



FACTORS AFFECTING PURCHASE INTENTION EMPLOYMENT SOCIAL SECURITY, IN THE SEGMENT OF PARTICIPANTS WHO ARE NOT WAGE EARNERS

BY

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Abstract

This study aims to determine the effect of celebrity endorsement, electronic word of mouth (E-WOM), perceived price, on purchase intention employment social security in the segment of participants who are not wage earners with brand image and perceived value as mediation. This research was conducted in May-July 2023. This research used a quantitative approach using primary data collected through online questionnaires with the help of the Google form. The sampling technique in this study used non-probability sampling with a purposive sampling technique. Overall the data obtained was 256 with the criteria of respondents participant who are not wage earners. The data analysis technique used in this study is Structural Equation Modelling (SEM) with the help of SPSS 27 and AMOS 23 software. The results influence of this study indicate that celebrity endorsement has a significant effect on brand image and perceived value, while perceived price has a significant effect on brand image, perceived value, and purchase intention. Meanwhile, celebrity endorsement has an insignificant effect on purchase intention, electronic word of mouth (E-WOM) has an insignificant effect on brand image and purchase intention, brand image has an insignificant effect on purchase intention, and perceived value has an insignificant effect on purchase intention.

Keywords: celebrity endorsement, electronic word of mouth (E-WOM), brand image, perceived price, perceived value, purchase intention

INTRODUCTION

BPJAMSOSTEK is social security agency for employment held Indonesia social security. We are issued the Law No. 40 of 2004 on national social security system and law number 24 of 2011 concerning the social security administering body states that social security is a form of social protection to ensure that all people can meet the needs of a decent life.

BPJAMSOSTEK was formed to administer five social security programs: work accident insurance, old age security, pension security, death security, and even a job loss security program.

BPJAMSOSTEK membership is mandatory for workers to be protected from various socio-economic risks that can occur at any time. Implementation in the participation process, especially in participants who are not wage earners sector, is still adjusted to the economic capacity of the community and government and the feasibility of implementing the program.

In fact, of the number of workers who are not wage earners in 2021 of 77,910,000, only 43,524,893 are members of

BPJAMSOSTEK in Indonesia. So the BPJAMSOSTEK social security roadmap is still very low. The result proves that the awareness of the working community in responding to social security is still low (Putri & Wikartika, 2022).

Despite the significant market potential, the life insurance industry faces several problems. Lack of risk awareness, low purchasing power, higher level of risk in the market, and lack of spontaneity from the company are some barriers holding back the desired growth (Khan & Uddin, 2013).

So, in overcoming the problem of low buying interest of workers in the not wage earners sector to register for BPJAMSOSTEK, one of the efforts is to use the right promotional campaign to introduce BPJAMSOSTEK.

LITERATURE REVIEW

1. Purchase Intention

According to Shafiq et al., (2011), purchase intention is deciding to buy an alternative brand among various alternative brands. Purchase intention is the tendency to buy a brand, it is generally based on the suitability between purchase motives

and the attributes or characteristics of the brand that can be considered (Pratiwi et al., 2018)

2. Celebrity Endorsement

According to Daud and Fitrianto (2015), celebrity endorsement is an actor, artist, or athlete known generally for his success in their respective fields to support a product being advertised. Celebrity endorsement is one of the most popular methods in the world. Using celebrities who are attractive, have high popularity, and can be trusted by the intended public can make the product being promoted product known, known, and in demand. Celebrity endorsement must go through several considerations, including attractiveness, trust, and expertise (Rachmat et al., 2019).

3. Electronic Word of Mouth

According to Parama dan Seminari (2020), electronic word of mouth is a statement made by actual, potential, or previous consumers about a product or company where this information is available to people or institutions via Internet media. Dissemination of information through electronic word of mouth through online or internet media such as blogs, microblogs, e-mail, consumer review sites, forums, virtual consumer communities, and social networking sites can lead to interactions between other consumers (Alhidari et al., 2015).

4. Perceived Price

According to Zuo (2019), perceived price is the consumer's perception of the relative price or sacrifice that must be incurred to obtain a product compared to similar products. Meanwhile, perceived price is the consumer's consideration of the feasibility of the product price and the ability to buy the product (Beneke et al., 2013).

