Evaluation Of Interest Toward Participants Decision Of BPJS-Employment Through Brand Equity And Service Quality

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Abstract: *This study aims to determine the effect of brand equity and service quality on the interests and decisions of workers to become BPJS-Employment participants, and to assess the impact of interest on workers' decisions. The population in this study is the Jakarta Cilandak BPJS Consumers, both B2B, and individual. It is totaling 9,359 customers. The sample size in this study refers to the theory put forward by Hair et al., who recommends a minimum sample size of 5 so that a sample of 135 respondents obtained. The data analysis method used in this study is Structural Equation Modeling (SEM) from the Lisrel statistical software package used in model development and hypothesis testing. From the hypothesis testing, it found that brand equity and service quality had a positive and significant effect directly on the interests and decisions of the participants. Besides, it also knew that interest also has a positive and significant direct impact on the participants' decisions. It means that after the community is interested in BPJS-Employment, it will be easier for the community to decide to join BPJS-Employment as a participant.*

Keywords*: Brand Equity, Service Quality, Interests, and Participant Decisions*

I.   INTRODUCTION

One of the efforts to prosper the workers in Indonesia, the government has a role in providing social security to workers in Indonesia. The government's efforts to support the welfare of workers contained in Law Number 40 of 2004 concerning the National Social Security System (SJSN) and then Law Number 24 of 2011 concerning the Social Security Organizing Body (BPJS) which in article 1 explains that social security is one form of social protection to ensure that all people can meet their basic needs adequately. One unit that contributes to meeting the needs of workers in Indonesia is the BPJS-Employment (BPJS-TK). BPJS-TK organizes Old Age Insurance (JHT), Work Accident Insurance (JKK), Death Insurance (JKM), and Pension Insurance (JP) programs.

Since the establishment of the BPJS Employment company until now. the problem is still faced as follows:
1. There is a difference in brand equity between when it was named PT Jamsostek (Persero) and after changing into BPJS Employment. Moreover, the people of the Jakarta Cilandak branch area are not yet familiar with the logo used by BPJS Employment.
2. Some people still have not received optimally the quality of services provided both online and offline by the BPJS Employment in the Cilandak Jakarta branch area.
3. There is a weakness of community interest to join the BPJS Employment. It affects the number of registered BPJS Employees with the amount of the active workforce in the Jakarta Cilandak branch area.

The results of a survey conducted by BPJSTK by comparing the results of the Brand Equity Index from PT Jamsostek (Persero), BPJS Employment and BPJS Health, are attached in Figure 1. Based on Fig1 shows that BPJS Employment has a lower accumulative value of brand equity compared to Social Security. The little brand equity was affected by a deficient brand awareness of 20.8%. It shows that the data indicates that the BPJS employment brand is still not widely known by the public.

