Influence of Social, Personal and Psychological Factors on Decision Making Choose Non BPJS Insurance in the Depok Area

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ABSTRACT

The development of an increasingly modern era has caused the need for individuals to increase by the time. The change is caused by the social factors, personal factors and psychological factors of each individual. Each individual is surrounded by a variety of risks, both in the form of small risks and large risks, thus influencing the anticipation of these risks. This study aims to examine social factors, personal factors and psychological factors for decisions making on choosing non BPJS life insurance in Depok.

The research method used primary data with a questionnaire tool, from 150 respondents who are residents in the Depok area. The analytical tool uses Likert's Summated Rating (LSR) scale, and Structural Equation Modeling (SEM) test. The results of the validity of the processed data are valid and used in the next calculation. When tested for data reliability, all variables are reliable. SEM test is used to prove the influence and statistical analysis of the research data used.

Based on the test results obtained the results that social factors and psychological factors significantly influence the purchase decision of non BPJS life insurance. Meanwhile, personal factors do not have a significant effect on the purchase decision of non BPJS life insurance in Depok.

Keywords: *social factors, personal factors, psychological factors, life insurance*

INTRODUCTION

The development of an increasingly modern era has caused the need for individuals increasing by the time. The change is caused by the social factors, personal factors and psychological factors of each individual. Each individual is surrounded by a variety of risks, both in the form of small risks and large risks, thus influencing the anticipation of these risks.

The risk arises due to the existing uncertainty conditions. Conditions of uncertainty arise due to imperfections of forecasting. There are several factors from the causes of risk or loss, namely social risk, physical risk and economic risk. It is very important to know where the cause of the risk is because it will affect how to handle it and the duty of insurance is to protect individuals from these risks. From a social point of view, insurance can be interpreted as a social organization that accepts the transfer of risk and collects funds from members to pay for losses that may occur to each member. Because losses will definitely occur to each member.

Insurance companies are not authorized to prevent unexpected losses. For example, natural disasters, illness, accidents or even death. But insurance companies can reduce the uncertainty of the economic burden of uncertain losses. However, this is given by insurance companies if they have paid insurance premiums.

Today, the government has an individual's obligation to have insurance. The insurance is managed by the government and is free for individuals who have an low economic background. The insurance is named BPJS, the Social Security Organizing. BPJS was previously called ASKES (Health Insurance), which was managed by PT Askes Indonesia (Persero), but according to Law No. 24 of 2011 concerning BPJS, PT. Askes Indonesia has changed to BPJS Kesehatan since January 1, 2014.

BPJS is a public legal entity that is responsible to the president and serves to organize a health insurance program for all Indonesians including foreigners who work for at least 6 months in Indonesia. For the legal basis BPJS is based on the 1945 Constitution (UUD 1945), Law No. 24 of 2011 concerning the Social Security Administering, and Law No. 40 of 2004

concerning the national social security system, article 5 paragraph (1) and article 52.

The advantage of this BPJS is the low cost or fee for the premium fee unlike the existing private insurance. For example, the premium cost for class 1 treatment costs is enough to pay Rp. 80,000, then for class 2 it is Rp. 51,000 and for class 3 Rp. 25,500. And without a medical check-up, each individual can easily register and get a BPJS insurance policy, while for private insurance, medical check-ups are required to register as a member of an insurance policy holder, even prospective policyholders may fail to get the policy if the medical results the check-up is not good.

Behind the excess BPJS there is a deficiency. According to the system imposed by the BPJS users can not be directly served in the Hospital (RS) because there are several stages in advance to get treatment in the Hospital (RS). Then a long queue to get treatment and take care of the documents needed and only in Indonesia. While for private insurance users do not need to be complicated or queue long to get the necessary care.

Since the launch of the BPJS program January 1, 2014 many cases have occurred due to the hospital and BPJS insurance program holders. Examples such as Masyta Dewi on August 1 2015 were treated in Moehammad Hoesin's hospital in the Palembang area. Masyta suffered from setadium IV lung cancer but on August 10 he was forced to leave by the hospital even though the condition at that time was in a coma. Then the case with deborah babies who were late in handling due to using the BPJS program.

