

**ANALYSIS OF FACTORS INFLUENCING INFORMAL SECTOR
LABOR'S INTEREST TO PARTICIPATE IN THE NON-WAGED
RECIPIENT PROGRAM AT THE MAGELANG BRANCH OF WORKERS
SOCIAL SECURITY ADMINISTRATIVE BODY**

Ihwanudin Wahid Rohadi
Master of Management
Ahmad Dahlan University
Yogyakarta, Indonesia

Fitroh Adhilla
Master of Management
Ahmad Dahlan University
Yogyakarta, Indonesia

Purwoko
Master of Management
Ahmad Dahlan University
Yogyakarta, Indonesia

Abstract

Background: Informal sector workers are labor that cannot be absorbed by formal sectors. The informal sector's role is essential in the country's development process. Therefore, access to social security should be considered.

Objective: To analyse branding, information, knowledge, economy, education, trust factors that affect the informal sector workers' interests to participate in the Non-Waged Recipient Program (*BPU/ Bukan Penerima Upah*) at the Workers Social Security Administrative Body (*BPJS Ketenagakerjaan*) Magelang Branch

Methods: This is analytical descriptive research with a survey approach. The *research* sample consisted of 400 respondents, which were taken using accidental sampling. The researchers used *Partial Least Square* to analyze the data.

Conclusion: Information ($p = 0.004$), knowledge ($p = 0.000$), economy ($p = 0.000$), and Trust ($p = 0.000$) factors affected the interest of informal sector workers to participate in the Non-Wage Recipient Program at the Workers Social Security Administrative Body Magelang Branch, with the trust factor acted as the most dominant factor. Meanwhile, the branding ($p = 0.141$) and education ($p = 0.254$) factors did not affect informal sector workers' interests.

Keywords: *informal sector workers, non-wage recipient, the Employee Social Security Agency.*

1. Introduction

The implementation of the Social Security Administrative Body in Indonesia has entered a new era. Since the enactment of Law No. 40 of 2004 concerning the National Social Security System (*Sistem Jaminan Sosial Nasional/SJSN*), the Social Security System was also applied nationally. Law No. 24 of 2011 concerning the Social Security Administrative Body (*BPJS*) explains that Social Security is a form of social protection to ensure that all citizens could meet the basic needs of a decent life.

With the enactment of this law, *PT. Jamsostek* was renamed as regulated in article 62 paragraph 1, which states that *PT. Jamsostek* would be changed to Workers Social Security Administrative Body (*BPJS Ketenagakerjaan*) starting January 1st, 2014. The Workers Social Security Administrative Body remained entrusted to organize the employee social security program, which covered *JKK* (Work Accident Security), *JKM* (Death Security), and *JHT* (Old Day Security) plus new security, i.e., Pension Security as of July 1st, 2015.

Wibowo in Suharto (2011) explains that the informal sector can absorb workers who cannot be absorbed by the formal sector. As soon as the informal sector's role is essential in the development process, then the existence of this informal sector should be considered, including access to social security.

2. Theoretical Background

a. Informal Sector Workers

Presidential Regulation No. 109 of 2013 Article 7 Non-Waged Participant (BPU) is

- 1) Employer;
- 2) Employees beyond working relationship or independent employees; and
- 3) Employees excluded in letter b not receiving salary or wage.

b. Workers Social Security Administrative Body Programs

Law of the Republic of Indonesia No. 24 of 2011 on Social Security Administrative Body. Following the law mandate, on January 1st, 2014, *PT. JAMSOSTEK* was changed to become a public legal body. *PT. JAMSOSTEK* is still trusted to organize a worker social security program, which covered *JKK* (Work Accident Security), *JKM* (Death Security), and *JHT* (Old Day Security) plus new security i.e., Pension Security.

c. Factors Affecting Interest

1) Brand (Branding)

The word *brand* comes from *brandr*, which means "to burn," as the Vikings used to burn marks on their animals as a form of pet ownership. There are several different definitions of *brand*, according to the American Marketing Association (AMA): "A brand is a "name, term, sign, symbol, or design, or a combination of them, intended to identify the goods and service of one seller or group of sellers to differentiate them from those of competition" (Keller, 2012).

2) Information

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According to Kusrini and Koniyo (2007), *information* is “data that has been processed into a meaningful form for users, which is useful in making current decisions or supporting information sources.” The source of information is data. Data is a reality that describes a real event and unity. Data is a form that is still raw which cannot tell much, so it needs to be further processed through a specific model to produce information.

3) **Knowledge**

Knowledge is the result of knowing, and this occurs after people sensed a particular object. Sensing occurs through the human five senses; sight, hearing, smell, taste, and touch. Most human knowledge is obtained through the eyes and ears (Notoatmodjo, 2014).

4) **Education**

The National Education System Law No. 20 of 2003 states that education is a deliberate and planned effort to create a learning atmosphere and process, so that students could actively develop their potential to the fullest. The potentials covered spiritual strength, self-control, personality, intelligence, noble character, and the skills needed by himself, society, nation, and country.