5. Brand Image

According to Saputra and Widagda (2020), brand image is a perception and belief that consumers remember, reflected in consumer memory associations. Meanwhile, Brand image is the consumer's response to a brand based on the good and bad of the brand that consumers remember (Su, 2021).

6. Perceived Value

According to Naami et al., (2017), Perceived value is the customer's overall assessment of the usefulness of a product for what is received and given by the product, both positive and negative. Perceived value is defined as a consumer's subjective evaluation of benefits relative to costs to determine the value of a company's product offering to other product offerings (Suseno, 2015).

THEORETICAL FRAMEWORK

1. Celebrity Endorsement and Purchase Intention

Previous research has examined the effect of the celebrity endorsement on purchase intention by showing that there is a significant celebrity endorsement effect on purchase intention, such as researchers conducted by (Adam & Hussain, 2017; Rachmat et al., 2019; Rodriguez, 2008; Wang et al., 2017). Wang et al (2017) stated that the attitude or preference of consumers towards the credibility position of the endorser

effectively influences the consumer's purchase attitude toward the endorsed brand.

2. Celebrity Endorsement and Brand Image

Previous researchers has examined the effect of the celebrity endorsement on brand image by showing that there is a significant celebrity endorsement effect on brand image, such as researchers conducted by (Gong & Li, 2017; Herjanto et al., 2020; Spry et al., 2011). Gong and Li (2017) states that the credibility of a celebrity endorser used by a company to promote its products has a significant effect on brand image.

3. Celebrity Endorsement and Perceived Value

Previous researchers has examined the effect of the celebrity endorsement on perceived value by showing that there is a significant celebrity endorsement effect on perceived value, such as researchers conducted by (Daud & Fitrianto, 2015; Naami et al., 2017; Pertiwi et al., 2020). Daud and Fitrianto (2015) stated that celebrity endorsement can shape and influence perceived value.

4. Electronic Word of Mouth and Brand Image

Previous researchers has examined the effect of the electronic word of mouth on brand image by showing that there is a significant electronic word of mouth effect on brand image, such as researchers conducted by (Bambauer-Sachse & Mangold, 2011; Farzin & Fattahi, 2018; Jalilvand & Samiei, 2012; Torlak et al., 2014). Digital media capabilities make electronic word of mouth play an important role in shaping brand image in consumer perceptions, both positively and negatively (Farzin & Fattahi, 2018).

5. Electronic Word of Mouth and Purchase Intention

Previous researchers has examined the effect of the electronic word of mouth on purchase intention by showing that there is a significant electronic word of mouth effect on purchase intention, such as researchers conducted by (AP & Seminari, 2020; Farzin & Fattahi, 2018; Kala & Chaubey, 2018; Kudeshia & Mittal, 2016). Positive electronic word of mouth on social media create a product purchase intention (Kudeshia & Mittal, 2016).

6. Perceived Price and Brand Image

Previous researchers has examined the effect of the perceived price on brand image by showing that there is a significant perceived price effect on brand image, such as researchers conducted by (Adirinekso et al., 2021; Pranoto et al., 2022; Zuo, 2019). More affordable prices of a product will create a good brand image in the eyes of consumers (Adirinekso et al., 2021).

7. Perceived Price and Perceived Value

Previous researchers has examined the effect of the perceived price on perceived value by showing that there is a significant perceived price effect on perceived value, such as researchers conducted by (Hakim & Susanti, 2017; Roig, 2006; Suseno, 2015). Determining a good price can increase the perceived value of a product (Roig, 2006).

8. Perceived Price and Purchase Intention

Previous researchers has examined the effect of the perceived price on purchase intention by showing that there is a significant perceived price effect on purchase intention, such as researchers conducted by (Beneke et al., 2013; Hakim & Susanti, 2017; Kim et al., 2012). Kim et al (2012) stated that the perceived price influences the purchase intention of regular customers more than potential customers.

9. Brand Image and Purchase Intention

Previous researchers has examined the effect of the brand image on purchase intention by showing that there is a significant brand image effect on purchase intention, such as researchers conducted by (Alhaddad, 2015; Bataineh, 2015; Herjanto et al., 2020; Su, 2021; P. C. S. Wu et al., 2011). Brand image is an essential element that can increase purchase intention (Herjanto et al., 2020).

