

The Influence of Risk Perception, Trust, And Price Towards Decisions Under Distress on “Badan Penyelenggara Jaminan Sosial Kesehatan (BPJS)” In Surabaya, Indonesia

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Abstract - The research proves that: Risk Perception significantly influence decision under distress the health insurance program at BPJS in Surabaya. Trust not significant effect on decision under distress on BPJS in Surabaya. Price not significant effect on decision under distress on BPJS in Surabaya. And Risk Perception, Trust, and Price simultaneously significantly influence decision under distress on BPJS in Surabaya. One of the suggestions that can be posed in this research is to educate future benefits of the program in the long term. Given the results of the study proved that people feel pressured into making a decision to follow the BPJS program because of perceived high risk factor.

Keywords: Risk Perception, Trust, Price, Decisions under Distress

I. INTRODUCTION

Starting January 1, 2014, PT Askes Indonesia (Persero) changed its name to BPJS accordance with Regulation No. 24 of 2011 on BPJS. PT Askes Indonesia (Persero) is an institution in charge of managing the health insurance program organized by the government. BPJS is a health insurance program organized by the government. Every company is obliged to register their employees as members BPJS. While the person or family who do not work at the company is obliged to register themselves and their family members on BPJS. Each participant will be

drawn BPJS fee which is determined later. As for the poor, BPJS dues paid by the government through the Help program fee.

Being a participant BPJS not only mandatory for workers in the formal sector, but also informal workers. Informal workers are also required to be a member BPJS. The workers must register and pay a fee in accordance with the desired levels of benefits. According to data submitted by www.encycity.co number of participants BPJS to East Java in January 2014 amounted to 14 million inhabitants, while the number of participants BPJS to East Java in January 2014 amounted to 291.686 inhabitants. While the number of participants BPJS nationwide as of January amounted to 131.9 million (Kompas, No. 190, Year 50, Monday, January 12, 2015). The data shows that the public interest to follow BPJS program is still very low.

When viewed from the laws and regulations which cover implementation BPJS, not many people take the program BPJS mainly because (www.aktual.co) each participant must pay dues. The government has agreed on the amount of the premium membership dues BPJS informal workers, namely IDR 25.500 per month for inpatient services class III to class II IDR 42.500 and IDR 59.500 for class I. As a participant BPJS if it did not pay to be penalized (punishment).

Registration problems become participants BPJS also complained society, because many registration sites exist only in certain locations only, resulting in accumulation of prospective applicants.

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II. THEORY AND HYPOTHESES

Previous Research

Research on the factors affecting the community took the decision to follow or reject the public health program ever undertaken by Williams and Brown in July 2014 in the UK. The study was dug on external factors and internal factors that influence an individual's decision to follow or reject the public health programs offered by the government. The research results proved that the community has decided to follow or reject the public health program by making a comparison between the overall quality of the program at a cost that must be incurred to attend the program.

Risk Perception

Risk perception is important to understand the decision-making when individuals lack the complete information (Fischhoff et al., 1993). Interestingly, the potential hazards associated with the behavior, risk perception, has proven to be an important determinant of consumer behavior control problems. Fischhoff et al., (1993) argues that individuals not only need to understand the costs and benefits of choice behavior but also the limits of their knowledge and expertise about the availability of the information they consume.

Risk perception is an objective assessment of the probability of an accident happening and how concerned we are with the consequences. To view risk, include an evaluation of the probability and consequences of a negative result. Risk perception beyond the individual, and it reflects the social and cultural values, symbols, history, and ideology (Weinstein, 1989). It follows the specificity and diversity of human social the existence of which should not only be considered that the values and instruments have the same meaning in different contexts (Boholm, 1998). Adams (1995:16) states that "the starting point of the theory of risk is everyone willing to take risks". He concluded that this is not the starting point of most of the literature on risk. The perception of risk appears at the policy stage as a very important concept in the 1960s.

Cunningham (1967) segregates the perceived risk into 5 risk aspects: performance risk, financial risk, psychosocial risks, safety risks, and the risk of chance/time.

