

The Role of the Marketing Mix in the Decision to Enroll in BPJS Ketenagakerjaan among the Non-Wage Recipient (BPU) Segment

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ABSTRACT: BPJS Ketenagakerjaan (Employment Social Security Agency) is responsible for providing social protection to all workers, including those in the Non-Wage Recipient (BPU) segment. However, participation in the BPU segment remains relatively low compared to wage earners. This study aims to examine the influence of the marketing mix—product, price, distribution, and promotion—on the decision to enroll in BPJS Ketenagakerjaan among BPU workers. This research was conducted in Serang City from August to October 2025 using a quantitative survey approach. The population consisted of BPU workers, with 120 respondents selected through purposive sampling. Data were collected using a structured questionnaire with a five-point Likert scale and analyzed using multiple linear regression. The results show that all marketing mix variables significantly influence the decision to enroll in BPJS Ketenagakerjaan. Among these variables, promotion has the strongest effect. This finding highlights the importance of effective communication and outreach strategies in increasing participation among BPU workers. This study recommends strengthening educational programs, expanding digital promotion channels, and improving communication of program benefits to increase enrollment in the BPU segment.

KEYWORDS : *BPJS Employment, BPU Segment, Marketing Mix, Participation Decision*

I. INTRODUCTION

National development aims to improve public welfare, one way of doing this is through the implementation of a social protection system for workers. The government, through the Social Security Agency (BPJS Ketenagakerjaan), provides a social security program that includes Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Security (JHT), and Pension Insurance (JP). This program is intended not only for formal workers but also for informal sector workers classified 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 situation indicates the low participation of informal workers in social security programs, despite this group being at high risk of income loss due to workplace accidents or death.

One factor that can influence people's decision to participate is the effectiveness of the marketing mix, which encompasses 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. Proper marketing mix management is expected to increase public understanding and interest in participating in the social security program.

In Serang City, the participation rate of BPU workers is still relatively low, at around 35% of the estimated total informal workers (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. Therefore, this study aims to analyze the influence of the marketing mix on people's decisions to become BPJS Ketenagakerjaan participants in the BPU segment in Serang City.

II. MATERIAL AND METHODS

2.1 Research Design

This study uses a quantitative approach with an explanatory survey method to analyze the influence of the marketing mix on people's decisions to become BPJS Ketenagakerjaan participants. 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 study population was all Non-Wage Recipients (BPU) workers in Serang City, totaling approximately 15,000 people based on data from the Serang Branch of BPJS Ketenagakerjaan in 2024. The sample was determined using the Slovin formula with a 10% error rate, resulting in 100 respondents. The sampling technique used purposive sampling with the criteria of informal sector workers, domiciled in the Serang area, having received information about BPJS Ketenagakerjaan, and being willing to be respondents.

2.4 Data Types and Sources

The research used primary and secondary data. Primary data was obtained through questionnaires distributed to respondents, while secondary data was obtained from BPJS Ketenagakerjaan reports, official publications, and relevant scientific literature.

2.5 Research Variables

The independent variable in this study is the marketing mix, which consists of product (X_1), price (X_2), distribution (X_3), and promotion (X_4). The dependent variable is the decision to become a BPJS Employment participant (Y).

2.6 Data collection technique

Data collection was carried out through a closed questionnaire with a Likert scale of 1–5, limited interviews to deepen information, and documentation from various secondary data sources.

2.7 Validity and Reliability Test

The validity test was conducted using Pearson Product Moment correlation, while the reliability test used Cronbach's Alpha with the criteria of α value ≥ 0.70 indicating a reliable instrument.

2.8 Data Analysis Techniques

Data analysis was conducted through descriptive analysis to describe the characteristics of respondents and multiple linear regression analysis to test the influence of independent variables on the dependent variable. Hypothesis testing was conducted using the t-test (partial), F-test (simultaneous), and coefficient of determination (R^2) with a significance level of 0.05 after fulfilling the classical assumption tests including normality, multicollinearity, and heteroscedasticity.

