study utilised descriptive statistics to characterise respondents and multiple linear regression to evaluate the impact of independent variables on the dependent variable. Hypothesis testing was performed utilising the partial t-test, simultaneous F-test, and coefficient of determination (R^2) at a significance level of 0.05, following the completion of classical assumption tests for normality, multicollinearity, and heteroscedasticity.

3. RESULTS AND DISCUSSION

3.1 Respondent Overview

This research included 100 participants who were non-wage workers (BPU) in Serang City. Respondent characteristics were collected via a questionnaire and are displayed in Table 1.

Table 1. Characteristics of research respondents

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	60	60%
	Female	40	40%
Age (years)	< 25 years	15	15%
	25–35 years	40	40%
	36–45 years	30	30%
	> 45 years	15	15%
Type of work	Trader	25	25%
	Farmer	20	20%
	Motorcycle	30	30%
	Taxi/Transportation Driver	25	25%
	Other Services	25	25%
Participation Status BPJS Ketenagakerjaan	Already a participant	55	55%
	Not yet a participant	45	45%

The data above indicates that most respondents are of working age (25–45 years) and are employed in the service and trade industries. The majority (55%) are already BPJS Ketenagakerjaan participants, indicating a relatively high initial awareness among BPU workers.

3.2 Validity and Reliability Test Results

Validity testing was performed with Pearson Product Moment correlation analysis for each item of the questionnaire. An item was deemed legitimate if the calculated $r >$ table r (0.195, with $n = 100$ and $\alpha = 0.05$). The test results indicated that all statement items exhibited correlation values ranging from 0.432 to 0.821, signifying that all items within the product, price, distribution, promotion, and participant decision variables were valid. The assessment of reliability was performed via Cronbach's Alpha. A variable is deemed reliable if the α value > 0.70 (Nunnally, 1994). Table 2 presents the findings of the reliability evaluation.

Table 2. Results of the reliability test of research variables

Variables	Number of Items	Cronbach's Alpha (α)	Information
Product (X_1)	4	0,845	Reliable
Price (X_2)	4	0,812	Reliable
Distribution (X_3)	4	0,876	Reliable
Promotion (X_4)	4	0,864	Reliable
Participant Decision (Y)	4	0,853	Reliable

All variables possess an α value > 0.7 , indicating that the research instrument demonstrates strong and consistent dependability.

3.3 Descriptive Analysis of Variables

A descriptive analysis was performed to ascertain respondents' responses to each research variable by utilising the mean score. Table 3 presents the findings of the descriptive analysis of the variables.

Table 3. Results of descriptive analysis of variables

Variables	Score Range (1–5)	Average (Mean)	Category
Product (X_1)	1–5	4,21	Very good
Price (X_2)	1–5	3,92	Good
Distribution (X_3)	1–5	4,05	Good
Promotion (X_4)	1–5	4,26	Very good
Participant Decision (Y)	1–5	4,18	Very good

The table above indicates that all factors fall within the "Good" to "Very Good" category, suggesting that respondents possess a favourable opinion of the BPJS Ketenagakerjaan marketing mix, particularly regarding the promotion and product dimensions.

3.4 Classical Assumption Test

3.4.1 Normality Test

The Kolmogorov–Smirnov Test for normality yielded a significance value of $0.200 > 0.05$, indicating that the data is regularly distributed.

3.4.2 Multicollinearity Test

The tolerance values for all variables > 0.10 , and the VIF values are < 10 , indicating an absence of multicollinearity issues.

3.4.3 Heteroscedasticity Test

The Glejser test indicates that all variables possess a significance value > 0.05 , so confirming that the model is devoid of heteroscedasticity.

3.5 Results of Multiple Linear Regression Analysis

Regression analysis was employed to ascertain the impact of product, pricing, distribution, and promotion variables on the decision to enrol as a BPJS Ketenagakerjaan participant.

