Jurnal Wacana Ekonomi
Fakultas Ekonomi, Universitas Garut
P-ISSN: 1412-5897; E-ISSN: 2715-517X

Determinant Factors Affecting the Interest of Gojek Drivers in Using BPJS Ketenagakerjaan in Medan City

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Abstract

The development of the digital economy has driven an increase in the number of informal sector workers who rely on applications, including Gojek drivers who face quite high occupational risks. BPJS Ketenagakerjaan is present as a form of social protection for informal workers, but the participation rate of Gojek drivers in Medan City is still relatively low. This study aims to analyze the influence of income, contribution price, information, and service quality, both partially and simultaneously, on Gojek drivers' interest in joining BPJS Ketenagakerjaan. This study uses a quantitative approach with an explanatory research design. Data were obtained through questionnaires to 100 Gojek drivers in Medan City who are not yet BPJS Ketenagakerjaan participants using a purposive sampling technique. Data analysis was performed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) through the SmartPLS 4.0 application. The results show that income, price, information, and service quality have a positive and significant effect on Gojek drivers' interest in joining BPJS Ketenagakerjaan. The information variable is the most dominant factor, followed by service quality, income, and contribution price. These findings indicate that increasing participation among informal workers is not solely influenced by economic factors, but also by access to information and the quality of services provided. This research is expected to serve as a reference for BPJS Ketenagakerjaan, local governments, and digital platform companies in formulating outreach strategies and improving services to expand social protection coverage for informal workers.

Keywords: BPJS Ketenagakerjaan, Information, Price, Income, Service, Interest.

1 Introduction

The digital economic transformation has driven major changes in the structure of Indonesia's labor market. One of the most visible implications of this shift is the rapid growth of the digital economy sector, particularly app-based transportation services such as Gojek (Mulyani, 2018). In Medan, working as a Gojek driver has become both a primary and secondary employment alternative for people who are not absorbed into the formal sector. Flexible working arrangements, the absence of permanent employment contracts, and performance-based income systems place Gojek drivers within the informal labor sector, which is characterized by high levels of social and economic vulnerability (Dwisatria Semesta & Anggraini, 2025).

From the perspective of consumer behavior theory, interest refers to an individual's psychological tendency to act toward an object based on perceived benefits, convenience, and economic capability (Sari et al., 2023). Income serves as a fundamental factor because it determines purchasing power and an individual's ability to fulfill insurance premium obligations. The higher and more stable a driver's income, the greater the likelihood that they can allocate part of their earnings to social security programs as a form of risk-protection investment (Fadillatunnisa & Fauzi Arif Lubis, 2022). Price, or the amount of the premium, is also an important determinant. In marketing theory, price reflects the trade-off between benefits received and sacrifices made. For Gojek drivers with unstable incomes, the affordability of premiums becomes a rational consideration in determining whether the benefits of BPJS Ketenagakerjaan are worth the recurring costs that must be paid regularly (Prihantoro et al., 2013).

Furthermore, information plays a role in shaping perceptions and risk awareness. Decision-making theory states that the quality of information influences the level of trust and understanding individuals have toward a product (Damayanti, 2023). Drivers who receive clear, accurate, and easily understood information regarding the benefits and procedures of BPJS Ketenagakerjaan tend to have a stronger interest in becoming participants. Meanwhile, service quality is theoretically associated with user satisfaction and loyalty. However, in the context of informal workers, service quality may not necessarily be the main factor influencing initial interest. This indicates a shift in priorities, where economic aspects and information are more dominant than administrative service aspects (Darwin et al., 2014).

On the other hand, working as a Gojek driver involves significant occupational risks, ranging from traffic accidents, pollution exposure, physical fatigue due to long working hours, to uncertainty of daily income (Saputra et al., 2020). These conditions should encourage the importance of employment social security ownership as a risk-protection instrument. Through BPJS Ketenagakerjaan, the government has provided the Non-Wage Recipient (BPU) scheme, specifically designed for informal workers, including online motorcycle taxi drivers, offering protection benefits such as Work Accident Insurance, Death Insurance, and Old Age Security (Siburian, 2025). However, in practice, the participation rate of informal workers, particularly Gojek drivers, remains relatively low compared to the large number of active partners in the field (Nurdiana et al., 2024).