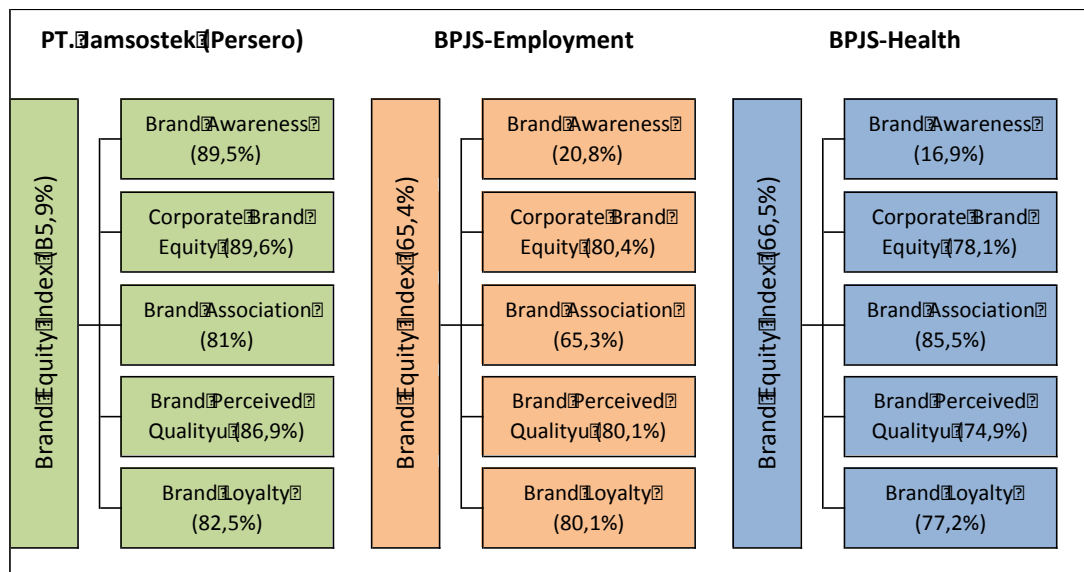| PT. Jamsostek (Persero)	BPJS-Employment	BPJS-Health
Brand Equity Index (B5,9%) Brand Awareness (89,5%) / Corporate Brand Equity (89,6%) / Brand Association (81%) / Brand Perceived Qualityu (86,9%) / Brand Loyalty (82,5%)	**Brand Equity Index (65,4%)** Brand Awareness (20,8%) / Corporate Brand Equity (80,4%) / Brand Association (65,3%) / Brand Perceived Qualityu (80,1%) / Brand Loyalty (80,1%)	**Brand Equity Index (66,5%)** Brand Awareness (16,9%) / Corporate Brand Equity (78,1%) / Brand Association (85,5%) / Brand Perceived Qualityu (74,9%) / Brand Loyalty (77,2%)

Fig 1. Comparison of Brand Equity Index results
Source: BPJS Employment in 2018.

Based on the results of the pre-survey showed that the community at the study site already knew the name BPJS-TK. But the public does not recognize the logo of BPJS-TK. Because BPJS Employment is a government program, the community is quite confident in BPJS-TK.

However, active participants out of the total number of workers in Indonesia, BPJS Employment participants accounted for only 36% of workers who registered, and 22% of workers actively paid contributions. The percentage is undoubtedly still low so that the government's goals related to social security to the community, especially workers, cannot be felt well by all workers in Indonesia.

In terms of service quality, BPJS Employment has a reasonably good quality of service in the eyes of the community. The pre-survey results obtained show values above 50%. The pre-survey results correlate with the interests and satisfaction of the community as BPJS Employment participants. Based on BPJS-TK data for 2019. The number of BPJS-TK participants was 50 million.

The objectives of this study are as follows:

1. To find out whether the brand equity variable significantly influences the decision of workers to become BPJS-TK participants.
2. To find out whether the service quality variable substantially affects the choice of workers to become BPJS-TK participants.
3. To find out whether the variable of interest has a significant effect on the decision of workers to become BPJS-TK participants.

II.   LITERATURE REVIEW

According to Keller (2013), the definition of a brand itself is more than just a product because it has a dimension that is differentiating from other similar products. Differentiation or difference must be rational and visible with the performance of an item of a brand or more symbolic, emotional, and invisible that represents a brand. According to Aaker (2013), a brand is a name that makes a difference and or symbols such as logos, trademarks, or package designs that used to identify goods or services from one seller or group of sellers and to distinguish these goods or services from other competitors. Kotler and Keller (2013), define brand equity as the added value given to products and services. Value can be reflected in the way a consumer thinks, feels, and acts on the brand, price, market share, and profitability of the company. Hikmawati (2016) defines brand equity as the totality of brand perception, covers the relative quality of products and services, financial performance, customer loyalty, satisfaction, and overall appreciation of the brand.

According to Aaker (2013), the dimensions of brand equity are as follows:

1. Brand Awareness is the ability of a prospective buyer to recognize or recall that a brand is part of the product category. There are four levels of brand awareness, namely: Top Of Mind, Brand Recall, Brand Recognition, and Unaware Brand.
2. Brand Association reflects the image of a brand to a specific impression concerning habits, lifestyle, benefits, product attributes, geographical, price, competitors, celebrities, and others.
3. Perceived Quality reflects customer perceptions of the overall quality or excellence of a product or service regarding the intended purpose.
4. Brand loyalty reflects the level of consumer engagement with a product brand. There are five levels of brand loyalty, namely: Switcher, Habitual Buyer, Satisfied Buyer, Likes The Brand, and Committed Buyer.
5. Other Proprietary Brand Assets are four elements of brand equity outside of other brand assets such as patents, trademarks, channels, relationships, and others.