Regression Equation

$$Y = 2.154 + 0.228X_1 + 0.181X_2 + 0.204X_3 + 0.316X_4$$

Interpretation of the Equation:

1. The constant ($a = 2.154$) shows that if all four independent variables are zero, then the participant's decision value is 2.154 units.
2. Product Coefficient ($b_1 = 0,228$) → A 1 point enhancement in product perception will elevate the likelihood of participation by 0.228 points.
3. Price Coefficient ($b_2 = 0,181$) → The perception of contribution affordability positively influences participant decisions.
4. Distribution Coefficient ($b_3 = 0,204$) → indicates that increased accessibility to the service correlates with a higher likelihood of participation.
5. Promotion Coefficient ($b_4 = 0,316$) → promotion has the strongest influence on participation decisions.

3.6 t-Test Results (Partial)

The t-test assesses the distinct (partial) impact of each independent variable (X) on the dependent variable (Y). Table 4 presents the outcomes of the descriptive analysis of the variables.

Table 4. t-Test Results (Partial)

Variables	t-count	Sig. (p-value)	Information
Product (X_1)	3,425	0,001	Significant
Price (X_2)	2,756	0,007	Significant
Distribution (X_3)	3,019	0,003	Significant
Promotion (X_4)	4,856	0,000	Significant

All factors exhibit a p-value < 0.05 , indicating that each variable exerts a positive and substantial impact on the decision to enrol as a BPJS Ketenagakerjaan participant. The promotion variable exerts a significant influence.

3.7 F Test Results (Simultaneous)

The F test assesses the cumulative impact of all independent variables on the dependent variable. Table 5 presents the outcomes of the descriptive analysis of the variables.

Table 5. F Test Results (Simultaneous)

F-count	Sig. (p-value)	Conclusion
46,287	0,000	Significant

A significant value of $0.000 < 0.05$ suggests that the four marketing mix variables collectively exert a substantial influence on the choice to enrol as a BPJS Ketenagakerjaan participant.

3.8 Coefficient of Determination (R²)

The R² value is 0.681, meaning that 68.1% of the variation in participants' decisions can be explained by the four independent variables (product, price, distribution, and promotion). The remaining 31.9% is influenced by other factors such as trust, experience, and social support.

3.9 The Influence of Variables on the Decision to Become a BPJS Ketenagakerjaan Participant

3.9.1 The Influence of Products on the Decision to Become a BPJS Ketenagakerjaan Participant

The study's findings demonstrate that the product variable (X_1) exerts a significant and positive influence on the decision to enrol as a BPJS Ketenagakerjaan participant, evidenced by a t-value of 3.425 and a p-value of 0.001. This indicates that a more favourable opinion of BPU workers regarding the products provided by BPJS Ketenagakerjaan—specifically, the advantages of the social security program—correlates with an increased propensity to engage actively. This discovery corroborates the theory stated by Kotler and Keller (2016), which asserts that items constitute a fundamental component of marketing campaigns, since they are the primary catalyst for generating attention and influencing purchasing decisions. In the context of public services, products are not only understood as tangible goods, but also the form of benefits and social protection felt by the community. BPJS Ketenagakerjaan offers four main products, namely:

1. Work Accident Insurance (JKK) – offers coverage for the risk of occupational accidents.
2. Death Guarantee (JKM) – provides compensation for the heirs of participants who die.
3. Old Age Security (JHT) – functions as long-term savings.
4. Pension Guarantee (JP) – provides continuous income when the participant is no longer working.

The survey results indicated that most respondents assessed BPJS Ketenagakerjaan items as "very useful and suitable for their needs," achieving an average score of 4.21. This signifies that social protection benefits are a fundamental value and a significant attraction for BPU employees.

This finding aligns with the studies by Yuliani (2021) and Rahmadani (2023), which demonstrate that perceived product benefits and quality significantly influence consumers' decisions to get or utilise social services. Zeithaml (1988) also suggested that perceived value is formed when the benefits obtained exceed the costs incurred.

In a social context, informal workers tend to weigh job risks and family economic security. Therefore, the more they understand that BPJS Ketenagakerjaan provides protection, the more likely they are to participate.