In Indonesia there are a number of private insurance companies, such as ANZ, Allianz, Prudential, Manulife, Cigna and Avrist. The company offers a variety of insurance products according to individual needs. For example Prudential insurance company for life insurance. The company divides its three products namely Prumed Cover providing additional benefits in the form of daily inpatient, ICU and surgery to the main insured if hospitalized at the hospital, Pru Prime health care cover a comprehensive solution for health protection with payment of benefits according to hospital bills for some the benefits of the Pruprime Health Care cover, and hospita Pru Benefits table.

Pruprime health care cover benefits, dan *Pruhospital & surgical* cover plus sharia

provide hospitalization coasts, intensive Care Unit (ICU), and surgery according to the plan that is taken as long as the insured participant undergoes the hospital or clinic treatment. Because of the increasing number of cases that uses BPJS program, many people are switching from government program to private insurance company that uses premium that are more expensive but more guarantee from medical expense and facilities provided. The purpose of this study was to analyze the influence of social factors, personal factors, and psychological factors on decision making in choosing life insurance non BPJS in Depok.

RESEARCH METHODOLOGY

Factors that influence consumer behavior According to Setiadi (2003: 11), purchasing decisions from buyers are strongly influenced by cultural, social, personal, and psychological factors of the buyer, most of which are factors that cannot be controlled by marketers, but must be true really taken into account.

The relationship between interrelated variables such as 1) Social Influence on Purchase Decisions. Humans in their daily lives always socialize or connect with other people. Both directly and indirectly. Interactions that occur continuously can affect their purchasing behavior. According to Pebrianti's research (2013: 16) the study concluded that social influences significantly and positively on purchasing decisions. 2) Personal Influence on Purchase Decisions. Personality can be a very useful variable in analyzing consumer brand choices (Kotler and Keller, 2009: 223). The idea is that brands also have personality, and that consumers may choose a brand that has a personality that matches their personality. The results of the research by Hutagalung and Aisha (2008: 101) indicate that personal factor variables positively influence consumer purchasing decisions. 3) Psychological Influence on Purchase Decisions. A person's purchase choice is influenced by four main psychological factors, namely motivation, perception, knowledge, beliefs and attitudes. A person's motivation has several needs at a time, can be biogenic, which arises from physiological tension, such as hunger, thirst, comfort, psychogenic needs, which arise from psychological tension, such as the need to be recognized, self-esteem and feel humiliated in the community. The higher the motivation,

perception, knowledge, beliefs and attitudes of a person towards a product, the higher the consumer's decision to make a purchase. The

results of the research by Frederecca and Chairy (2010: 141) show that consumer psychological factors influence purchasing decisions.
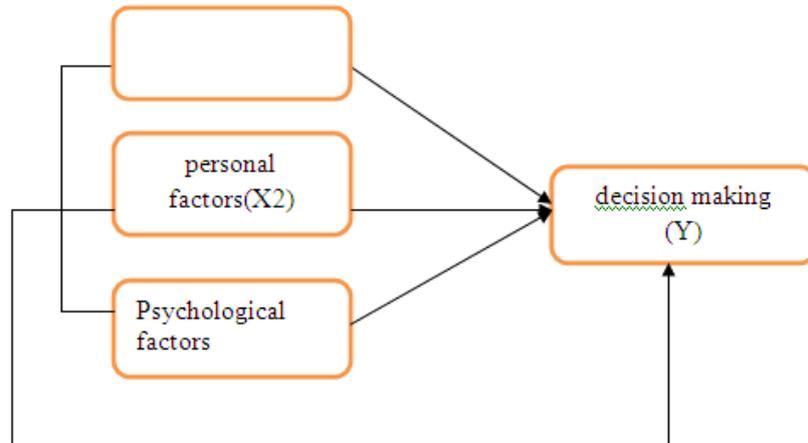

Figure1. *Research Thinking Framework*

The object in this study are people in Depok who have non BPJS insurance. The data taken are primary data, namely data taken from the answers to questionnaires filled in by each respondent. Variables consist of independent or independent variables such as 1) Social factors (X1) consisting of Life Experience, Social Status, Family. 2) Psychological Factors (X2) consisting of Motivation, Perception, Knowledge. 3) Personal Factor (X3) which consists of Economic Condition, Income, Lifestyle. While the dependent variable or dependent decision in choosing insurance (Y) consists of dropping the best choice, decision making is done consciously and re-election.