10. Perceived Value and Purchase Intention

Previous researchers has examined the effect of the perceived value on purchase intention by showing that there is a significant perceived value effect on purchase intention, such as researchers conducted by (Beneke et al., 2013; Kim et al., 2007; Pratiwi et al., 2018). Beneke et al (2013) stated a strong relationship exists between the perceived value and the willingness to buy.

Hypothesis

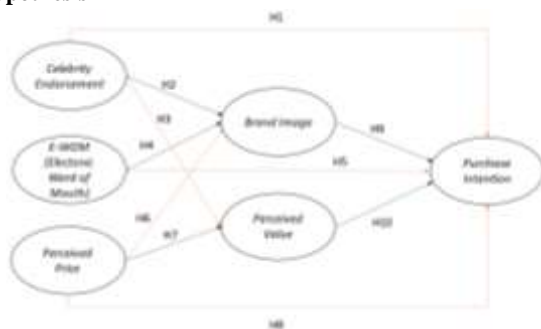


Figure 1 Theoretical Framework of the Research Model

Source: Data processed by researchers (2023)

From the theoretical framework of Figure 1, the following 10 hypotheses will be tested:

- H₁: Celebrity endorsement has a positive effect on purchase intention.
 H₂: Celebrity endorsement has a positive effect brand image.
 H₃: Celebrity endorsement has a positive effect on perceived value.
 H₄: Electronic word of mouth has a positive effect on brand image.
 H₅: Electronic word of mouth has a positive effect on purchase intention.
 H₆: Perceived price has a positive effect on brand image.
 H₇: Perceived price has a positive effect on perceived value.
 H₈: Perceived price has a positive effect on perceived purchase intention.
 H₉: Brand image has a positive effect on purchase intention.
 H₁₀: Perceived value has a positive effect on purchase intention.

RESEARCH METHODS

1. Population and Sample

This research is quantitative research using primary data. The sample in this research is 256 respondents. This study used a non-probability sampling technique with purposive sampling. The questionnaires were distributed using the Google form, with the following criteria for respondents:

- Respondents live in the territory of Indonesia.
- Respondents are not yet 65 years old.
- Respondents are not wage earners workers.

This study also used a descriptive test with characteristics as follows:

- Sex
- Age
- Job-status
- Marital status
- Educational status
- Income Amount
- Domicile

Data in this study were collected using closed questions with a 6-point Likert scale as a measurement with the help of the Google form.

2. Questionnaire Development

This study uses three independent variables: celebrity endorsement, electronic word of mouth, and perceived price. The Intervening variable uses two variables: brand image and perceived value. And then purchase intention as the dependent variable, as follow:

3. Celebrity Endorsement

Celebrity Endorsement variable is measured using five indicators adapted from research (Malik et al., 2018; Widjaja, 2015).

4. Electronic Word of Mouth

Electronic word-of-mouth variable is measured using five indicators adapted from research (Farzin & Fattahi, 2018; Kala & Chaubey, 2018).

5. Perceived Price

Perceived price variable is measured using five indicators adapted from research (Suhud et al., 2022; S.-I. Wu & Chen, 2014).

6. Brand Image

Brand image variable is measured using five indicators adapted from research (Herjanto et al., 2020; Kala & Chaubey, 2018; Suhud et al., 2022).

7. Perceived Value

Perceived value variable is measured using five indicators adapted from research (S.-I. Wu & Chen, 2014).

8. Purchase Intention

Purchase intention variable is measured using five indicators adapted from research (Ha & Lam, 2017; Kala & Chaubey, 2018; Lu, 2021)

This study tests use the validity, reliability, and structural model tests. In testing the validity, the researchers use exploratory factors analysis with a loading factor is above 0.4 (Suhud et al., 2020). The reliability test using Cronbach alpha above 0.6

(Rizan et al., 2020). Validity and reliability tests will be tested using the help of SPSS 27. This study used the structural equation modeling (SEM) test, which was tested using AMOS 23. The total number of respondents obtained was 264, but only 256 matched the criteria, as follows:

Table 1 Respondent Profile

Respondent Profile	Frequency	Percent	
Sex	Male	120	46,9
	Female	136	53,1
	Total	256	100
Age	17 – 25 years	57	22,3
	26 – 35 years	139	54,3
	36 - 62 years	60	23,4
Marital Status	Not yet married	79	30,9
	Married	177	69,1
Education Status	Undergraduate	1	0,4
	Postgraduate	1	0,4
	Bachelor	171	66,8
	Senior High School	83	32,4
	Pharmacist Assistant	1	0,39
Job Status	Data Analyst	1	0,39
	Facilitator	1	0,39
	Freelancer	71	27,7
	Influencer	5	1,95
	Merchant	9	3,52
	Lawyer	1	0,39
	Farmer	5	1,95
	Driver	4	1,56
Income	Online Driver	12	4,69
	Businessman	146	57
	IDR < 500,000	7	2,7

Amount			
IDR > 20,000,000	2	0,8	
IDR 1000,000 - IDR 10,000,000	227	88,7	
IDR 500,000 - IDR 1,000,000	17	6,6	
IDR 10,000,000 - IDR 20,000,000	3	1,2	
Domicile	Ambon	1	0,4
	Bali	5	2
	Balikpapan	3	1,2
	Bandung	6	2,3
	Banjarmasin	2	0,8
	Banten	2	0,8
	Bantul	1	0,4
	Bekasi	5	2
	Bengkulu	1	0,4
	Bogor	5	2
	Cirebon	2	0,8
	Depok	6	2,3
	Gorontalo	3	1,2
	Jakarta	42	16,4
	Malang	7	2,7
	Makasar	8	3,1
	Palembang	9	3,5
	Banten	1	0,4
	Semarang	8	3,1
Yogyakarta	20	7,8	
Solo	5	2	
Sumedang	2	0,8	
Tangerang	10	3,9	
Kendari	4	1,6	

Mataram	18	7
Medan	25	9,8
Surabaya	25	9,8
Kudus	5	2
Lampung	7	2,7
Lombok	6	2,3
Madiun	1	0,4
Madura	4	1,6
Maluku	2	0,8
Palangkaraya	5	2

Source: Data processed by researchers (2023)

From the results of Table 1 of the respondent's profile, the results of the descriptive test of the respondents stated that 256 respondents had filled out the questionnaire matched the criteria in this study. So that in this case, the researcher could make conclusions in the descriptive test as follows: 136 respondents mainly were filled with female respondents (53.1%), there were 139 respondents (54.3%) more respondents aged between 26-33 years, more respondents who were married were 177 respondents (69.1%).

Furthermore, more respondents bachelor education 171 respondents (66.8%), more respondents worked as entrepreneurs 146 respondents (57.03%), and more respondents earned Rp. 1,000,000 – Rp. 10,000,000, as many as 227 respondents (88.7%), and more respondents live in Jakarta, as many as 42 respondents (16.4%).

Table 2 Respondent Screening

Are you currently registered as a BPJAMSOSTEK participant?		
Respondent Screening Questions	Frequency	Percent
No	256	100.0

Source: Data processed by researchers (2023)

Table 2 shows the results of filtering respondents that the researchers had previously determined. The question "Are you currently registered as a BPJAMSOSTEK participant?" as many as 256 respondents (100%) answered no.

RESULTS

From the results of the validity test, all indicators get a loading factor value above 0.4 and thus are declared valid (Suhud et al., 2020). Meanwhile, for the reliability test results, all variables get a Cronbach alpha value above 0.6 so that they are declared reliable (Rizan et al., 2020).

Table 3 Validity and Reliability Test Results

Variable and Indicators		Loading Factors	Cronbach Alpha
Celebrity Endorserment			0.837
CE3	I feel Raffi Ahmad is the most suitable celebrity for BPJS Employment/BPJAMSOSTEK endorsement	0.835	
CE5	Raffi Ahmad deserves to be a celebrity endorser because of his achievements (such as Indonesia's Favorite Screen Couple, Kids Choice Awards 2016, Bright Awards 2016, Music Presenter, Panasonic Gobel Awards 2015)	0.830	
CE2	Raffi Ahmad can create important themes for endorsed BPJAMSOSTEK social security brands	0.792	
CE1	I see Raffi Ahmad as suitable for transferring relevant values from the BPJAMSOSTEK brand	0.779	
CE4	What occurred to me, Raffi Ahmad is the right celebrity to become the brand image of BPJAMSOSTEK	0.709	
EWOM			0.775
EWOM4	If I don't read consumer online product reviews when I buy a BPJAMSOSTEK product/brand, I'm worried about my decision	0.810	
EWOM5	I often collect information from online consumer product reviews before I buy BPJAMSOSTEK products/brands	0.776	
EWOM2	Comments or updates about BPJAMSOSTEK products/brands influence how I consider insurance/social security products	0.738	
EWOM1	I understand BPJAMSOSTEK better after receiving relevant information about the program and its benefits in online reviews	0.701	