Furthermore, these findings also indicate that product design and clarity of service information are crucial aspects. Many respondents reported being attracted to enrollment due to clear explanations of benefits and claims procedures. This aligns with Kotler & Armstrong's (2018) theory that clarity of product benefits is part of an augmented product, namely added value that strengthens positive perceptions of the service.

Therefore, it can be concluded that the success of BPJS Ketenagakerjaan's product in attracting BPU participants depends heavily on the institution's ability to explain benefits, provide service certainty, and simplify product access to meet the socioeconomic needs of informal workers.

3.9.2 The Influence of Price on the Decision to Become a BPJS Ketenagakerjaan

The study indicates that the price variable (X_2) exerts a significant and positive influence on the decision to enrol as a BPJS Employment participant, evidenced by a t-value of 2.756 and a p-value of 0.007. The greater the affordability and flexibility of payments established by BPJS Employment, the higher the likelihood that BPU workers will opt to become participants. This outcome aligns with Tjiptono's theory (2019), which posits that price perception is a primary predictor of purchase decisions, as prices signify the sacrifices consumers must endure. In the context of social security, "price" is not only interpreted as a financial contribution, but also as a form of contribution to long-term economic security.

Most respondents in this study considered BPJS Ketenagakerjaan contributions—for example, Rp16,800 per month for JKK and JKM—to be affordable and commensurate with the benefits received. This is reflected in the average response value for the price variable of 3.92 (good category). The flexibility of payment methods, whether through Perisai agents, the JMO app, or retail outlets, also increases participant convenience. This aligns with research by Monroe (2003), which states that perceived value is formed when the price is considered comparable to or less than the benefits received.

This study also found that some non-participant respondents had not joined not because they couldn't afford it, but because they didn't understand the contribution mechanism and its long-term benefits. This reinforces Kotler & Zaltman's (1971) argument in social marketing theory, which states that people are often reluctant to pay for social programs not because of high prices, but because they haven't yet formed a perception of the value of the benefits.

Previous research by Wibowo (2020) also showed similar results: the perception of fair and clear prices increases public interest in becoming BPJS participants. Therefore, price communication strategies are an important aspect of social marketing—not simply lowering rates, but also increasing the perception of value through benefit education. Consequently, it may be inferred that price considerations affect participation decisions both economically and in terms of psychological and social dimensions. When BPU workers understand that contributions are a long-term investment in protection, they are more motivated to participate voluntarily.

3.9.3 The Influence of Distribution on the Decision to Become a BPJS Ketenagakerjaan Participant

The regression test results indicate that the distribution variable (X_3) has a t-value of 3.019 and a p-value of 0.003, which is below 0.05, signifying a positive and significant impact on the decision to enrol as a BPJS Ketenagakerjaan participant. The regression coefficient of 0.204 signifies that each enhancement in the sense of service accessibility will elevate the likelihood of BPU workers opting to participate. This finding confirms that ease of service access, flexibility of registration channels, and speed of service are important factors that shape the positive experience of public service consumers. In service marketing theory, Lupiyoadi (2018) emphasizes that distribution (place) includes all activities that ensure that services can be obtained by consumers easily, timely, and efficiently.

BPJS Ketenagakerjaan has developed various service distribution channels, such as:

- Jamsostek Mobile (JMO) application that allows online registration and payment of contributions.
- Collaboration with Perisai agents, banks, and retail outlets (Alfamart/Indomaret) to facilitate transactions.
- Establishment of branch offices and mobile service posts in areas with high concentrations of BPU workers.

The availability of easily accessible distribution channels makes BPJS services closer to the community, in accordance with the concept of service accessibility (Parasuraman, Zeithaml, & Berry, 1988) that ease of access is the main determinant of consumer satisfaction and decisions.