Data measurement techniques using Likert's Summated Rating (LSR) is an attitude measuring method that widely used in social research because the simplicity of the LSR is very useful to compare the scores of each person with the distribution of scale and other groups of people, and to see the development or change of attitude after the experiment or its occurrence.

The data analysis tool uses Structural Equation Modeling (SEM) which is a causal model (causal modeling). Latent variables and manifest variables are important concepts in SEM. The latent variable is also called the unobserved variable. Manifest variables are also called observed variables and measured variables or indicators.

RESULTS AND DISCUSSION

Before processing the questionnaire data, the author first identifies the characteristics of each respondent consisting of age, gender, type of

work, income level and insurance company used by the respondent. In identifying gender, the authors divided into 2 criteria, namely men and women who obtained that for respondents who had male as many as 68 people (45.3%), while for female as many as 82 people (54.6%).

In identifying the type of work, the author divides the type of work into 5 criteria, namely students, civil servants, private employees, entrepreneurs, and others. Obtained that for respondents who have the type of work that is students as many as 10 people (6.6%), for civil servants as many as 20 people (13.3%), private employees as many as 68 people (45.3%) and as many as 17 entrepreneurs people (11.3%), while for others there were 35 people (23.5%).

In identifying income levels, the author divides the type of work into 4 criteria, namely with income less than Rp. 1,000,000, Rp. 1,000,000 - Rp 5,000,000, Rp. 5,000,000 - Rp. 10,000,000, and more than Rp. 10,000,000 In Table 3 below, the income level of the respondent will be presented. Obtained that for respondents who have this type of work that is income less than Rp. 1,000,000 as many as 10 people (6.6%), for Rp. 1,000,000 - Rp 5,000,000 as many as 63 people (42%), and Rp. 5,000,000 - Rp. 10,000,000 as many as 45 people (30%), while for more than Rp. 10,000,000 as many as 32 people (21.4%).

In this questionnaire there are several insurance companies used by respondents. It was found that for respondents who had AIA insurance 12 people (8%), AXA insurance 36 people (24%), Allianz insurance 25 people (16.6%), ANZ insurance 14 people (9.3%), Prudential

insurance 13 people (8.6%), Manulife insurance 12 people (8%), Sinarmas insurance 21 people (14%), Jiwasraya insurance 17 people (1.3%).

Structural Equation Modeling Analysis requires normal distribution data. Normality test can be done by looking at the normal distribution histogram, but in this study the authors used the analysis of Normal P Plot Chart where normality can be detected by spreading two (dots) on the diagonal axis of the graph. The results are obtained that the data spreads around the diagonal line and follows the direction of the diagonal line. So that this research model can be said to fulfill the assumption of normality.

The total number of samples in this study also refers to the minimum sample using SEM analysis tools, namely 100-200 samples (Hair, Anderson, Tatham and Black in Ferdinand, 2000, p.48). The number of respondents in this study were 150 respondents. The amount is considered to meet the criteria because the minimum sample size for research using statistical tools is Structural Equation Modeling (SEM) of 5-0 observations for each parameter estimated (Ferdinand, 2002). The number of samples of 150 respondents in this study has met the minimum requirements in statistical testing.

Evaluation of multivariate outliers needs to be done because even though the analyzed data shows no outliers at the univariate level, those observations can be outliers when combined. The Mahalanobis distance for each observation can be calculated and will show the distance of an observation of the average of all variables in a multi-dimensional space.

The requirements that must be fulfilled in addition to the adequacy of the sample in using SEM analysis is data normality. Statistical values for testing normality using Critical Ratio or C.R on output Amos 24 from skiwness value and kurtosis of data distribution. The complete results of the normality test can be seen from the following table: Test the normality of the data with univariate and multivariate normality, namely analyzing the normality of the data used in this study. Univariate sees the CR value in Skewness expected around ± 2.58. If there is a value outside this number, it can be tolerated if the Multivariate value is still around ± 2.58. To get the best results, in this study several modifications are needed, as follows.
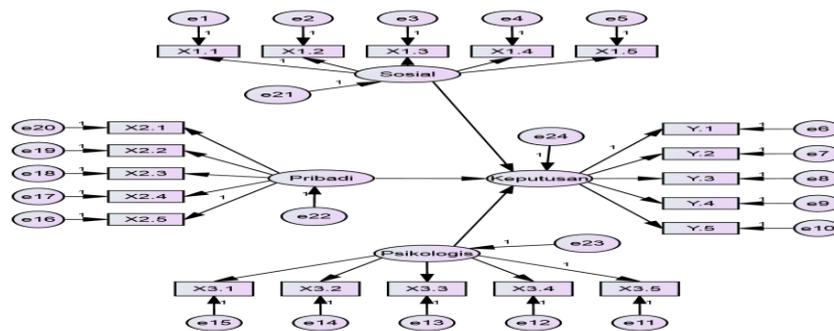