Trust

Given the current trends and deficiencies in the previous literature, three important properties should be identified and clarified for a better understanding and assessing public trust in government: first, trust is

a combination of cognitive, affective, and behavioral aspects or attributes of both psychological and reasoning; The second, based on the evaluation of functional public, ethics, and institutional aspects of government; Last, it depends on the context and constantly affected by a number of contextual factors (Lewis & Weigert, 1985; Lipset & Schneider, 1987; Carnevale 1995; Putnam 1995; Barns & Prior, 1996; Nye 1997; Orren, 1997; King 1997; Berman, 1997; Alvarez & Brehm, 1998; Levi, 1998; Chanley et al., 2000; Mishler & Rose, 2001; Hibbing and Theiss-Morse, 2002; Kim, 2005; Vigoda-Gadot 2006: 290; Mayer et al. 2007: 348-349; Blind, 2007; Mundy 2007).

Public trust in government can be defined as the belief that qualified or attitudes held by the community, influenced by positive expectations in the future, and are based on experiences and perceptions that are influenced by functional characteristics, ethics, and government institutions in some contexts. This definition covers a wide range of important features of public trust in government: individual expectations; interpersonal relationships; institutional image; social structure; and ethical principles. In addition, it gives special consideration to the performance-oriented and bureaucratic politics as well as other important aspects of trust. Thus, as an integrative framework will make it easier to get a taste of a more detailed and in-depth that most factors and often affect trust in government among possible by government-related and contextual factors.

Price

Price according to Kotler (2008:62) is the amount of money that must be paid by customers to obtain the product. According Swastha and Handoko (2000:125) "Price (the price) is the amount of money that must be paid by consumers to obtain the desired product. Price According to Cravens translated by Salim (1996:52). Price affect the financial performance and also greatly affect the perception of the buyer and brand positioning. Price becomes a measure of the quality of the product when the buyer had difficulty in evaluating complex products.

Decisions Under Distress

There are many theories of decision making that addresses the ways non-systematic decision-making, but two of the most interesting and potentially relevant to decision-making: First, Montgomery Model. Montgomery Model describes the approach of four stages: pre-editing stage - the decision-makers choose the alternative and the necessary attributes, those seen as critical rejected and those considered too attractive eliminated. In the second stage - finding a promising alternative, decision makers search for

an alternative that is likely to become dominant; The third stage - the dominance test, test decision-makers see their choice to defect or fault and against all forms of necessary criteria. Finally, the fourth stage, if a promising alternative is found during the process, decision makers will try to restructure their initial assessment by emphasizing any loss of promising alternatives, increase profits, or to make trade-offs with other aspects or attributes. Brehmer (1992) notes that while this could be seen as a rational decision making, knowledge of decision makers will limit the excesses of irrationality - This of course assumes that the decision maker has the relevant knowledge.

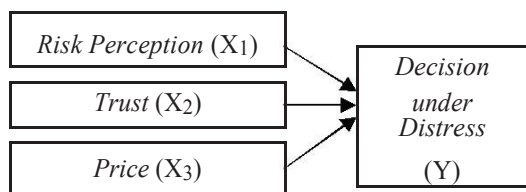
Second, Klein et al., (1986) making the recognition-primed decision model: it shows that the 'experts' would not normally consider and evaluate a number of alternative options. Instead, they recognize similarities from previous experience, and through mental simulations, considering the successful actions of the situation and evaluate whether the same program appropriate measures to be applied in new situations and will provide the desired results. If it does not appear to provide the desired results, the successful actions of the previous experience will be modified and re-evaluated the likely outcome.

Hypothesis

Based on the literature review, hypothesis tested in this study are:

1. Risk Perception significantly influence decisions under distress the health insurance program at BPJS in Surabaya.
2. Trust significantly influence decisions under distress the health insurance program at BPJS in Surabaya.
3. Price significantly influence decisions under distress the health insurance program at BPJS in Surabaya.

Research Model



III. RESEARCH METHOD

This research is a causal research design, using analysis of the effect of one variable with another variable or variables to analyze the influence of other variables. This study is a statistical hypothesis testing with the aim to test the hypothesis that previously

thought. This study was designed shape of the survey conducted by questionnaire. Measurement of the variables used by Likert Scale with a scale of 1 - 5.