The results of this study support Rahmadani's (2023) study, which found that the distribution dimension has the most significant influence on consumers' decisions to use public services because it reduces barriers of distance, time, and bureaucracy. Hidayat's (2021) research also shows that the addition of digital channels and Perisai agents

in rural areas significantly increased BPU participant registration. Empirically, respondents to this study rated the BPJS distribution aspect as "good" with an average score of 4.05. This indicates that digital service innovations and local partnerships have met user expectations. However, some respondents still complained about the lack of information about agent locations and how to use the JMO application, indicating the need to improve digital literacy. These findings reinforce Kotler & Keller's (2016) theory that distribution concerns not only physical location but also the ease of obtaining services anytime and anywhere (omnichannel access). Consequently, it can be inferred that enhanced and more adaptable access to BPJS Ketenagakerjaan service distribution increases the likelihood of BPU workers opting to become active participants.

3.9.4 The Influence of Promotion on the Decision to Become a BPJS Ketenagakerjaan Participant

The study's findings indicate that the promotion variable (X_4) exerts the most substantial impact compared to other factors, evidenced by a t-count of 4.856 and a p-value of $0.000 < 0.05$. The model coefficient of 0.316 signifies that improving the effectiveness of promotional initiatives significantly affects BPU workers' decisions to enrol in BPJS Ketenagakerjaan. This study corroborates the assertion by Kotler & Keller (2016) that promotion functions as the principal means to inform, persuade, and remind consumers about products or services. In the context of public institutions, promotion functions not to sell, but to educate and motivate the community to participate in social programs (Andreasen, 1994).

The current BPJS Ketenagakerjaan promotion strategies include:

- Direct socialization through community activities, UMKM, and local government.
- Digital campaigns on social media (Instagram, TikTok, YouTube, Facebook) with educational content.
- Cooperation between mass media and religious institutions to expand the reach of messages.
- Empowerment of Perisai ambassadors as an extension of communication at the community level.

Respondents gave the highest average score for the promotion variable (4.26), indicating that most considered BPJS promotional activities to be informative, engaging, and easy to understand. However, some respondents suggested that promotions should emphasize actual participant testimonials and benefit simulations, rather than just slogans or invitations. These results support research by Misbach (2022) and Hidayat (2021), which both found that promotion was the most dominant variable influencing BPJS Employment participation decisions. Both studies confirmed that promotions are effective in increasing public awareness and trust, especially when messages are packaged with relevant social narratives.

From a consumer behavior perspective, these findings can be explained through the Elaboration Likelihood Model (Petty & Cacioppo, 1986), where promotional messages delivered intensively and credibly will be processed through the central route, resulting in stronger and more sustainable attitude changes towards purchasing or joining decisions. Moreover, the efficacy of BPJS advertisements can be evaluated by the AIDA (Attention, Interest, Desire, Action) model. Promotional activities that capture attention (A), stimulate interest (I), generate desire (D), and eventually prompt action (A) have been demonstrated to expedite the decision-making process for BPU participants. Therefore, BPJS Employment's promotional strategy should not only focus on the quantity of outreach activities, but also on message quality, audience segmentation, and media selection. The digital marketing mix approach needs to be continuously strengthened to reach young workers and online-based informal sectors (freelancers, online motorcycle taxi drivers, etc.). Consequently, it may be inferred that promotion is the predominant element affecting BPU workers' decisions to enrol as BPJS Employment participants, as promotion serves as a communicative conduit that converts awareness into tangible action.

3.9.5 Comparative Analysis

The regression results show that the order of influence, from greatest to least, is:

Promotion ($\beta = 0.316$) \rightarrow Product ($\beta = 0.228$) \rightarrow Distribution ($\beta = 0.204$) \rightarrow Price ($\beta = 0.181$)

This order reflects that BPU workers' decisions are more influenced by emotional-communicative factors (promotion) and benefit value (product) than by economic factors (price). This corresponds with social marketing

theory, which underscores the significance of persuasive and instructive communication in influencing social behaviour.

3.10 Implications of Research Results

3.10.1 Theoretical Implications

This research validates the marketing mix theory proposed by McCarthy (1960) and further refined by Kotler & Keller (2016), which asserts that customer decisions are simultaneously influenced by four fundamental elements: *product, price, place (distribution), and promotion*. In the realm of public services like BPJS Ketenagakerjaan, these findings indicate that the marketing mix concept is pertinent not just to the commercial sector but is also successfully implemented in social marketing. This means that classical marketing theory can be used to understand community participation behavior in non-profit social security programs.