Figure2. *First Stage Model*

Data Source Processed: *AMOS 24*

Table1. *Outlier testing results*

Observation number	Mahalanobis d-squared	p1	p2
17	27.971	.110	1.000
7	27.375	.125	1.000
33	27.047	.134	1.000
48	26.909	.138	1.000

Data Source Processed: *AMOS 24*

In this first stage there is an outlier, where if referring to Mahalanobis d-squared there is no outlier, because Mahalanobis the highest d-squared is 31,158 <Chi Square table in DF 24 (number of exogenous variables) and probability 0.05. If you see p value P1, sample no. 17, 7, 33 and 48 and a probability of 0.05 that is equal to 36.4150285. If you see the p value of P1 and P2, there is also no outlier because all values are> 0.05.

There is no CR value on univariate> ± 2.58, then the normal distribution is univariate at all indicators, for example X2.1 with CR -1.285

<2.58 so that X2.1 is normal univariate. The multivariate CR value of -2.124 <± 2.58 so that it is multivariate normally, the normality assumption is fulfilled.

Table2. *Assessment of normality (Group number 1)*

Variable	min	max	skew	c.r.	kurtosis	c.r.
X2.1	2.000	5.000	.452	2.167	-.536	-1.285
X2.2	2.000	5.000	-.119	-.570	-.164	-.394
X2.3	2.000	5.000	-.005	-.023	-.281	-.673
X2.4	2.000	5.000	-.198	-.948	-.099	-.236
X2.5	2.000	5.000	.373	1.788	-.290	-.696
X3.1	2.000	5.000	-.332	-1.591	-.101	-.242
X3.2	2.000	5.000	-.294	-1.409	.000	-.001
X3.3	2.000	5.000	.349	1.674	-.604	-1.448
X3.4	2.000	5.000	.446	2.140	-.536	-1.286
X3.5	2.000	5.000	-.017	-.082	-.267	-.639
Y.5	2.000	5.000	.012	.057	-.348	-.835
Y.4	2.000	5.000	-.127	-.607	-.180	-.431
Y.3	3.000	5.000	.450	2.158	-.726	-1.741
Y.2	2.000	5.000	-.006	-.031	-.260	-.623
Y.1	2.000	5.000	-.035	-.170	-.457	-1.097
X1.5	2.000	5.000	.134	.643	-.320	-.768
X1.4	2.000	5.000	-.012	-.056	-.420	-1.008
X1.3	2.000	5.000	.133	.637	-.287	-.689
X1.2	2.000	5.000	.468	2.246	-.274	-.656
X1.1	2.000	5.000	-.230	-1.103	-.255	-.612
Multivariate					-10.725	-2.124

Data Source Processed: AMOS 24

Based on the chi square test, the value of p value chi square is 0.000 <0.05, the model is not fit with the data. So that the model is invalid and there needs to be a modification to be valid.

That is by modifying it based on modification indices. Modifications are made to a logical covariance relationship, as follows: (Yellow).

Table3. *Covariances: (Group number 1 - Default model)*

			M.I.	Par Change
e23	<-->	e22	77.952	.236
e21	<-->	e22	79.494	.184
e21	<-->	e23	75.332	.181
e20	<-->	e23	7.745	.068
e20	<-->	e21	4.213	.039
e19	<-->	e21	4.575	.036
e1	<-->	e12	5.964	.052

Data Source Processed: *AMOS 24*

By modifying covariance, it will decrease the calculated chi square value. Modification is done by prioritizing the highest MI Par Change value. Efforts to modify indices are carried out at the next stage.

Second Stage Modification

The results are as follows:

- Minimum was achieved
- Chi-square = 180,336
- Degrees of freedom = 164
- Probability level = .181
- Value of P Value 0.182> 0.05

So the model is fit with the data.