However, in this study, the researchers did not include the dimensions of other proprietary brand assets as the aspects studied.

According to Kotler in Sangadji (2013) defined that quality is a dynamic condition related to products, services, people, processes, and the environment that meets or exceeds expectations. Gronroos in Daryanto (2014) states that Service is an activity or a series of invisible events (cannot be touched) that occur as a result of interactions between consumers and employees or other things provided by the intended service delivery company. To solve consumer or customer problems. According to Tjiptono (2014), service quality is the expected level of excellence, and control over excellence is to meet customer desires. In other words, two main factors affect the quality of service, expected service, and perceived service.

Five dimensions of service quality determinants, according to Tjiptono (2014: 282), are as follow:

1. Tangible is a physical appearance, equipment, and various visible material that can judge well.
2. Empathy is the willingness of employees to establish relationships, excellent communication, personal attention, and understanding of the customer's individual needs.
3. Responsiveness is the willingness and ability of employees to provide services quickly and responsively. The readiness of employees to meet the desires of consumers responsible and friendly.
4. Reliability is the ability to provide services immediately, accurately, consistently, and satisfactorily.
5. The guarantee is the knowledge, competence, courtesy, and trustworthiness that staff has about the promise given, free from danger, risk, or doubt.

In this study, researchers used five dimensions, according to Tjiptono (2014), to examine the quality of service of BPJS Employee participants.

According to Khairani (2017), that interest is an acceptance of a relationship between oneself and something outside of oneself. Tremendous interest influences achievement in an occupation, position, or career. There is no way that people who are not interested in a job can complete the job well. According to Slameto (2010: 132), interest is a feeling of preference and a sense of interest in a thing or activity without anyone asking. Where if someone is interested in business will pay attention to the action consistently with a sense of pleasure because it comes from within someone who based on liking, and there is no coercion from outside parties. According to Schiffman and Kanuk (2012: 201) states that interest is one of the psychological aspects that has a significant influence on behavioral attitudes. Consumer assessment of the product depends on the knowledge of information about the actual function of the product. Thus consumers who are interested in purchasing a product are influenced by the information received.

Indicators of buying interest According to Schiffman and Kanuk (2011), indicators of a consumer's buying interest are as follows:

a. An interest in finding more information about the product.
b. Consider buying
c. The desire to know the product
d. Interest in trying products

e. The desire to have a product

According to Kotler and Armstrong (2012), consumers will go through 4 (four) stages of the purchase decision process. The series of consumer purchasing decision processes, according to Kotler and Armstrong (2012) described as follows:

1. Problem recognition is the process of consumers recognizing a problem or need. Marketers need to identify the circumstances that trigger specific needs by gathering information from several consumers.
2. Information search Is the process of consumers driven to find more information. Sources of consumer information divided into 4 (four) groups, namely:
   a. Private sources are family, friends, neighbors, acquaintances.
   b. Commercial sources are advertisements, salespeople, distributors, websites, packaging, displays.
   c. Public sources are mass media, consumer ranking organizations, internet searches.
   d. Sources of experience are handling, assessment, product usage.
3. Evaluation alternatives are the process of consumers using the information to evaluate choices.
4. The purchase decision is the process of consumers forming preferences for brands that are in the evaluation phase.

The dimensions that influence workers' decision to become BPJS Employment participants are as follows:

1. Problem recognition
2. Information search
3. Evaluation alternatives
4. Purchase decision

The Influence of Brand Equity on Participants' Interest

Surachman (2008) said the brand equity of a product would attract customers to show a preference for products that have the brand rather than non-branded products even though the two products are identical. Meanwhile, if a consumer wants to find satisfaction with a product, he will seek information in advance about these products. And if the consumers' needs are strong and the object they are looking for can meet the requirements as desired, the consumer will buy the product.