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EWOM3	I often change my opinion about BPJAMSOSTEK products/brands after seeing positive and negative comments online.	0.620	
Brand Image			0.822
BI5	I can easily see that BPJAMSOSTEK can solve the problem of a savings plan or old age security, a work accident, and death from an advertisement	0.817	
BI4	BPJAMSOSTEK will immediately come to mind when I want to buy an employment social security product	0.817	
BI1	BPJAMSOSTEK has a good reputation	0.810	
BI2	BPJAMSOSTEK is known as one of the pioneers of employment social security in Indonesia	0.735	
BI3	BPJAMSOSTEK can compete with other social security services	0.678	
Perceived Price			0.819
PP2	BPJAMSOSTEK fee contributions are higher than other social security contributions	0.859	
PP3	BPJAMSOSTEK fee is higher than I expected	0.846	
PP4	BPJAMSOSTEK fee are expensive	0.794	
PP5	BPJAMSOSTEK fee follow its brand image	0.735	
PP1	I think the fee of BPJAMSOSTEK is worth buying	0.552	
Perceived Value			0.872
PV5	BPJAMSOSTEK gave me many benefits other than just the fees paid	0.851	
PV4	BPJAMSOSTEK can meet my needs in terms of protection as a worker	0.847	
PV1	BPJAMSOSTEK gives me more value	0.842	
PV2	It is appropriate to pay more dues/price for better worker protection	0.786	
PV3	BPJAMSOSTEK has benefits in my life	0.784	
Purchase Intention			0.854
PI5	I will buy the BPJAMSOSTEK social security product that Raffi Ahmad endorses in the advertisement	0.867	
PI1	I will buy BPJAMSOSTEK products instead of other social security products	0.842	
PI4	I will look for more information about BPJAMSOSTEK social security products	0.834	
PI2	I will recommend other people to buy BPJAMSOSTEK products	0.754	
PI3	I intend to buy this BPJAMSOSTEK product/brand in the future	0.726	

Source: Data processed by researchers (2023).

Hypothesis testing was carried out using structural equation modeling with confirmatory factors analysis (CFA) using AMOS. The initial results of the model state that the model is not yet fit, so researchers need to modify it until researchers gets $P \geq 0.5$ and $CMIN/DF \leq 2.00$ (Suhud et al., 2020). Figure 2 shows the structural equation modeling that has been modified and gets $P \geq 0.5$ and $CMIN/DF \leq 2.00$. As follows:

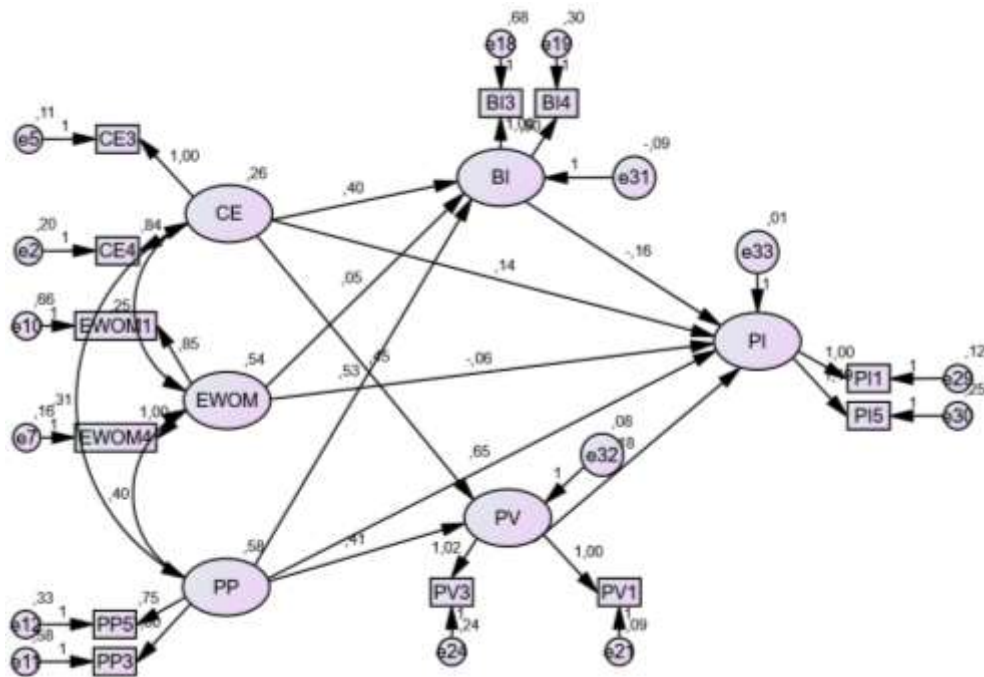


Figure 2 SEM Goodness of Fit results

Source: Data processed by researchers (2023).

Table 4 shows the results of the goodness of fit criteria, namely the value of $P \geq 0.05$ and $CMIN/DF \leq 2.00$. The result of the P value is 0.105, the result is CMIN/DF value is 1.283, the result is the RMSEA value is 0.033, the result is GFI value is 0.968, the result is AGFI value is 0.938, the result is the TLI value is 0.998, the result is the CFI value of 0.993, the result of the PGFI value is 0.509. As follows:

Table 4 Good of Fit Value of Model Modification

Goodness of Fit Index	Cut of Value	Results	The Decision
Probability	≥ 0.05	0.105	<i>Good fit</i>
CMIN/DF	≤ 2.00	1.283	<i>Good fit</i>
RMSEA	≤ 0.08	0.033	<i>Good fit</i>
GFI	≥ 0.90	0.968	<i>Good fit</i>
AGFI	≥ 0.90	0.938	<i>Good fit</i>
TLI	≥ 0.95	0.998	<i>Good fit</i>
CFI	≥ 0.95	0.993	<i>Good fit</i>
PGFI	≥ 0.50	0.509	<i>Good fit</i>

Source: Data processed by researchers (2023).

In testing the hypothesis, the researcher uses AMOS, based on the requirements that the condition for accepting a hypothesis is if the value of $CR > 1.960$ (Suhud et al., 2020). The direct influence hypothesis test results are shown in Table 5 show that five hypothesis were accepted while the other five hypothesis were rejected, as follows:

Table 5 Hypothesis Test Results

Ha	Hypothesis		Estimate	S.E.	C.R.	P	Results	
H ₁	<i>Purchase Intention</i>	<---	<i>Celebrity Endorsement</i>	0.136	0.217	0.626	0.532	Rejected
H ₂	<i>Brand Image</i>	<---	<i>Celebrity Endorsement</i>	0.399	0.196	2.032	0.042	Accepted
H ₃	<i>Perceived</i>	<---	<i>Celebrity Endorsement</i>	0.447	0.174	2.563	0.010	Accepted

Ha	Hypothesis		Estimate	S.E.	C.R.	P	Results	
	<i>Value</i>							
H ₄	<i>Brand Image</i>	<---	EWOM	0.055	0.080	0.685	0.493	Rejected
H ₅	<i>Purchase Intention</i>	<---	EWOM	-0.059	0.082	-0.717	0.473	Rejected
H ₆	<i>Brand Image</i>	<---	<i>Perceived Price</i>	0.531	0.151	3,511	***	Accepted
H ₇	<i>Perceived Value</i>	<---	<i>Perceived Price</i>	0.407	0.118	3,461	***	Accepted
H ₈	<i>Purchase Intention</i>	<---	<i>Perceived Price</i>	0.654	0.156	4.193	***	Accepted
H ₉	<i>Purchase Intention</i>	<---	<i>Brand Image</i>	-0.157	0.194	-0.807	0.420	Rejected
H ₁₀	<i>Purchase Intention</i>	<---	<i>Perceived Value</i>	0.178	0.133	1.337	0.181	Rejected

Source: Data processed by researchers (2023).

The following is an explanation from Table 5:

H₁: There is a positive and insignificant relationship between celebrity endorsement of purchase intention BPJAMSOSTEK in the segment of participants who are not wage earners, with value < C.R. 1.960 (0.626).

