Information Quality and Decisions of Online Drivers to Participate in BPJS Health Insurance

Adila Solida
Faculty of Medicine and Health Science, University of Jambi
Email: adilasolida@unja.ac.id

Ardiyansyah
Faculty of Dakwah, State Islamic University Sultan Thaha Saifuddin Jambi
Email: ardiyansyah@uinjambi.ac.id

Corresponding author: adilasolida@unja.ac.id

Abstract. The information quality is an important factor in influencing someone's decision, including online drivers. In Jambi City, some people affected by the Covid-19 pandemic chose to change professions to become online drivers due to disruption to the household economy. Undertaking this profession, online drivers are at risk of contracting diseases and safety and health hazards while working, while there are still those who do not have health insurance to face these risks. The aim of this research is to analyze the influence of information quality on the decision to participate in BPJS Health insurance for online drivers in Jambi City. A quantitative study approach with a cross-sectional design was carried out in Jambi City in 2023. There were 96 respondents selected based on accidental sampling techniques. The study instrument is a questionnaire. Data analysis used the chi-square test. There is a significant influence between the factors accuracy (p=0.001), timeliness (0.000), relevance (p=0.001), and completeness of information on the decision to participate in BPJS Health insurance for online drivers. It is recommended that BPJS Health increase its educational campaign about the benefits of health insurance and improving the quality of timely and relevant information.

Keywords: Information Quality, BPJS Health Membership, Online Drivers.

INTRODUCTION

The Covid-19 pandemic has brought various challenges which have resulted in many changes occurring in various countries around the world, including those experienced by the Indonesian nation. A number of policies were launched where restrictions on people's movement became an important factor in efforts to stop the transmission of Covid-19. One of the policies is the Implementation of Community Activity Restrictions (PPKM) which has resulted in a trend of decreasing population mobility in almost all regions. However, this policy has hampered economic activities and the impact on social welfare is increasingly being felt by the community.

The implementation of PPKM also applies in Jambi City when it was declared a red zone area, namely an area at high risk of transmission of the corona virus that causes Covid-19. Various social and economic problems arise among communities in several sub-districts of Jambi City. The Covid-19 pandemic has almost paralyzed the socio-economic conditions of the people of Jambi City. In some communities, both men and women change professions to become online drivers in order to maintain the continuity of the household economy. The basic reason why some people become online drivers is because they can make money from

delivering passengers or goods to their destination location. On the other hand, there are risks that online drivers will face. The danger of contracting disease and risks to occupational safety and health while driving, while there are still some who do not have insurance coverage that can protect them from the dangers faced during the Covid-19 pandemic.

BPJS Health as the Social Security Administering Body in charge of administering the National Health Insurance (JKN) program is tasked with providing information regarding the implementation of the social security program to participants and the public. BPJS Health is expected to be able to meet the health service needs of informal workers such as online drivers and their families, but the current conditions are quite worrying, BPJS's main function is to provide workers with a sense of security, but in fact there are still people who cannot feel protection from the institution. social health insurance providers.

Based on an initial survey of online driver associations in Jambi City, complaints that some online drivers did not have health insurance because the information they received was incomplete, confusing and caused doubts in making decisions.(Solida, Noerjoedianto, & Mekarisce, 2023). Meanwhile, they think that health insurance is part of the Jambi city government's duty to protect every citizen in terms of security and health. This condition indicates that there is a problem in the quality of information received by online drivers which is thought to be related to their decision to use or not to use the health insurance that the government provides for the entire community.

Information quality refers to the extent to which the information meets user needs and how effective the information is in supporting decision making which is influenced by the factors of accuracy, timeliness, relevance and completeness(Pebiyanti et al., 2023). Previous research shows that information quality is significant in influencing purchasing decisions(Rahmizal & Yuvendri, 2021). The absorption of information about health insurance is influenced, among other things, by the quality of the information contained in advertisements and publications related to the health insurance program(Wulandari, 2016). Improving the quality of information is a strategy to increase national health insurance participation(Andhana, 2023).