Table4. *Farthest from the centroid observations (Mahalanobis distance)*

Observation number	Mahalanobis d-squared	p1	p2
53	31.158	.053	.999
119	30.605	.061	.998
132	29.268	.083	.999
17	27.971	.110	1.000

Data Source Processed: *AMOS 24*

The results of the table above show that there is no data outlier.

Table5. *Assessment of normality (Group number 1)*

Variable	min	max	skew	c.r.	kurtosis	c.r.
X2.1	2.000	5.000	.452	2.167	-.536	-1.285
X2.2	2.000	5.000	-.119	-.570	-.164	-.394
X2.3	2.000	5.000	-.005	-.023	-.281	-.673

Data Source Processed: *AMOS 24*

The results show that multivariate normality is fulfilled. The results of the Influence of the Indicator against Construction (Validity) also shows that all indicators are valid because they are significantly correlated with the construct, namely with p value ≤ 0.05.

Testing using the SEM method is done in stages. At this stage, testing of the suitability of the model is carried out through a review of various criteria for goodness of fit. The assumption of the value of goodness of fit from this research model can be seen from the following diagram path.
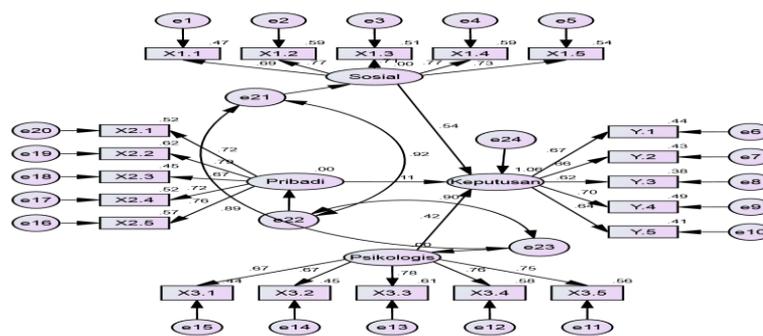

Figure3. *Path of a Structural Equation Model Diagram*

Table6. *Goodness-of-Fit Model Test Results*

Goodness- of – fit index	Cut-of value	Hasil Analisis	Evaluasi Model
GFI	≥ 0,90	0,892	Marginal
AGFI	≥ 0,90	0,862	Marginal
CMIN/DF	≤ 2,0	.181	Baik
TLI	≥ 0,95	0,987	Baik
CFI	≥ 0,95	0,989	Baik
RMSEA	≤ 0,08	0,027	Baik

Data Source Processed: *AMOS 24*

The Goodness of Fit Index (GFI) shows the overall suitability of the model calculated from the residual squares of the predicted model compared to the actual data. Values that approach 1 indicate the tested model has good suitability. The recommended level of acceptance ≥ 0.90 can be concluded that this research model has a marginal level of suitability with a value close to the criteria that is equal to 0.892.

The Adjusted Goodness of Fit Index (AGFI) is GFI which is adjusted to the ratio between the degree of freedom of the proposed model and the degree of freedom of the null model. The AGFI value in this model is 0.862 indicating that the model has a marginal suitability.

Marginal value is the condition of the suitability of the measurement model under the criteria of absolute fit and incremental fit measures, but can still be forwarded to further analysis because it is close to the criteria of good fit (Seguro, 2008 in Fitriyana et al., 2013).

Normed Chi-square (CMIN / DF) is a measure obtained from the Chi-Square value divided by the degree of freedom. This index is the suitability index of the parsimonius model with the number of estimated coefficients expected to achieve a level of conformity. CMIN / DF value in this model is 0.181 indicating that this research model is good at seeing the cut of valuation ≤ 2.0.

The Tucker Lewis Index (TLI) is an incremental suitability index that compares models tested

with the baseline model. TLI is a model conformity index that is less influenced by sample size. Recommended value ≥ 0.95. It was concluded that the model proposed was a good level of conformity with the TLI value of 0.987.

Comparative Fit Index (CFI) is an incremental suitability index comparing models tested with null models. The size of this index is in the range of 0 to 1 and values close to 1 identify the model has a good level of suitability. This index is highly recommended to use because this index is relatively insensitive with the size of the sample not affected by the complexity of the model. Considering the recommended value of 95 0.95, the CFI value of 0.989 indicates that this model has a good suitability.