This low participation phenomenon indicates structural problems that are not solely caused by policy limitations, but also by drivers' behavioral and perceptual factors toward BPJS Ketenagakerjaan. Although the program is available with relatively affordable premiums, many drivers still choose not to register or discontinue their participation. This condition suggests that the determinant factors influencing drivers' interest in using BPJS Ketenagakerjaan have not yet been comprehensively understood, particularly in the local context of Medan City.

Several previous studies have shown that informal workers' interest in social security is influenced by economic and informational factors, such as income level, premium amount, and insurance literacy, including studies by (Hermawan et al., 2022); (Fendiana et al., 2024) and (Damayanti, 2023). However, most of these studies remain partial in nature, examining these variables separately, and were largely conducted in the formal sector or in regions with different socio-economic characteristics. In addition, empirical findings also show inconsistent results, particularly regarding the service variable. Some studies, such as (Khofifah et al., 2023); (Jabbar, 2020) and (Putri et al., 2020) found that service quality significantly influenced interest, while other studies found no significant effect. This inconsistency reveals a research gap that needs to be reexamined in the context of gig economy workers, who possess unique working patterns, income characteristics, and access to information.

Moreover, most previous studies have not specifically integrated the four main factors—income, price, information, and service—into a single comprehensive analytical model to examine the interest of Gojek drivers as a group of digital informal workers. In fact, Gojek drivers differ from conventional informal workers because they operate within a digital application ecosystem, depend on algorithmic systems, and obtain information through online platforms that shape their perceptions and decisions.

Based on these conditions, this study offers novelty in three main aspects. First, it specifically focuses on Gojek drivers in Medan City as a representation of app-based gig economy workers, a group that remains relatively underexplored in the context of employment social security. Second, it integrates four determinant variables income, price, information, and service within a single conceptual framework to explain interest in using BPJS Ketenagakerjaan comprehensively. Third, it reexamines the role of the service variable, which has shown inconsistent empirical results, thereby enriching the literature and providing a more contextual understanding of the behavior of digital informal workers.

Based on the background, empirical phenomena, and research gap described above, this study aims to test and analyze the influence of income, price, information, and service on the interest of Gojek drivers in using BPJS Ketenagakerjaan, both partially and simultaneously. More specifically, this study tests the hypothesis that each variable income, price, information, and service has a positive and significant effect on interest in using BPJS Ketenagakerjaan, while also examining whether these four variables collectively serve as the main determinants in shaping the interest of Gojek drivers. Therefore, this study is expected to provide a more comprehensive empirical understanding of the factors influencing gig economy workers' decisions to access employment social security, while also serving as a basis for formulating more effective and targeted policy strategies.

2 Literature Review

Insurance

Insurance is a form of compensation or protection against certain risks (Sari & Rahma, 2022). According to Green, insurance is an economic institution that functions to minimize risk by pooling a number of objects or interests within one management system, so that the amount of loss can be estimated within certain limits (Felicia et al., 2023). In general, insurance is an agreement between the insured and the insurer, in which the insured pays a premium, while the insurer is obligated to provide compensation for losses or for the failure to obtain expected benefits caused by an uncertain event.

From an economic perspective, insurance is a way to minimize risk by eliminating or pooling uncertainty regarding financial losses. It is a business activity involving the provision or sale of services, transferring risk from one party to another, and generating profit through the management of risks among policyholders. In general, insurance in Indonesia is regulated under the Commercial Code (KUHD) and Law Number 2 of 1992 concerning Insurance Business. According to Article 246 of the KUHD, insurance is an agreement whereby the insurer, in exchange for a premium, undertakes to indemnify the insured against losses, damages, or the absence of expected profit resulting from an uncertain event.

Factors Influencing Interest

Interest is an internal drive or a strong stimulus that encourages an individual to take action. Interest may arise through external influences and through positive perceptions of a product or service (Lasmi & Yusrizal, 2022). In consumer behavior research, interest is regarded as a significant factor because it reflects an individual's tendency to make real purchasing decisions (Marisa et al., 2023). According to Bimo Walgito, as cited in (Rina Dwi Muliani & Arusman, 2022), the determinants of interest can be divided into two main categories. The first is internal factors, which originate from within the individual and emerge naturally without outside influence. These include attention, pleasure, desire, motivation, attitude, talent, and personal ability. The second is external factors, which come from the surrounding environment. These may include the family as the earliest and most influential setting of education, where responsibility and motivation to improve economic well-being can be developed. External factors may also involve encouragement, guidance, and support received during the learning process.