The discovery that the promotion variable exerts the most significant influence enhances the consumer behaviour theory provided by Engel, Blackwell, and Miniard (2018), which emphasizes the importance of external stimuli (marketing stimuli) in the decision-making process. In a social context, promotion is not merely a persuasive tool, but rather an educational mechanism to build public awareness and trust in the value of social protection. This research further substantiates the SERVQUAL model (Parasuraman et al., 1988), emphasising the significance of service accessibility and product reliability in shaping consumer choices. The findings of this study affirm that accessibility and public communication are critical components in formulating a marketing mix for social care institutions.

3.10.2 Practical Implications

This study's results offer essential insights for BPJS Ketenagakerjaan in formulating strategies to enhance participation, especially within the BPU (Non-Wage Recipient) sector, which is characterised by elevated economic risk and diminished understanding of social security.

The practical implications can be outlined as follows:

- **Optimization of Educational Promotion**
Promotion has proven to be the most influential variable in participant decisions. Therefore, BPJS Ketenagakerjaan needs to strengthen its public communication strategy to be more personalized, interactive, and community-based. Digital media campaigns should be complemented by real-life testimonials and benefit simulations to make promotional messages more readily accepted by informal workers.
- **Adaptive Product Re-design**
Products need to be continuously developed to better suit the needs and characteristics of BPU workers, for example through flexible contribution packages, micro-savings features, or incentives for participants who consistently pay their contributions.
- **Price Flexibility and Contribution Scheme**
While price isn't a dominant factor, perceived affordability remains important. BPJS Ketenagakerjaan could consider a progressive contribution model or cross-subsidy, where higher-income participants could support the sustainability of lower-income participants.
- **Expansion of Service Distribution Access**
Ease of access can be improved through comprehensive digitalization (via the JMO app), increasing the capacity of Perisai agents, and collaborating with digital economy platforms such as marketplaces and e-wallets to make premium payments more accessible.
- **Collaborative Marketing Approach**
Cross-sector collaboration with local governments, religious institutions, professional associations, and cooperatives will increase the effectiveness of social campaigns. Community-based social marketing has been shown to be more effective in driving participation decisions than mass promotions that are purely informative (Rahmadani, 2023).

4. CONCLUSION

This study seeks to examine the impact of the marketing mix on the decision-making processes of non-wage workers (BPU) about their participation in BPJS Ketenagakerjaan. The findings indicate that product, pricing, distribution, and promotion exert both simultaneous and partial positive and substantial effects on the decision to participate. The coefficient of determination ($R^2 = 0.681$) signifies that 68.1% of the variance in participation decisions is attributable to the marketing mix variables, whereas the residual variance is affected by external factors not encompassed in the research model.

Of the variables examined, promotion emerged as the most significant factor affecting individuals' decisions to join, underscoring the necessity of strong communication and outreach methods to enhance participation among informal workers. Furthermore, perceptions of program benefits (product), contribution affordability (price), and ease of service access (distribution) were also shown to play a role in driving participation decisions. The results confirm that employing an integrated marketing mix is an effective strategy for increasing the participation of informal sector workers in social security programs.

Practically, the results of this study imply that BPJS Ketenagakerjaan needs to strengthen its education- and community-based promotional strategies, increase access to services through digital platforms, and ensure affordability of contributions for informal workers. However, this study is limited by its regional scope and relatively small sample size. Therefore, it is recommended that future research expand its scope by including additional factors such as public trust, institutional reputation, and risk perception to create a more comprehensive model explaining individuals' decisions to participate in social security programs.

5. ACKNOWLEDGEMENTS

The author wishes to convey appreciation to Universitas Sultan Ageng Tirtayasa for the academic assistance provided throughout the completion of this research. The author conveys appreciation to the research supervisors for their advice and astute recommendations. Appreciation is extended to the respondents, particularly BPJS Ketenagakerjaan BPU participants, who participated in this study.

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