Incomplete, inaccurate information and minimal outreach from health insurance providers mean that online drivers do not understand the importance of protection in the form of insurance, which is one form of problem with the quality of information about JKN in Jambi City. Those who are less fortunate are informal sector workers(Solida, Amir, et al., 2022). One of the millions of informal employees who do not have health insurance. According to data obtained from BPJS, Indonesian people who work in the informal sector are 63 million people,

or around 51 percent of the total national workforce, only around 1.4 million people are active in the Social Security program. This number is of course very small compared to the 24 million active participants from the formal sector and the total number of informal sector workers. Therefore, an analysis is needed regarding the influence of information quality on online drivers' BPJS Health Insurance Participation Decisions.

LITERATURE REVIEW

Information quality refers to the extent to which the information meets user needs and how effective the information is in supporting decision making which is influenced by the factors of accuracy, timeliness, relevance and completeness(Pebiyanti et al., 2023). Accuracy is measured based on indicators that information must be free from errors and distortions and represent reality accurately. Timeliness of information refers to how quickly the information is delivered to insurance users. The relevance of information refers to how well the information fits the needs and context of BPJS Health insurance users. Meanwhile, completeness of information refers to the extent to which the information covers all aspects needed by users to make informative decisions.

RESEARCH METHOD(S)

This type of study is an analytical study carried out with a quantitative approach using a cross-sectional design. The variables studied consisted of the dependent variable (Decision to Participate in BPJS Health Insurance) and independent variables (accuracy, timeliness, relevance and completeness). The study was conducted in Jambi City from March to August 2023. The study population was all online drivers in Jambi City. Determining the sample using the Lameshow formula was 96 respondents selected using accidental sampling technique. The instrument used was a questionnaire. Quantitative data processing goes through editing, coding, entry and cleaning stages with statistical software. Data analysis was carried out in two stages, namely univariate analysis and bivariate analysis using the chi-square test.

FINDINGS AND DUSCUSSION

Based on the results of univariate analysis of the frequency distribution of respondent characteristics, the majority of respondents were in the age range of 25 to 49 years (63%). It is known that the majority of respondents had completed education up to high school (38.5%) followed by diploma and bachelor's degrees (31.3%). The main occupation of respondents generally comes from the informal sector because this study examines independent

participants, namely Non-Wage Earning Participants (PBPU), data obtained from some respondents whose main profession is as self-employed (56.2%). Monthly family income is classified based on the categorization of population income according to the Central Statistics Agency (BPS), namely income below IDR 1.5 million per month is included in the low income category, income between IDR 1.5 million to IDR 2.49 million per month is included in the low income category, income between IDR 2.5 million to IDR 3.5 million per month is in the high category, and income above IDR 3.5 million per month is in the very high category. The frequency distribution results show that the majority of respondents' family income per month is in the range of IDR 2.5 - IDR 3.5 million per month (55.2%). The percentage obtained indicates that the majority of respondents' income based on the income classification according to BPS is in the high category.

Table 1. Frequency Distribution of Decisions to Participate in BPJS Health Insurance and Information Quality Factors

Variable	Criteria	(f)	(%)
Participate Decision	- No participate	30	31,3
	- Participate	66	67,7
Accuracy	- Unaccurate	38	39,6
	- Accurate	58	60,4
Timeliness	- Not on time	45	46,9
	- Appropriate	51	53,1
Relevance	- Irrelevant	53	55,2
	- Relevant	43	44,8
Completeness	- Incomplete	34	35,4
	- Complete	62	64,6

The description of the frequency distribution of each variable in table 1 shows that the percentage of respondents who decided to participate in BPJS Health insurance was higher (67.7%) compared to respondents who did not participate (31.3%). This study shows that there are still a third of the online drivers studied in Jambi City who are not covered by BPJS Health membership.

The percentage of information accuracy according to respondents showed more accurate information (60.4%) compared to less accurate information (39.6%). Accuracy is measured based on indicators that information must be free from errors and distortions and represent reality accurately. The percentage regarding punctuality was more accurate (53.1%) than less accurate (46.9%). Timeliness of information refers to how quickly the information is delivered to insurance users.

A greater percentage of relevance judgments stated that the information was relevant (55.2%) than less relevant (44.8%). The relevance of information refers to how well the information fits the needs and context of BPJS Health insurance users. Meanwhile, completeness of information refers to the extent to which the information covers all aspects needed by users to make informative decisions. The percentage of respondents who stated

complete information was greater (64.6%) compared to those who stated incomplete information (35.4%).