The Root Mean Square Error of Approximation (RMSEA) is an index used to compensate for Chi Square values in large samples. The recommended value is ≤ 0.08, the RMSEA model value is 0.027 indicating a good level of suitability.

Overall measurement of the Goodness of Fit mentioned above identify that the model proposed in this study is acceptable. After the research model is acceptable, the next sub-topic is explaining hypothesis testing and discussion of research results.

Relations between constructs in a hypothesis are indicated by values of regression weight (Hair et al., 1998). In testing this hypothesis, it will be significant if the CR value is 96 1.96 and the value of P ≤ 0.05. The power of influence can be seen at the estimate value.

Table7. *Regression Weights: (Group number 1 - Default model)*

			Estimate	S.E.	C.R.	P	Label
X1.1	<---	Sosial	1.000				
X1.2	<---	Sosial	1.234	.149	8.276	***	par_1
X1.3	<---	Sosial	1.161	.151	7.710	***	par_2
X1.4	<---	Sosial	1.389	.168	8.267	***	par_3
X1.5	<---	Sosial	1.093	.139	7.889	***	par_4
Y.1	<---	Keputusan	1.000				
Y.2	<---	Keputusan	1.086	.150	7.231	***	par_5
Y.3	<---	Keputusan	.940	.136	6.896	***	par_6
Y.4	<---	Keputusan	1.164	.151	7.711	***	par_7
Y.5	<---	Keputusan	1.016	.143	7.113	***	par_8
X3.5	<---	Psikologis	1.000				
X3.4	<---	Psikologis	1.011	.112	8.999	***	par_9
X3.3	<---	Psikologis	1.091	.119	9.141	***	par_10
X3.2	<---	Psikologis	.863	.110	7.835	***	par_11
X3.1	<---	Psikologis	.794	.104	7.668	***	par_12
X2.5	<---	Pribadi	1.000				
X2.4	<---	Pribadi	.958	.113	8.507	***	par_13
X2.3	<---	Pribadi	.941	.117	8.010	***	par_14
X2.2	<---	Pribadi	1.000	.105	9.513	***	par_15
X2.1	<---	Pribadi	.906	.108	8.424	***	par_16

Source: *Data Processed*

The results above show that all indicators are valid because they are significantly correlated with the construct, which is P value <0.05. The influence of latent independent variables on the latent dependent variable.

Table8. *Regression Weights: (Group number 1 - Default model)*

			Estimate	S.E.	C.R.	P	Label
Keputusan	<---	Pribadi	.078	.170	.462	.644	par_17
Keputusan	<---	Sosial	.477	.193	2.473	.013	par_18
Keputusan	<---	Psikologis	.303	.136	2.235	.025	par_19

Source: *Data Processed*

The results obtained are 1) social factors have a significant effect on influencing decision making in purchasing or in other words accept H1 because P. Value 0.013 <0.05. 2) Personal

factors have no significant effect on influencing decision making in purchasing or in other words accept H0 because P. Value 0.644> 0.05. 3) Psychological factors have a significant effect on influencing decision making in purchasing or in other words accept H1 because the value of P. Value is 0.025 <0.05. 4) Social and Psychological influence significantly in influencing purchasing decision making or in other words accept H1 because Social P. value is 0.013 <0.05 and Psychological Value 0.025 <0.05. Whereas P. Personal value is 0.644> 0.05 then accept H0 or the effect on the decision is insignificant.

CONCLUSION

The results of the study can be concluded that the purchase decision of non-BPJS insurance in the Depok area which consists of several variables, namely social, personal and psychological factors. These three variables are very dominant in shaping non-BPJS insurance purchase decisions. From the variables tested by the authors, the results of SPSS analysis were obtained by testing the validity and reability that the three variables (social, personal, psychological) with the results of each valid variable and showed a fairly high reability number. However, in SEM (Structural Equation Modeling) analysis, the results show that Social and Psychological factors have a significant influence in influencing non-BPJS insurance purchase decision making or in other words accept H1 because Social Value is 0.013 <0.05 and 0.025 Psychological Value < 0.05. Whereas P. Personal value is 0.644> 0.05, then accept H0 or the effect on the decision is not significant in influencing the acquisition of non BPJS insurance purchase decisions. the author feels that this is enough to answer the purpose of this study.

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