Sampling techniques in this study is non-probability sampling, which is a sampling technique that does not give equal opportunity for each element or member of the population to be selected into the sample. The technique used to draw a sample is purposive sampling technique.

The size of the samples taken in this study were 40 respondents for each region in the city of Surabaya. Except for Region East Surabaya. Given the vast East Surabaya relatively wider region, the sample sizes for the region of East Surabaya set of 80 respondents. So the total sample size is 240 samples. However, in the process of data if there are several questionnaires that cannot be processed further largely due to the incompleteness of filling out the questionnaire, leaving 167 questionnaires that can be processed further. Therefore, the sample size in this study was of 167 samples and are expected to represent the population.

IV. RESULT

Based on the results of data analysis show the validity and reliability of data, it can be stated that the data is valid (as evidenced by Pearson Correlation values > 0.5 for all items in the statement of the questionnaire). Also based on the reliability test, the data proved to be reliable (as evidenced by a Cronbach alpha values > 0.6 so that data analysis can proceed.

Based on the analysis of the data found that:

1. Hypothesis 1: $Y = 1.601 + 0.411 X_1$
2. Hypothesis 2: $Y = 2.655 + 0.080 X_2$
3. Hypothesis 3: $Y = 2.854 + 0.024 X_3$

These equations prove that the nature of the influence between the dependent variable and independent variables is positive. That means that if the dependent variable increases, the independent variables will also rise. Vice versa, if the dependent variable falls, the independent variable is going down anyway.

While the correlation values for each of these hypotheses are as follows:

1. Hypothesis 1: $r = 0.414$; $t = 5.869 (> 1.96)$
2. Hypothesis 2: $r = 0.087$; $t = 1.122 (< 1.96)$
3. Hypothesis 3: $r = 0.022$; $t = 0.288 (< 1.96)$

Based on the correlation value and the significant value if it appears that a significant influence between the variables are variables influence risk perception against the decision under distress. While the effect of variable trusts and price of each of the decision under distress is not significant.

Based on the results of data analysis show that the value of variables influence risk perception, trust,

and price simultaneously against the decision under distress is $R = 0.431$ with $R^2 = 0.185$; and $F = 12.365$. This means that the effect of variable risk perception, trust and price simultaneously against the decision under distress was 43.1% and significant. Where in this research model, donations influence on decision under distress is at 18.5%. Whereas by 81.5% influenced by variables outside the variable risk perception, trust, and price.

V. DISCUSSION

Based on the results of the correlation value and the significant value it appears that the effect of variable risk perception against the decision under distress positive and significant. Insurance in this case is mandatory for public BPJS therefore, decision-making is under pressure. Research shows that stress affects memory and decision-making with decision makers back to the feedback the more emotional to make decisions, even when factual, objective information available (Starcke et al., 2008) and that individuals do not systematically consider all alternatives relevant under pressure (Keinan, 1987).

Based on the correlation value and the significant value it appears that the effect of variable trust the decision under distress positive but not significant. Public confidence in the government can be conceptualized primarily in a combination of cognitive, affective, and behavioral dimensions in reasoning or psychological. Public confidence in the government also reflects the public's evaluation of the government bureaucracy, various government departments and agencies, and individual politicians and civil servants from the functional, ethical, and institutional perspectives. The belief in the functional aspects related to the public perception of government economic performance and government policy; in this aspect, based on the results as well as process-oriented ideas included. Traditionally, this perspective reflects how people evaluate how competent and capable government institutions and civil servants (Lipset and Schneider 1987; Mishler & Rose 2001).

Ethical aspects of trust on government continues to be one of the important features; refers to how citizens assess the intentions and moral integrity of political leaders and civil servants. Some scholars regard honesty, scandal, and corruption are the main variables that can affect the public's confidence (Carnevale 1995; Barns & Prior, 1996; Berman, 1997; Alvarez and Brehm 1998; Levi 1998; Orren 1997; Chanley, Rudolph, and Rahn 2000). This can be attributed to whether the public believes that the government is doing what is right and works for the community. Aspects Additionally, as distinct from

the bait trust in each other, a strong public perception of politics in government agencies is very influential on the attributes of justice and ethics, and vice versa (Vigoda 2006).