The research results of Soesanto et al. (2007) state that there is a significant positive effect between brand equity on buying interest. It means that the higher the brand equity, the higher consumer buying interest. The hypothesis that the researchers propose in this study is:

H1: Brand Equity has a significant effect on the Participants' Interest in the Jakarta Cilandak Branch Office.

The Influence of Service Quality on Participants' Interest

Consumers are those who can judge whether or not a service. Consumers assess these services by comparing the services they receive with the services they expect. They expect the services provided by the company to be as they expected.

Septadianti (2012) services are services or services delivered by the service owner, which can be in the form of convenience, speed, relationships, abilities, and hospitality shown through attitude and nature in providing services for purchasing decisions. The service here intended that service providers must understand what consumers want in meeting their needs. The hypothesis that the researchers propose in this study is:

H2: Service Quality has a significant effect on the Participants' Interest in the Jakarta Cilandak Branch Office.

The Influence of Interest on a Participants Decision.

Many marketers can consider the influence of real interests as a form of marketing communication tool. The value arises as a result of the impact on potential purchases. Positive comments from satisfied customers can increase purchases, while negative comments from dissatisfied customers can decrease purchases.

In Habari Research (2013), the last hypothesis testing succeeded in proving empirical that there is a positive influence between emotional ties to the retrieval of credit. So customers who feel they have a high emotional bond will increase their interest in retaking loans. So with the emotional attachment to brands - the

emotional attachment of customers to the brand or in other words, the more customers are bound to a brand, it will become loyal, resulting in a repeat purchase. The hypothesis that the researchers propose in this study is:
H3: The Interest has a significant effect on the Participants' Decision in the Jakarta Cilandak Branch Office.

The Influence of Brand Equity on Participants' Decisions

The brand has a significant influence in terms of purchasing decisions. As the identity of a company, and is a differentiator from one product to another. A brand is a symbol or logo that can build consumer perceptions of something product. Brand Equity itself will provide a reason for consumers to make purchases with various considerations.

If there is no brand, consumers must evaluate all products that do not have a brand every time they will make something purchase. The existence of brand equity makes a brand durable. It can easily attract the interest of potential customers, so this can provide trust, satisfaction, and confidence that consumers have been satisfied with the product that makes consumers become loyal and will make repeat purchases. The appearance of a new brand on the market will make consumers want to try to buy for the first time. Then the process is called the trial purchase process. The hypothesis that the researchers propose in this study is:
H4: Brand Equity has a significant effect on the Participants' Decision in the Jakarta Cilandak Branch Office.

The Influence of Service Quality on Participants' Decisions

According to Fajar (2016), those loan procedures that have easy and fast requirements in the submission process. It will increase the interest of prospective customers in taking credit at financial institutions and increase loyalty related to the behavior of customers who will make repeated transactions at the financial institution, and allow recommendations on others if the credit procedure is satisfactory. Conversely, if the credit procedure is complicated and the process is long, it will negatively affect the interests of prospective customers to take credit at financial institutions and result in decreased loyalty and the absence of recommendations that are inviting. Thus the reference group can strengthen or weaken credit procedures in influencing customers in making credit decisions. The hypothesis that the researchers propose in this study is:
H5: Service Quality has a significant effect on the Participants' Decision in the Jakarta Cilandak Branch Office.

III. RESEARCH METHODOLOGY

The type of research used in this research is explanatory research or explanative research using a quantitative approach. According to Sugiyono (2014), descriptive analysis is research that used to explain the positions of the variables studied. As well as the relationship between one variable with another variable. In this study aims to determine the relationship of four variables, namely: Brand Equity, Service Quality, Interest, Customer Decision.

This research is a quantitative study because the data obtained are in the form of numbers. This type of research is a questionnaire, and the method used about the phenomena that occur, the process of collecting and compiling data and data analysis. Data collected through filling out surveys and further analyzed.