Informal Sector Workers

According to Law No. 25 of 1997 concerning Manpower, informal sector workers are individuals engaged in non-formal employment arrangements who receive wages or other forms of compensation. Informal businesses refer to economic activities operated by individuals, families, or groups based on trust and mutual agreement, without formal legal status. In this sector, employment relationships are commonly built on personal understanding and verbal agreements, while compensation may be provided through wages, payments, or profit-sharing schemes (Siti Nurhalita & Imsar, 2022).

The key differences between the formal and informal sectors lie in the consistency and dynamics of their respective economic structures. Characteristics of the informal sector include small-scale business activities, absence of business licenses, easier recruitment processes, relatively low income levels, limited linkages with other sectors, and a highly diverse range of businesses (Arif et al., 2023).

Although there is no universally accepted definition of the exact scope of the informal sector in Indonesia, many scholars broadly agree that it includes: (1) sectors that do not receive government economic support or protection; (2) sectors that cannot access available government assistance programs; and (3) sectors that receive government support but are still unable to operate independently (Dewi et al., 2023).

Income

Income is one of the most crucial factors for individuals and plays a significant role in maintaining business sustainability. A company's ability to support its daily operations is highly dependent on the income it generates. Income can be defined as the money earned by business owners from customers through the sale of goods or services (Batubara et al., 2023). It also refers to the financial returns obtained from business activities and individual work performance. In essence, income reflects the reward received from the use of resources and efforts to meet life's necessities. By utilizing available resources, individuals may allocate their funds into various investment instruments, such as stocks, bonds, deposits, gold, land, and other valuable assets (Faridani et al., 2022).

Income includes all receipts in the form of money or goods obtained from other parties or industrial output valued in monetary terms at current prices (Nisfah et al., 2024). Individual income depends on occupation, working hours, hourly wage rates, performance, and length of service. Human resource quality is increasingly important in the current era due to intense labor market competition both globally and nationally (Imsar, 2021). Individuals with higher income are more likely to demonstrate more responsible financial management behavior because greater financial resources provide greater opportunity to act responsibly. According to Bramastuti in (Harahap et al., 2023) indicators of income include: 1) Monthly earnings, 2) Occupation, 3) Education budget, 4) Number of dependent family members.

Price

Price is the amount of money that must be paid to acquire a product or service. More broadly, price reflects the value that consumers are willing to exchange for the benefits derived from using or owning that product or service. In marketing activities, price is a crucial element because it directly impacts market share and a company's profitability (Nuzulyani et al., 2023).

According to Philip Kotler and Gary Armstrong, as cited in (Harjanti & Murwanti, 2021), there are four main indicators in pricing. First, affordability, which refers to consumers' ability to purchase a product at the company's set price, where price variations within a single brand allow consumers to choose according to their financial means. Second, price competitiveness, which refers to consumers' assessment of a product's price compared to similar products in the market before making a purchasing decision. Third, price-to-quality fit, where consumers tend to associate higher prices with better quality. Fourth, price-to-benefit fit, which refers to the condition when consumers perceive that the benefits obtained are comparable to or greater than the costs incurred; conversely, if the benefits are perceived as less, the product will be perceived as less valuable and will decrease repurchase intention.

Information

Information can be defined as processed data that is meaningful, relevant, and useful for users (Khoiroh, 2023). In other words, information refers to raw data that has been transformed into valuable insights to support decision-making. Based on previous studies and expert opinions, information plays an essential role in the decision-making process. Therefore, it must be free from misleading errors and possess key qualities such as accuracy, timeliness, and relevance (Muhammad Fauzan et al., 2025). The indicators used to measure information include whether the product information matches the buyer’s needs, is easy to understand, remains up to date, and provides accurate details, as stated by Venkatesh and Davis in (Hernita et al., 2024).

Service

Service is any form of activity undertaken to meet the needs and desires of others. Service quality is a crucial aspect because poor service can reduce public interest in using or purchasing a product or service (Simanjuntak et al., 2023). Public service encompasses all forms of services, both goods and services, which are the responsibility of the central government, regional governments, and state-owned and regionally-owned enterprises (BUMN) to meet public needs while enforcing laws and regulations. Generally, public service can be understood as the provision of services to the public by government institutions, government-appointed organizations, or private parties working in the public interest, either free of charge or for a fee, with the aim of meeting needs and protecting public interests (Dayantri et al., 2024).