Table 2. The Influence of Information Quality on the Decision to Participate in BPJS Health Insurance

Variable			Participate (%)		*OR* *(95% CI)*	*p-value*
			No	Yes		
Acuracy						
	–	Unaccurate	26 (68,4)	12 (31,6)	18,778 (6,331-55,694)	0,000
	–	Accurate	6 (10,3)	52 (89,7)		
Timeliness						
	–	Not on time	23 (51,1)	22 (48,9)	4,879 (1,930-12,332)	0,001
	–	Appropriate	9 (17,6)	42 (82,4)		
Relevance						
	–	Irrelevant	32 (60,4)	21 (39,6)	0,369 (0,284-0,552)	0,000
	–	Relevant	0 (0,0)	43 (100)		
Completeness						
	–	Incomplete	32 (94,1)	2 (5,9)	0,059 (0,015-0,226)	0,000
	–	Complete	0 (0,0)	62 (100)		

The results of the bivariate analysis show that online drivers who decided not to participate in BPJS Health insurance were more likely in the respondent group to state that the information was less accurate (68.4%), the timeliness of the information was still less precise (51.1%), the information was less relevant (60.4%), and incomplete information (94.1). Based on the chi-square test with a significance value <0.005, it can be seen that there is a significant influence between accuracy (p=0.000), timeliness (p=0.001), relevance (p=0.000), and completeness (p=0.000) on the decision to participate. BPJS Health insurance for online drivers in Jambi City.

The findings of this research are in line with several previous studies that the quality of information is significant in influencing purchasing decisions. The absorption of information about health insurance is influenced, among other things, by the quality of the information contained in advertisements and publications related to the health insurance program(Wulandari, 2016). Improving the quality of information is a strategy to increase national health insurance participation(Ulum et al., 2021). High quality information (in terms of accuracy, timeliness, relevance and completeness) is essential to ensure online drivers affected by the pandemic can make informed decisions in using health coverage.

The information accuracy variable refers to how precise and free from error the information is. Accurate information is very important for online drivers in deciding whether to participate in health insurance. If information regarding the benefits, procedures and conditions for using health insurance is conveyed correctly and precisely, drivers will have more trust and confidence in utilizing the service.(Solida, Fahrizal, et al., 2022). Misinformation about medical coverage could cause drivers to hesitate or make wrong decisions (Solida, Noerjoedianto, et al., 2022).

The timeliness of information variable refers to how quickly the information is delivered to the user. In pandemic and post-pandemic situations, changes to insurance membership policies and procedures can occur quickly. Information delivered in a timely manner allows drivers to adapt quickly and make quick and informed decisions(Noerjoedianto et al., 2023). Up-to-date information about the availability of medical facilities or changes in claims procedures is essential so that drivers can immediately take advantage of available services (Solida, Noerjoedianto, & Marbun, 2023).

Relevance of information refers to how well it fits the user's needs and context. Relevant information helps online drivers understand how health insurance can meet their specific needs. Information tailored to the pandemic situation and the work of online drivers will be easier to understand and accept. For example, information about health insurance that includes protection against the risk of exposure to disease or information about easily accessible medical services for drivers would be more useful(Solida, Noerjoedianto, et al., 2022).

Completeness of information refers to the extent to which the information covers all aspects necessary for the user to make an informed decision. Complete information allows online drivers to understand the entire process and benefits of health coverage without confusion or uncertainty. Information that includes details on how to register, claim procedures, benefits available and customer service contacts is essential to ensure that drivers can make optimal use of health coverage(Noerjoedianto et al., 2022). Lack of information may cause drivers to be reluctant to use health insurance due to uncertainty or confusion.

CONCLUSION AND RECOMMENDATION

The percentage of online drivers who decide not to participate in BPJS Health insurance in Jambi City is still 31%. There is a significant influence of the quality of information on the decision to participate in BPJS Health insurance. The factors accuracy (0.000), timeliness (p=0.001), relevance (p=0.000), and completeness influence online drivers' decisions to participate in BPJS Health insurance. This shows that the quality of information, including accuracy, timeliness, relevance and completeness of information, is very important to ensure that online drivers affected by the pandemic can make the right decision in taking out health insurance. Quality information helps them feel safer and more confident in accessing the health services they need.

Recommendations for BPJS Health to increase educational campaigns about the benefits of health insurance and public awareness about the importance of health insurance in

protecting household finances, establish partnerships with online companies and improve the quality of timely and relevant information according to community needs.

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