The population in this study is the Jakarta Cilandak BPJS Consumers, both B2B, and individual. SEM analysis requires a sample of at least five times the number of indicator variables used. Therefore the sample size in this study refers to the theory put forward by Hair et al. in Prawira (2010), who recommends a minimum sample size of 5 times the number of question items contained in the questionnaire. The total indicators in this study are 27 indicators, so the minimum sample size of this study is 27 x 5 = 135. So the number of samples taken in this study was 135 respondents.

The technical analysis used in this study is Structural Equation Modeling (SEM) from the Lisrel statistical software package used in model development and hypothesis testing. Structural Equation Modeling (SEM) is an analytical technique used to test a series of relationships between several variables formed from factor variables or observed variables that are analyzed using the LISREL program. According to Yamin & Kurniawan (2014: 11), to evaluate the suitability of the model (goodness of fit) can be done by stages (1) overall model fit test, (2) measurement model fit test, and (3) structural model fit test.

IV.   RESULT AND ANALYSIS

Eighty-four female respondents dominate characteristics of respondents who are BPJS Employment participants in the Jakarta Cilandak branch area from a total of 135 people, 79 with Diploma and Bachelor education, 53 by respondents less than 25 years old and 53 workings in the private sector 61 people.

With statistical analysis, the description will know to what extent respondents' perceptions of the indicators that influence the variables studied. The following is the answer to the questionnaire that will describe the respondents' perceptions of the variables studied. For the questionnaire statement on the indicator variable, Brand Equity produces an average of 3.55. The figure shows that all indicators that influence the Brand equity variable are good. The indicator that got the highest proportion of 3.64 was the BE10 indicator with the statement, "Participant satisfaction with BPJS Employment is high." BE10 is an indicator of the Perceived Quality dimension. But the average for Service Quality is 3.52. It shows that all indicators that influence the Service Quality variable are good. The indicator that has the highest average of 3.60 is the KP10 indicator, with the statement "feel safe." KP10 is part of the indicator from the Assurance dimension. Then the variable of interest produces an average of 3.51. This figure reflects that all indicators that affect the variable of interest are good. The highest proportion of 3.57 is the M02 indicator with the statement "ease of transaction." The M02 indicator is part of the indicator of the Interest dimension. The average Consumer Decision variable is 3.53. Respondents assume that all indicators that influence consumer decision variables are right. The highest average of 3.66 is the KK04 indicator with the statement "Information easily obtained." The KK04 indicator is part of the indicator from the Information source dimension.

Several tests conducted to answer whether the latent variables studied, each construct indicator consistently and accurately explained, namely Brand Equity, Service Quality, Interest, and Consumer Decisions. For this reason, 3 (three) testing phases carried out, namely the overall model fit test, the measurement fittest, and the structural equation fittest.

Test the validity and reliability of the Brand Equity variable, of the 15 indicator variables observed in the Brand Equity latent variable shows that all indicators produce loading factors > 0.50. The results of this test indicate that all indicators that influence the Brand Equity variable are good. While the reliability test results of Brand Equity results in good reliability values were the results of the Construct Reliability (CR) value = 0.98 > 0.7, and the Variance Extracted (AVE) value of 0.73 > 0.50. Thus the latent variable Brand Equity has fulfilled the validity and reliability test requirements. Based on the results of the overall model match test to the Brand Equity variable shows that all measures of Goodness of Fit index such as Normed Chi-Square ($\chi 2$ / df) = 1,248, P-Value = 0.06, Root Mean Square Error (RMSEA) = 0.043, Goodness of Fit Index (GFI) = 0.90, Adjusted Goodness of Fit Index (AGFI) = 0.87, Comparative Fit Index (CFI) = 1.0, Incremental Fit Index (IFI) = 1.0, and Non-Normed Fit Index (NNFI) = 0.99. These results explain that the Brand Equity construct has fulfilled the construct validity requirements with the model category already fit.