According to Kumorotomo (1996), the quality of public service can be measured through four main dimensions: efficiency, effectiveness, fairness, and responsiveness, each of which has empirically measurable indicators (Sari & Rahma, 2022). Meanwhile, secondary data in this study were obtained from BPJS Employment reports, scientific journals, textbooks, and various official publications relevant to the research topic.

Table 1. Operational Definition of Variables

Variables	Indikator	Scale
Income (X1)	Monthly income, type of employment, family burdens, routine needs	Likert
Price (X2)	Premium affordability, price-to-benefit ratio, price competitiveness	Likert
Information (X3)	Information clarity, ease of understanding, accuracy, and up-to-dateness	Likert
Service (X4)	Efficiency, effectiveness, fairness, and responsiveness of BPJS officers	Likert
Interest (Y)	Transactional, preferential, exploratory, and referential interests	Likert

Source: 2026 research data

Framework of Thought

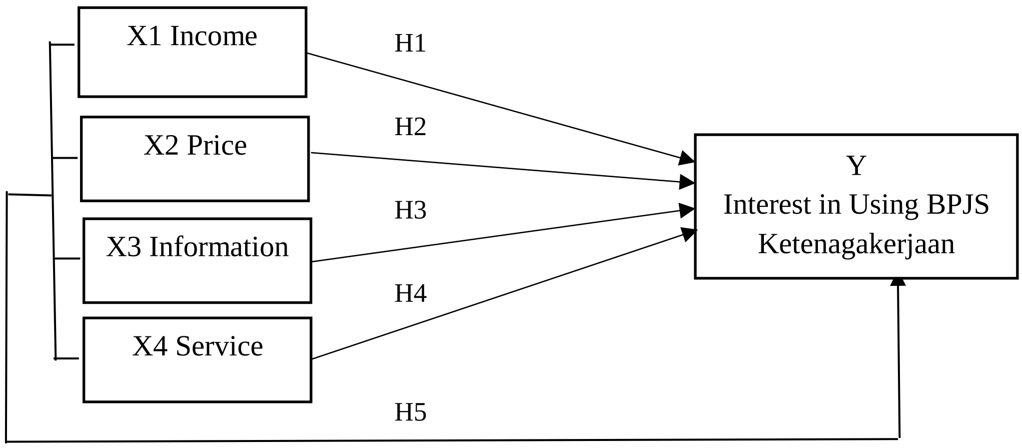

Figure 1. Research Model

3 Research Methods

This study uses a quantitative approach with an explanatory design to test and explain the causal relationship between the independent and dependent variables (Rahmani, 2022). his method was chosen to empirically analyze the influence of income, price, information, and service quality on Gojek drivers' interest in registering as BPJS Ketenagakerjaan participants in Medan City. The study was conducted in Medan City, with respondents consisting of active Gojek drivers who were not yet registered as BPJS Ketenagakerjaan participants. Data collection took place from September to October 2025.

The population in this study was all Gojek drivers in Medan City who were not yet BPJS Ketenagakerjaan participants. Because the exact population size was unknown, the sample was determined using the Cochran formula. Based on this calculation, 100 respondents were selected as the research sample. The sampling technique used was purposive sampling, which selects respondents based on certain predetermined criteria:

1) Gojek drivers actively operating in Medan.
2) Drivers not yet registered as BPJS Ketenagakerjaan participants.
3) Willing to complete the research questionnaire.

The primary data in this study were obtained through a closed-ended questionnaire structured using a five-point Likert scale, ranging from strongly disagree to strongly agree. The questionnaires were distributed directly to respondents at several Gojek driver gathering points in Medan.

Next, the collected data were analyzed using the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method with the aid of SmartPLS 4.0 software. This method was chosen because it can test causal relationships between latent variables while simultaneously evaluating the measurement and structural models. The analysis stages included an outer model evaluation to test the validity and reliability of indicators through convergent validity, discriminant validity, and composite reliability. This was followed by an inner model evaluation to assess the strength of the relationships between latent variables based on R-square, Q-square, and effect size (f^2) values. The final stage was hypothesis testing to determine the significance of the influence of the independent variables on the dependent variable through t-statistics and p-values.