H₂: There is a positive and significant relationship between celebrity endorsement of brand image BPJAMSOSTEK in the segment of participants who are not wage earners, with value > C.R. 1.960 (2.032).

H₃: There is a positive and significant relationship between celebrity endorsement of perceived value BPJAMSOSTEK in the segment of participants who are not wage earners, with value > C.R. 1.960 (2.563).

H₄: There is a positive and insignificant relationship between electronic word of mouth of brand image BPJAMSOSTEK in the segment of participants who are not wage earners, with value < C.R. 1.960 (0.685).

H₅: There is a negative and insignificant relationship between electronic word of mouth of purchase intention BPJAMSOSTEK in the segment of participants who are not wage earners, with value < C.R. 1.960 (-0.717).

H₆: There is a positive and significant relationship between perceived price of brand image BPJAMSOSTEK in the segment of participants who are not wage earners, with value > C.R. 1.960 (3.511).

H₇: There is a positive and significant relationship between perceived price of perceived value BPJAMSOSTEK in the segment of participants who are not wage earners, with value > C.R. 1.960 (3.461).

H₈: There is a positive and significant relationship between perceived price of purchase intention BPJAMSOSTEK in the

segment of participants who are not wage earners, with value > C.R. 1.960 (4.193).

H₉: There is a negative and insignificant relationship between brand image of purchase intention BPJAMSOSTEK in the segment of participants who are not wage earners, with value > C.R. 1.960 (-0.807).

H₁₀: There is a positive and insignificant relationship between perceived value of purchase intention BPJAMSOSTEK in the segment of participants who are not wage earners, with value > C.R. 1.960 (1.337).

DISCUSSION

The first hypothesis states that respondents are not immediately interested in buying BPJAMSOSTEK service products just by looking at the celebrity endorser from BPJAMSOSTEK. This hypothesis is not supported by research conducted (Adam & Hussain, 2017; Rachmat et al., 2019; Rodriguez, 2008; Wang et al., 2017) which states that celebrity endorsement has a significant effect on purchase intention.

The second hypothesis states that a celebrity endorser in a product or service must have a good reputation to have a good impact on the product or service they provide in the endorsement.

The third hypothesis states that a celebrity endorser with a good reputation in the eyes of consumers will be able to provide information and form the overall total value directly and indirectly related to BPJAMSOSTEK service products. This hypothesis is supported by research conducted (Daud & Fitrianto, 2015; Naami et al., 2017; Pertiwi et al., 2020) which states that celebrity endorsement has a significant effect on perceived value.

The fourth hypothesis states that lack of getting reviews or testimonials related to the experience of someone who has

used BPJAMSOSTEK. This is different from marketplaces or e-commerce, which provide testimonials or store reviews that are directly available at the store before we buy the product. This hypothesis is not supported by research conducted (Bambauer-Sachse & Mangold, 2011; Farzin & Fattahi, 2018; Jalilvand & Samiei, 2012; Torlak et al., 2014) which states that electronic word of mouth has a significant effect on brand image.

The fifth hypothesis states that someone who tells his experience regarding the use of BPJAMSOSTEK services does not impact someone's interest in buying BPJAMSOSTEK services, respondents see this program as a government program that is safer if they want to buy. This hypothesis is not supported by research conducted (AP & Seminari, 2020; Farzin & Fattahi, 2018; Kala & Chaubey, 2018; Kudeshia & Mittal, 2016) which states that electronic word of mouth has a significant effect on purchase intention.

The sixth hypothesis states that respondents have already understood that BPJAMSOSTEK is a social security product run by the government, so contributions are not too expensive for the medium and micro business sectors. This hypothesis is supported by research conducted (Adirineko et al., 2021; Pranoto et al., 2022; Zuo, 2019) which states that perceived price has a significant effect on brand image.

The seventh hypothesis states that respondents believed that even though BPJAMSOSTEK provides relatively cheap rates, respondents are given comparable value results from BPJAMSOSTEK services. This hypothesis is supported by research conducted (Hakim & Susanti, 2017; Roig, 2006; Suseno, 2015) which states that perceived price has a significant effect on perceived value.