5) **Economy**

The term *economy* comes from the Greek word *oikonomia*, which is consisted of two words *oikos* and *nomos*. *Oikos* means household, while *nomos* means to organize. They were merged into *managing the household*. The economy develops into science, so that *economy* means knowledge arranged coherently to regulate the household. The broad meaning of *household* is related to social groups considered a unit of human groups who live according to certain norms and rules (Ritonga, 2000).

6) **Trust**

According to Maharani (2010), *Trust* is one party’s belief in the reliability, durability, and integrity of the other party within a relationship. It is believed that their actions are in the best interest and will produce positive results for the trusted party. Meanwhile, according to Pavlo in Donni Juni (2017, p.116), *Trust* is an assessment of a person’s relationship with another person who will carry out certain transactions under expectations in an environment full of uncertainty.

3. Review of Literature

There have been many studies on the factors that influence interest, such as research conducted by:

Gultom (2016) reveals that the transformation of *PT. Jamsostek/Social Security Company (Persero/state share company)* institution into *BPJS Ketenagakerjaan/Workers Social Security Administrative Body* also positively impacted membership growth. The change in legal entities made both Worker and Healthcare of Social Security Administrative Bodies are now under Law No. 24 of 2011 and is better known in the community so that it becomes a moment to build public awareness in social security.

Triyono and Soewato (2013) explain knowledge as a prerequisite for carrying out a program mission. The knowledge itself is usually obtained from school education, the environment, and models of socialization. For this reason, the socialization of various parties on social security needs to be conducted intensively, particularly for people with low

education, including informal workers. Therefore, socialization plays a significant role in social security policy.

Triyono and Soewato (2013) state that informal workers have a low perception that education can teach social security importance. The low education level and the background of informal sector workers, who mostly came from the poor, could be a barrier to social security provision due to limited access to various employment programs. This condition caused them to lack knowledge and contributed to the works that the workers are doing.

4. Objectives of the Study

- a. It is known and analyzed that the Workers Social Security Administrative Body's branding factor affects informal sector workers' interest in participating in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body.
- b. It is known and analyzed that the information factor affects informal sector workers' interest to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body.
- c. It is known and analyzed that labor knowledge factors affect informal sector workers' interest to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body.
- d. It is known and analyzed that labor education factors affect informal sector workers' interest to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body.
- e. It is known and analyzed that labor economic factors affect informal sector workers' interest to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body.
- f. It is known and analyzed that the workforce's trust factor towards the Workers Social Security Administrative Body affects informal sector workers' interest to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body.

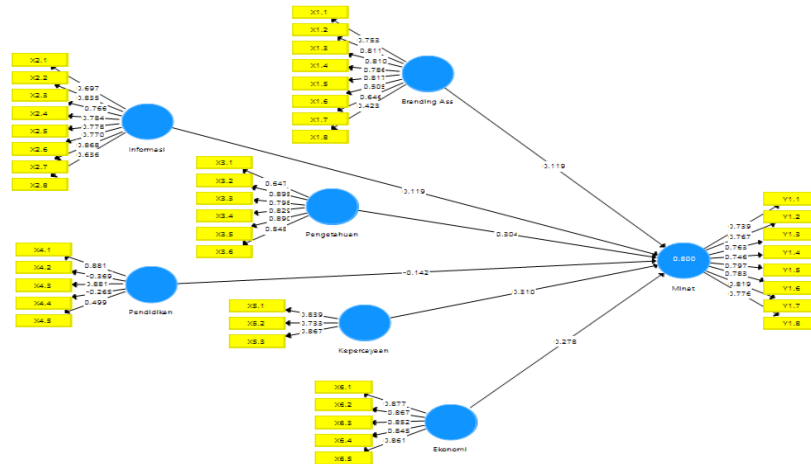
5. Method

This research was included in analytical descriptive research with a survey as the approach used to collect the data. The *research* sample consisted of 400 respondents, which were taken using *accidental sampling*. The researchers used *Partial Least Square (PLS)* to analyze the data.

6. Results and Discussion

The results of the reliability test for branding, information, education, knowledge, and trust show the *r*-value or the value of "*Alpha*" > 0.6 with a condition if *r Alpha* > constant (0.6), then the question is reliable.

a. Initial Outer Model Testing



Outer Model Results

The Convergent validity test results of the Outer model are presented in Table 4:10 as follows:

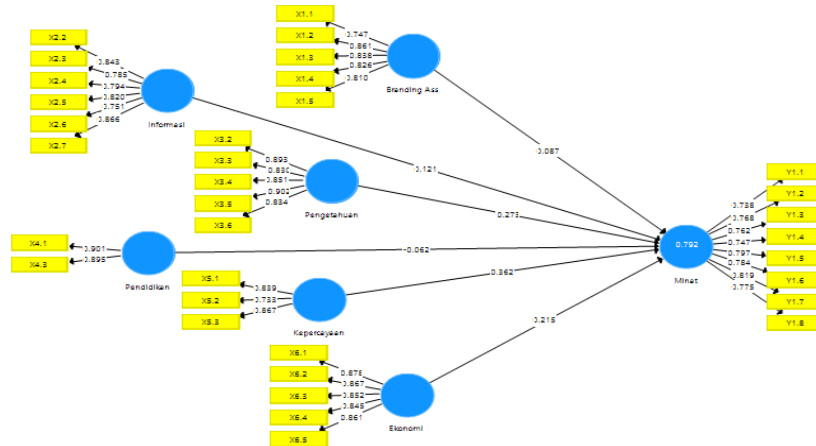
Outer Model Testing Results

No	Branding	Informati on	Know ledge	Education	Trust	Econom y	Intere st
1.	0,753	0,697	0,647	0,881	0,839	0,877	0,739
2.	0,811	0,835	0,895	-0,369	0,733	0,867	0,767
3.	0,810	0,766	0,798	0,881	0,867	0,852	0,763
4.	0,786	0,784	0,829	-0,265		0,845	0,746
5.	0,817	0,778	0,890	0,499		0,861	0,797
6.	0,505	0,770	0,848				0,783
7.	0,646	0,868					0,819
8.	0,423	0,636					0,776

Source: Primary Data (2020)

The results above are indicated by the item value of *outer loading* > 0.7, stated as valid. The *Branding* variable had three items with *outer loading* value <0.7; they were number 6, 7, and 8. *Information* variable had two items with *outer loading* values <0.7; those were number 1 and 8. The *Educational* variable had three items with *outer loading* value <0.7; they were 2, 4, and 5. The Knowledge, Trust, Economy, and Interest variables had *outer loading* > 0.7. Items whose *outer loading* value <0.7 were omitted, while the *outer loading* value > 0.7 could be continued in the next analysis (Ghozali, 2014).

b. Final Model Outer Testing



Outer Model Results

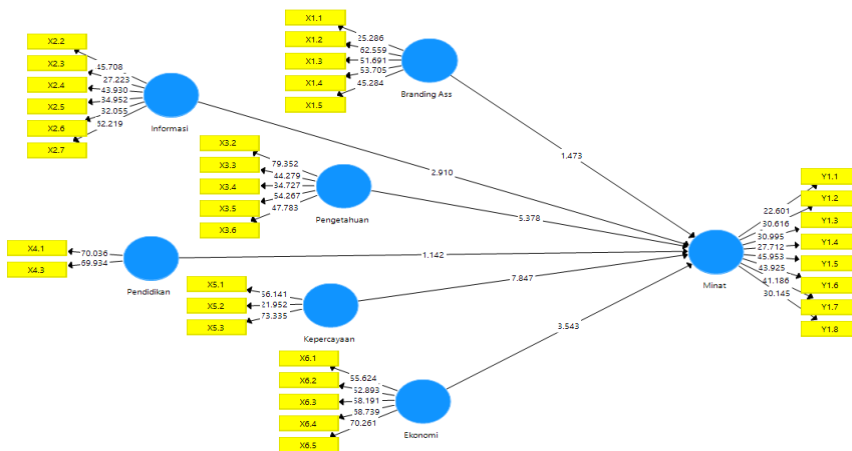
Final Outer Model Testing Results

No	Branding	Informati on	Know ledge	Education	Trust	Econom y	Intere st
1.	0,747	0,843	0,893	0,901	0,839	0,878	0,738
2.	0,861	0,785	0,830	0,895	0,733	0,867	0,768
3.	0,838	0,794	0,851		0,867	0,852	0,762
4.	0,826	0,820	0,902			0,845	0,747
5.	0,810	0,751	0,834			0,861	0,797
6.		0,866	0,893				0,784
7.		0,843					0,819
8.							0,775

Source: Primary Data (2020)

The results above are the final outer model after an invalid item was discarded. It was known that all items *outer loading* values > 0.7 were declared as valid variables. *Outer loading* value > 0.7 could be continued to the next analysis (Ghozali, 2014).

c. Structural Model Testing (Inner Model)



Inner Model Hypothesis Test Results

Inner Model Testing Results of each research variable

Research Variables	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Error (STERR)</i>	<i>T Statistics (O/STERR)</i>	<i>P Values</i>
Branding -> Interest	0,087	0,090	0,059	1,473	0,141
Information -> Interest	0,121	0,117	0,042	2,910	0,004
Knowledge -> Interest	0,273	0,268	0,051	5,378	0,000
Education -> Interest	-0,062	-0,066	0,055	1,142	0,254
Trust -> Interest	0,362	0,359	0,046	7,847	0,000
Economy -> Interest	0,215	0,226	0,061	3,543	0,000
Branding, Information Knowledge, Education, Trust, Economy -> Interest	0,788	0,793	0,028	28,653	0,000

Source: Primary Data (2020)

7. Conclusions

- a. The influence of branding on the informal sector workers' interests to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body

- b. The influence of information on the informal sector workers' interests to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body
- c. The influence of knowledge on the informal sector workers' interests to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body
- d. The influence of education on the informal sector workers' interests to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body.
- e. The influence of trust on the informal sector workers' interests to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body.
- f. The influence of economy on the informal sector workers' interests to participate in the Non-Wage Recipient Program at the Magelang branch of Workers Social Security Administrative Body

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