Test the validity and reliability of the Service Quality variable, of the 16 indicator variables observed in the Service Quality latent variable shows that all indicators produce loading factors > 0.50. The results of this test indicate that all indicators that influence the Service Quality variable are good. While the reliability test results of Service Quality results in good reliability values were the results of the Construct Reliability (CR) value = 0.98 > 0.7, and the Variance Extracted (AVE) value of 0.75 > 0.50. Thus the latent variable Service Quality has fulfilled the validity and reliability test requirements. Based on the results of the overall model match test to the Service Quality variable shows that all measures of Goodness of Fit index such as Normed Chi-Square ($\chi 2$ / df) = 1,605, P-Value = 0.0001, Root Mean Square Error (RMSEA) = 0.067, Goodness of Fit Index (GFI) = 0.87, Adjusted Goodness of Fit Index (AGFI) = 0.82, Comparative Fit Index (CFI) = 0.99, Incremental Fit Index (IFI) = 0.99, and Non-Normed Fit Index (NNFI) = 0.99. These results explain that the Service Quality construct has fulfilled the construct validity requirements with the model category already fit.

Test the validity and reliability of the Interest variable, of the eight indicator variables observed in the Interest latent variable, shows that all indicators produce loading factors > 0.50. The results of this test indicate that all indicators that influence the Interest variable are good. While the reliability test results of Interest results in good reliability values where the results of the Construct Reliability (CR) value = 0.95 > 0.7, and the

Variance Extracted (AVE) value of 0.71 > 0.50. Thus the latent variable Interest has fulfilled the validity and reliability test requirements. Based on the results of the overall model match test to the Interest variable shows that all measures of Goodness of Fit index such as Normed Chi-Square ($\chi 2$ / df) = 1,361, P-Value = 0.013, Root Mean Square Error (RMSEA) = 0.052, Goodness of Fit Index (GFI) = 0.95, Adjusted Goodness of Fit Index (AGFI) = 0.91, Comparative Fit Index (CFI) = 0.98, Incremental Fit Index (IFI) = 0.99, and Non-Normed Fit Index (NNFI) = 0.99. These results explain that the Interest construct has fulfilled the construct validity requirements with the model category already fit.

Test the validity and reliability of the Consumer Decision variable, of the eight indicator variables observed in the Consumer Decision latent variable shows that all indicators produce loading factors > 0.50. The results of this test indicate that all indicators that influence the Consumer Decision variable are good. While the reliability test results of Consumer Decision (Y2) results in good reliability values where the results of the Construct Reliability (CR) value = 0.97 > 0.7, and the Variance Extracted (AVE) value of 0.80 > 0.50. Thus the latent variable Consumer Decision has fulfilled the validity and reliability test requirements. Based on the results of the overall model match test to the Consumer Decision variable shows that all measures of Goodness of Fit index such as Normed Chi-Square ($\chi 2$ / df) = 1,369, P-Value = 0.014, Root Mean Square Error (RMSEA) = 0.052, Goodness of Fit Index (GFI) = 0.96, Adjusted Goodness of Fit Index (AGFI) = 0.91, Comparative Fit Index (CFI) = 1.00, Incremental Fit Index (IFI) = 1.00, and Non-Normed Fit Index (NNFI) = 0.99. These results explain that the Consumer Decision construct has fulfilled the construct validity requirements with the model category already fit.

The researcher analyzes the Goodness of Fit (GoF) statistics on the whole model. This test is to evaluate whether the resulting model is a fit model or not. Following are the results of the Goodness of Fit test of the whole model: Normed Chi-Square ($\chi 2$ / df) = 1,160 (Fit), P Value = 0.036 (Marginal Fit), Root Mean Square Error (RMSEA) = 0.035 (Fit), Goodness of Fit Index (GFI) = 0.74 (Marginal Fit, Adjusted Goodness of Fit Index (AGFI) = 0.72 (Marginal Fit), Comparative Fit Index (CFI) = 0.99 (Fit), Increamental Fit Index (IFI) = 0.99 (Fit) , and Non-Normed Fit Index (NNFI) = 0.99 (Fit), GFI value of 0.74 approaching 0.90 (marginal fit), RMSEA value of 0.035 < 0.08 (model fit), this shows that the structural equation model meets the requirements of absolute fit measure which means the structural equation model in this study as a whole is compatible with the data, in terms of incremental fit test NNFI / TLI value 0.99 ≥ 0.90 (model fit), CFI value 0.99 99 0.90 (model fit), and IFI 0.99 ≥ 0.90 (model fit), shows that structural equation models meet the incremental fit measure requirements, then for parsimonious fit requirements measure normed chi-square value of 1,160 < 2.0 (model fit), shows that the structural equation model meets the parsimonious fit measure requirements which means that overall the structural equation model in this study has comparative compatibility with the baseline model (null model).