III. RESULTS AND DISCUSSION

3.1 Respondent Overview

This study involved 100 respondents who were non-wage workers (BPU) in Serang City. Respondent characteristics were obtained through a questionnaire and are presented 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 Taxi/Transportation Driver	30	30%
	Other Services	25	25%
Participation Status BPJS Ketenagakerjaan	Already a participant	55	55%
	Not yet a participant	45	45%

The table above shows that the majority of respondents are of productive age (25–45 years old) and work in the service and trade sectors. 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 conducted using Pearson Product Moment correlation analysis for each questionnaire item. An item was declared valid if the calculated $r >$ table r (0.195, at $n = 100$ and $\alpha = 0.05$). The test results showed that all statement items had correlation values between 0.432–0.821, which means all items in the product, price, distribution, promotion, and participant decision variables were valid. Reliability testing was conducted using Cronbach's Alpha. A variable is considered reliable if the α value is ≥ 0.70 (Nunnally, 1994). The results of the reliability test are shown in Table 2.

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 have an α value > 0.7 so that the research instrument has good and consistent reliability.

3.3 Descriptive Analysis of Variables

Descriptive analysis was conducted to determine respondents' responses to each research variable using the average (mean) score. The results of the descriptive analysis of the variables are displayed in Table 3.

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

From the table above, it can be concluded that all variables are in the "Good" to "Very Good" category, indicating that respondents have a positive perception of the BPJS Ketenagakerjaan marketing mix, especially the promotion and product aspects.

3.4 Classical Assumption Test

3.4.1 Normality Test

The normality test using the Kolmogorov–Smirnov Test showed a significance value of $0.200 > 0.05$, so the data was normally distributed.

3.4.2 Multicollinearity Test

The tolerance value of all variables is > 0.10 and the VIF value is < 10 , indicating that there is no multicollinearity problem.

3.4.3 Heteroscedasticity Test

The Glejser test shows that all variables have a significance value > 0.05 , so the model is declared free of heteroscedasticity.

3.5 Results of Multiple Linear Regression Analysis

Regression analysis was used to determine the influence of product, price, distribution, and promotion variables on the decision to become 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 ($b_1 = 0,228$) → Every 1 point increase in perception of the product will increase the decision to become a participant by 0.228 points.
3. Price Coefficient ($b_2 = 0,181$) → Perception of contribution affordability has a positive influence on participant decisions.
4. Distribution Coefficient ($b_3 = 0,204$) → the easier it is to access the service, the higher the decision to become a participant.
5. Promotion Coefficient ($b_4 = 0,316$) → promotion has the strongest influence on participation decisions.

3.6 t-Test Results (Partial)

The t-test is used to determine the effect of each independent variable (X) individually (partially) on the dependent variable (Y). The results of the descriptive analysis of the variables are shown in Table 4.

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 variables have a *p-value* < 0.05, meaning each variable has a positive and significant influence on the decision to become a BPJS Ketenagakerjaan participant. The promotion variable has a dominant influence.

3.7 F Test Results (Simultaneous)

The F test is used to determine the effect of all independent variables simultaneously on the dependent variable. The results of the descriptive analysis of the variables are shown in Table 5.

Table 5. F Test Results (Simultaneous)

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

The significance value of 0.000 < 0.05 indicates that the four marketing mix variables simultaneously have a significant influence on the decision to become 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 results of the study indicate that the product variable (X₁) has a positive and significant effect on the decision to become a BPJS Ketenagakerjaan participant, with a *t-value* of 3.425 and a *p-value* of 0.001. This means that the better the perception of BPU workers towards the products offered by BPJS Ketenagakerjaan—in this case, the benefits of the social security program—the higher their tendency to become active participants. This finding supports the theory of Kotler and Keller (2016) which states that products are a core element in marketing strategies because they are the first factor that triggers interest and 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) – provides protection against the risk of work 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 showed that the majority of respondents rated BPJS Ketenagakerjaan products as "very useful and appropriate to their needs," with an average score of 4.21. This indicates that social protection benefits are a core value and a major draw for BPU workers.