The eighth hypothesis states that respondents think the already low price impacts their interest in purchasing BPJAMSOSTEK because the rates given are fair enough. This hypothesis is supported by research conducted (Beneke et al., 2013; Hakim & Susanti, 2017; Kim et al., 2012) which states that perceived price has a significant effect on purchase intention.

The ninth hypothesis states that although the BPJAMSOSTEK brand is good in the eyes of the respondents, this does not affect their buying interest in BPJAMSOSTEK services. Someone will buy if they feel they already need the program managed by the government. This hypothesis is not supported by research conducted (Alhaddad, 2015; Bataineh, 2015; Herjanto et al., 2020; Su, 2021; P. C. S. Wu et al., 2011) which states that brand image has a significant effect on purchase intention.

The tenth hypothesis states that although perceived value does not affect directly, it is assumed that it will indirectly affect purchase intention later. Because someone who already knows the value of a brand will tend to be attracted to that brand. This hypothesis is not supported by research conducted (Beneke et al., 2013; Kim et al., 2007; Pratiwi et al., 2018) which states that perceived value has a significant effect on purchase intention.

CONCLUSION

From the previous results, it can be concluded that the five hypotheses are accepted while the other five hypotheses are rejected, as follows:

- a. Celebrity endorsement has a positive and insignificant effect on purchase intention, this is influenced by the fact that a potential customer/participant will not automatically be interested in buying BPJAMSOSTEK products just from seeing the artist who supports them
- b. Celebrity endorsement has a positive and significant effect on brand image, this states that selecting a celebrity endorsement with a good reputation is very important in making endorsement decisions to increase the brand image of BPJAMSOSTEK.
- c. Celebrity endorsement has a positive and significant effect on perceived value, this states that the decision to endorse a reputable artist will directly shape the values of BPJAMSOSTEK products because the artist has been respected before.
- d. Electronic word of mouth has a positive and insignificant effect on brand image, this states that the lack of reviews or testimonials regarding one's experience using BPJAMSOSTEK and its relevance to the not wage earners sector is due just to a large amount of information available to the Wage Earners sector on social media.
- e. Electronic word of mouth has a negative and insignificant effect on purchase intention, this states that a review or testimony from a user who describes his experience in using BPJAMSOSTEK services does not impact the occurrence of someone having an interest in buying BPJAMSOSTEK services.
- f. Perceived price has a positive and significant effect on brand image, this states that respondents prefer to use BPJAMSOSTEK at a lower price than social security products or similar products offered by other private insurance companies.
- g. Perceived price has a positive and significant effect on perceived value, this states that the respondents realized that paying a fee for these services would get value from BPJAMSOSTEK services even though the benefits and protection provided were basic.
- h. Perceived price has a positive and significant effect on purchase intention, this suggests that respondents interested in pretty cheap fees impact their buying BPJAMSOSTEK services.
- i. Brand image has a negative and insignificant effect on purchase intention, this states that even though the brand image of BPJAMSOSTEK is good in the eyes of respondents, it does not automatically generate interest in buying. This could be because respondents do not feel the need for BPJAMSOSTEK products and services.
- j. Perceived value has a positive and insignificant effect on purchase intention, this states that the respondents know the value of BPJAMSOSTEK but

have not intended to pay BPJAMSOSTEK contributions or become participants.

RECOMMENDATION

From the results described earlier, this study has several recommendations given to BPJS Kesehatan, as follows:

- a. BPJAMSOSTEK must innovate regarding a new theme in making endorsements closer to potential participants in the not-wage-earners sector and not only focus on the wage-earners sector.
- b. BPJAMSOSTEK needs a marketing team to create content on social media related to the truth of BPJAMSOSTEK. Then, it is also necessary to expand and add information service channels through social media and optimize contact centre services.
- c. BPJAMSOSTEK can make efforts to improve digital services so that they can compete with other social security and even similar products offered by private insurance.
- d. The existence of a program from the governor that provides guarantees without contributions makes respondents think this is better than paying BPJAMSOSTEK fees, BPJAMSOSTEK needs to provide socialization regarding this matter, that it is only for the lower classes of society.
- e. Socialization is needed to explain the benefits obtained more after becoming a participant than the money spent.
- f. The researchers suggest optimizing the content, the complaint service channel, and the speed of responding to participant complaints to be distributed consistently on social media daily.

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