Regression equation shows, Interest = 0.42 Service Quality + 0.52 Brand Equity, Errorvar = 0.13, R2 = 0.87 and regression equation for Consumer Decision = 0.32 Interest + 0.46 Service Quality + 0.22 Brand Equity, Errorvar = 0.055, R2 = 0.94. Based on the regression equation, it can explain that BPJS Employment can get new participants up to 94% if all Brand Equity, Service Quality, and Interest variables carried out together. Still, only 6% of the influence of other variables outside the variables examined. The variable that has the biggest influence on the participant's decision to become a BPJS Employee participant in the Service Quality variable

Research Discussion

There is a Significant Effect of Brand Equity on Participants' Interest.

Based on the Test of Structural Equation Model, it knew that the value of t-Values = 5.55 > 1.96. The coefficient value is positive 0.52. These results explain that the Hypothesis There is a Significant Effect of Brand Equity on Interest of BPJS Employee Participants at the Jakarta Cilandak Branch Office can be accepted.

The results of this study support the results of research conducted by Agusli and Kunto (2013), which states that brand awareness, brand associations, perceived quality, and brand loyalty together influence purchase interest. Besides, Kurnianto and Astuti (2013) also argue that brand equity greatly influences consumer buying interest and determines to purchase decisions,. Even according to Artaji (2014) and Santoso and Najib (2015),

Consumer interest is highly dependent on brand image and brand equity created and known in the social environment of the community.

There is a Significant Effect of Service Quality on Participants' Interests

Based on the Structural Equation Model Test, it knew that the value of t-Values = 4.69 which is higher than t = 1.96 The coefficient value is positive that is equal to 0.42 meaning that the variable Service Quality has a positive effect on the Participant Interest variable by 42.0%. Thus the hypothesis in this study, which states that "Service Quality has a significant effect on Participant Interest BPJS Employment at the Jakarta Cilandak Branch Office," is accepted.

Puspita (2012) said the quality of service determines the satisfaction of consumers who end up buying consumer interest. Based on the results of the study found that the quality of service affects the interest of the University of North Sumatra 33 to buy consumers, where consumers feel the excitement in buying attracted to various programs provided to consumers (Ananda, 2016). The quality of service that affects buying interest perceived by consumers saw from a piece of physical evidence, reliability, responsiveness, assurance, and empathy given to consumers (Minanti, 2016).

There is a Significant Effect of Interest on Participants' Decisions

Based on the Test of Structural Equation Model, it knew that the value of t-Values = 3.67 which is higher than t = 1.96 The coefficient value is positive that is equal to 0.32 meaning that the Interest variable has a positive effect on the Participant Decision variable of 32 0%. Thus the hypothesis in this study, which states that "Interest has a significant effect on the Participant's Decision BPJS Employment at the Jakarta Cilandak Branch Office," is accepted.

The results of this study also confirm the results of Pratiwi's (2013) study, which concluded that there was a positive and significant relationship between lifestyle dimensions (opinions, activities, and interests) on purchasing decisions either partially or simultaneously. According to Schiffman and Kanuk (2007: 201) argues that interest is one of the psychological aspects that has a considerable influence on behavioral attitudes. Schiffman and Kanuk (2008: 206) also explained that the interest in buying decisions could also interpret as a tangible form of reflection from the buyer's plan to buy a certain number of units from many brands available within a specific time.

There is a Significant Effect of Brand Equity on Participants' Decisions

Based on the test results of structural equation models, it knew that the value of t-Values = 3.03 > 1.96. The coefficient value is positive that is 0.22, which means that the Brand Equity variable has a positive effect on the Participant Decision variable of 22%. Thus the hypothesis in this study, which states that "Brand Equity has a significant effect on the Participant's Decision BPJS Employment at the Jakarta Cilandak Branch Office" is accepted.