This finding aligns with research by Yuliani (2021) and Rahmadani (2023), which found that perceived product benefits and quality significantly influence consumers' decisions to purchase or use 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 analysis results show that the price variable (X_2) has a positive and significant influence on the decision to become a BPJS Employment participant, with a *t-value* of 2.756 and a *p-value* of 0.007. This means that the more affordable and flexible the contributions set by BPJS Employment, the more likely BPU workers are to decide to become participants. This result is consistent with Tjiptono's theory (2019) which explains that price perception is one of the main determinants of purchasing decisions, because prices reflect the sacrifices that consumers must make. 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. Therefore, it can be concluded that price factors influence participation decisions not only economically, but also psychologically and socially. 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 show that the distribution variable (X_3) has a *t-count* = 3.019 and a *p-value* = $0.003 < 0.05$, which means it has a positive and significant effect on the decision to become a BPJS Ketenagakerjaan participant. The regression coefficient value of 0.204 indicates that every increase in the perception of ease of service access will increase the decision of BPU workers to join as participants. 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). Therefore, it can be concluded that the easier and more flexible access to BPJS Ketenagakerjaan service distribution, the greater the opportunity for BPU workers to make the decision to become active participants.

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

The results of the study indicate that the promotion variable (X_4) has the strongest influence compared to other variables, with a t -count = 4.856 and a p -value = 0.000 < 0.05. The regression coefficient value of 0.316 confirms that increasing the effectiveness of promotional activities significantly encourages the decision of BPU workers to join BPJS Ketenagakerjaan. This finding is in line with the theory of Kotler & Keller (2016) which states that promotion is the main 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. Furthermore, the effectiveness of BPJS promotions can also be analyzed using the AIDA (Attention, Interest, Desire, Action) model. Promotional activities that attract attention (A), foster interest (I), create desire (D), and ultimately encourage action (A) have been shown to accelerate 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.). Therefore, it can be concluded that promotion is the most dominant factor influencing BPU workers' decisions to become BPJS Employment participants, as promotion functions as a communication bridge that transforms awareness into concrete action.

3.9.5 Comparative Analysis

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

Promotion ($\beta = 0.316$) → Product ($\beta = 0.228$) → Distribution ($\beta = 0.204$) → 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 aligns with social marketing theory, which emphasizes the importance of persuasive and educational communication in shaping social behavior.

3.10 Implications of Research Results

3.10.1 Theoretical Implications

This research reinforces the marketing mix theory proposed by McCarthy (1960) and expanded by Kotler & Keller (2016), which states that consumer decisions are simultaneously influenced by four main elements: *product*, *price*, *place (distribution)*, and *promotion*. In the context of public services such as BPJS Ketenagakerjaan, these results demonstrate that the marketing mix concept is not only relevant to the commercial sector but is also effectively applied in social marketing. This means that classical marketing theory can be used to understand community participation behavior in non-profit social security programs.

The finding that the promotion variable has the most dominant influence extends the consumer behavior theory of Engel, Blackwell & 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. Furthermore, another theoretical contribution of this study is the reinforcement of the SERVQUAL model (Parasuraman et al., 1988), in which perceptions of ease of distribution (service access) and product reliability play a significant role in shaping consumer decisions. Thus, the results of this study confirm that the dimensions of accessibility and public communication need to be considered as important elements in developing a marketing mix for social service institutions.

3.10.2 Practical Implications

Practically, the results of this study provide important input for BPJS Ketenagakerjaan in designing strategies to increase participation, especially for the BPU (Non-Wage Recipient) segment which is a target group with high economic risk and low social security awareness.

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).

IV. CONCLUSION

This study aims to analyze the influence of the marketing mix on the decision of non-wage workers (BPU) to become BPJS Ketenagakerjaan participants. The results show that product, price, distribution, and promotion simultaneously and partially have a positive and significant influence on the decision to become participants. The coefficient of determination ($R^2 = 0.681$) indicates that 68.1% of the variation in participation decisions can be explained by the marketing mix variables, while the remainder is influenced by other factors outside the research model.

Among the variables studied, promotion was the most dominant factor influencing people's decision to join, demonstrating the importance of effective communication and outreach strategies in increasing informal worker participation. 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. These findings confirm that implementing an integrated marketing mix is an effective strategy in increasing informal sector worker participation 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, future research is recommended to expand the research area and include other variables such as public trust, institutional image, and risk perception to obtain a more comprehensive model to explain people's decisions to participate in social security programs.

V. ACKNOWLEDGEMENTS

The author would like to express gratitude to Universitas Sultan Ageng Tirtayasa for the academic support during the completion of this research. The author also thanks the research supervisors for their guidance and valuable suggestions. Appreciation is extended to the respondents, particularly BPJS Ketenagakerjaan BPU participants, who participated in this study.

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