Price is the amount of money that must be paid by customers to obtain the product. Prices affect the financial performance and also greatly affect the perception of the buyer and brand positioning. Price becomes a measure of the quality of the product when the buyer had difficulty in evaluating complex products. Health insurance is available in a variety of different levels at different times of the premium level designed to meet different customer needs.

As stated in the previous study, the investigation of the relationship between quality and cost considerations in health care decision making has been hampered by the confusion of definitions and has been relatively little systematic exploration based on the concept of explicitly defined. This may partly explain the contradictory messages and/or confusing contained in the literature on the relationship between quality and costs in health care. It is widely accepted that the failure of the quality (eg, clinical error) is the cost increases, but the advantages and disadvantages of increased cost of poorly understood (Dusheiko et al., 2011) and is intended efficiency benefits are often not observed or demonstrated in practice (de Bruin et al., 2011).

As a result, it is possible to argue, with some empirical support, that the influence of financial factors on quality are 1) negative, 2) positive, or 3) neutral. Often there seems to be a dislocation between the quality associated with decision-making on the one hand and decisions related to finance on the other side. There is also some evidence to suggest that the level of tension between these imperatives can be a source of division within and among health care professions and roles and in particular between the doctor and the manager (Brown et al., 2011).

Other findings in this study are based on the results of data analysis it appears that the value of variables influence risk perception, trust, and price simultaneously against the decision under distress. This means that the effect of variable risk perception, trust, and price simultaneously against the decision under distress and significant. This finding is surprising because if it is singular, trust and price effect is not significant. In other words, risk perception of consumers in the decision under distress very significant influence. That is, the perception of the risk of health care facilities funded through the BPJS program significantly influenced her decision to follow BPJS program or not. Regarding the role of other variables, which in this study is the trust and the price depends largely on consumer perceptions of risks BPJS program.

If the consumers' perception of high risk BPJS program, then the pressure he felt in taking the higher BPJS program, although consumers have confidence in the program, and even though the consumer did not object to the price and payment is set by the program. Conversely, if consumers' perception of risk BPJS program is low, then the pressure he felt in taking the lower the BPJS program, although the consumer may have a distrust of the program, and although consumers are objecting to the price and payment is set by the program.

VI. SUMMARY

Based on the analysis and discussion, the conclusions presented in this study are:

1. Hypothesis 1 in this study that states that Risk Perception significantly influence decisions distress under the health insurance program at BPJS in Surabaya, accepted.
2. Hypothesis 2 in this study that states that the Trust significantly influence decisions distress under the health insurance program at BPJS in Surabaya, was rejected.
3. The third hypothesis in this study that states that significantly influence decisions Price distress under the health insurance program at BPJS in Surabaya, was rejected.
4. Another finding of this study is the Risk Perception, Trust, and Price are simultaneously significantly influence decisions distress under the health insurance program at BPJS in Surabaya.

The theoretical suggestions proposed in this study is their advanced research in connection with the variables suspected to affect the decisions under distress. So it is expected to contribute to the government in making policies in which people find themselves under pressure in the decisions that must be made to accept the government's policy.

Practical advice is specifically aimed at BPJS Program managers to pay attention to the findings of this study that the risk perception significantly influence decisions distress under the health insurance program at BPJS in Surabaya. Where these findings are corroborated by other findings in this study. One way that can be posed as a result of this research is the program manager BPJS educate about the future benefits of the program in the long term. Through a period of continuous education, with a cargo of clear information, in the right medium, and in an interesting way, it is hoped the Indonesian people no longer have the worries of the negative risks based on their own perceptions of the Programme BPJS.

In addition to these proposals, the proposals in this study, based on observations in the field, then

BPJS Program managers need to: 1) Perform a new marketing strategy for their products. 2) Increase the number of health facilities serving BPJS program. 3) Provide claims system is not complicated by the requirement that simple. 4) BPJS program managers must also consider the location of the population in the suburbs. 5) Increase the claims procedure easy and transparent.

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