The results of this study also confirm the results of research from Wahyuni (2012), stating that the Brand Image variable has a positive and significant effect on Purchasing Decisions. Aaker (2013) says that brand associations can provide customers benefits (customers benefits), which in turn will give specific reasons for consumers to buy and use these brands. So, in this case, BPJSTK must be able to fix products and programs so that consumers can better remember the side of the brand association by increasing comfort for consumers.

There is a Significant Effect of Service Quality on Participant Decisions

Based on the test results of structural equation models. It knew that the value of t-Values = 6.08, which is higher than t = 1.96. The coefficient value is positive, which is equal to 0.46 means that the variable Service Quality has a positive effect on the Participant Decision variable amounted to 46.0%. Thus the hypothesis in this study, which states that "Service Quality has a significant effect on the Participant's Decision BPJS Employment at the Jakarta Cilandak Branch Office," is accepted.

The previous research conducted by Priatmaji Sasongko (2013) states that there is a positive and significant effect between service quality on purchasing decisions. And Priatmaji Sasongko (2013) says that service quality affects purchasing decisions. Previous research conducted by Khurotul Aini (2018) also stated

that there was a positive and significant influence between service quality on purchasing decisions. The first hypothesis also was proven by research previously conducted by Deni Setiawan and Mohammad Maskan (2017), which states that service quality has a significant effect on service quality.

There is a Significant Effect of Brand Equity on Participant Decisions through the Interest variable.

Based on the test results of the structural equation model, it knew that the value of t-Values = 3.27 > 1.96. The coefficient value is positive that is equal to 0.17 meaning that the Brand Equity variable has a positive effect on the Participant Decision variable through the Interest variable of 17%. Thus the H4b hypothesis in this study which states that "Brand Equity has a significant effect on Participants 'Decisions through Participants' Interests in the Jakarta Cilandak Branch Office" is accepted.

There is a Significant Effect of Service Quality on Participant Decisions through the Interest variable.

Based on the test results of structural equation models. It knew that the value of t-Values = 2.96 which is higher than t = 1.96 The coefficient value is positive that is equal to 0.14 means that the variable Service Quality has a positive effect on the Participant Decision variable through the Interest variable of 14.0%. Thus the H5b hypothesis in this study which states that "Service Quality has a significant effect on Participants' Decisions through Interest of BPJS Employment Participants at the Jakarta Cilandak Branch Office" is accepted.

V. Conclusion

Based on the results of the research and discussion in the previous chapters, several findings can make as follows:

1. Brand Equity has a positive and significant effect directly on Participants' Interests. The development and expansion of the BPJS-Employment Brand can increase the interest of the community to join BPJS-Employment participants. Also, Brand Equity can foster public confidence in the benefits of being a BPJS-Employment participant.
2. Service Quality influences positively and significantly on Participants' Interests. The better quality of service will support increased interest in joining BPJS Employment participants.
3. Interest has a positive and significant direct effect on Participant Decisions. After the community is interested in BPJS Employment, it will be easier for the community to decide to join the BPJS Employment program.
4. Brand Equity has a positive and significant direct effect on Participant Decisions. These results indicate that Brand Equity will ultimately provide specific reasons for the community to choose and become a BPJS Employment participant. In other words, if Brand Equity increases, it will affect Participant Decisions
5. Service Quality has a positive and significant effect directly on Participants' Decisions. In this case, the quality of services provided and felt by the community both, directly and indirectly, can move the community to decide to join the BPJS Employment.

Suggestion:

1. Need to increase awareness about the benefits of BPJS Employment products for workers. Individual participants or corporate participants need complete information about their rights and obligations as participants.

2. Call center services and BPJSTKU applications need to be improved so that participants who have limited access to come directly to the BPJS Employment office can use the call center facilities and BPJSKU applications.

3. Promoting product understanding and benefits of BPJS Employment through digital media channels. It does foster the interest of workers throughout Indonesia among young people to join as participants.

4. Further research needs to do to find out the most effective way to invite people to join the BPJS Employment participants in the challenges of increasing age.

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