4 Research Results and Discussion

Measurement Model (Outer Model)

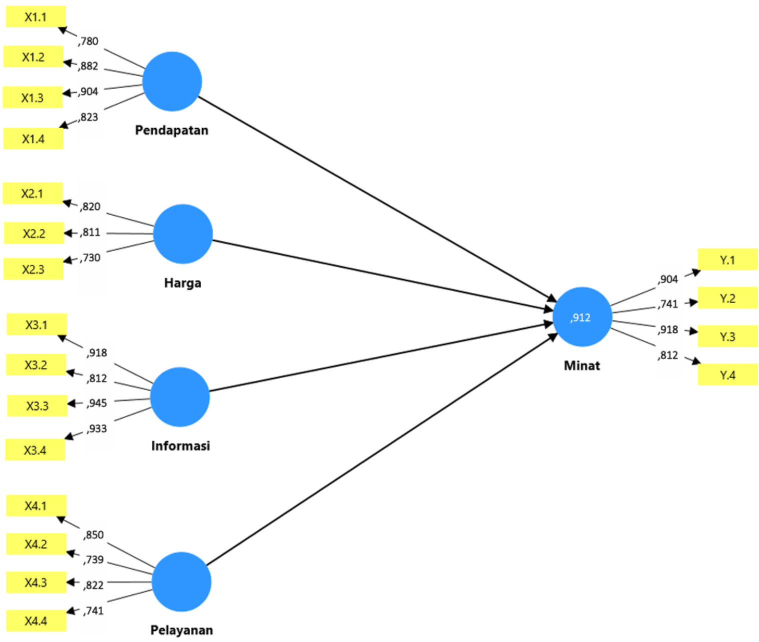

Figure 2. Measurement (Outer Model)
Source: SmartPls 4.0 data processing

1) Validity Test

a. Convergent Validity

Convergent validity is used to measure the extent to which indicators within a construct or latent variable are strongly correlated with each other. An indicator is considered to have good convergent validity if its outer loading or loading factor value is greater than 0.70. This test is conducted to ensure that each indicator truly represents the construct being measured. The following section presents the outer loading values of each indicator on the variables examined in this study:

Table 2. Outer Loading

Variables	Indicator	Outer Loading	Description
Income (X1)	X1.1	0.780	Valid
	X1.2	0.882	Valid
	X1.3	0.904	Valid
	X1.4	0.823	Valid
Price (X2)	X2.1	0.820	Valid
	X2.2	0.811	Valid
	X2.3	0.730	Valid
Information (X3)	X3.1	0.918	Valid
	X3.2	0.812	Valid
	X3.3	0.945	Valid
	X3.4	0.933	Valid
Service (X4)	X4.1	0.850	Valid
	X4.2	0.739	Valid
	X4.3	0.822	Valid
	X4.4	0.741	Valid
Interest (Y)	Y.1	0.904	Valid
	Y.2	0.741	Valid
	Y.3	0.918	Valid
	Y.4	0.812	Valid

Source: SmartPls 4.0 data processing

The results of the convergent validity test indicate that all indicators in each variable have met the criteria with outer loading values above 0.70, thus being declared valid and able to represent the latent variables well and consistently. In the variables of Income, Price, Information, Service, and Interest, all indicators each have outer loading values that are above the minimum limit, with a range of values indicating a strong relationship between the indicators and their constructs. Specifically, the Information variable has the highest outer loading value, indicating its very strong role in shaping Gojek drivers' interest in BPJS Ketenagakerjaan. Overall, these results confirm that all indicators are suitable for further analysis, including testing the structural model and research hypotheses.

b. Discriminant Validity

Table 3. Discriminant Validity

Indicator	XI	X2	X3	X4	Y
X1.1	0.780	0.717	0.732	0.728	0.713
X1.2	0.882	0.715	0.736	0.718	0.692
X1.3	0.904	0.741	0.703	0.713	0.688
X1.4	0.823	0.823	0.688	0.792	0.723
X2.1	0.823	0.820	0.746	0.727	0.743
X2.2	0.830	0.811	0.687	0.671	0.747
X2.3	0.713	0.730	0.682	0.701	0.677
X3.1	0.692	0.713	0.918	0.715	0.621
X3.2	0.688	0.743	0.812	0.714	0.726
X3.3	0.723	0.694	0.945	0.666	0.718
X3.4	0.743	0.741	0.933	0.743	0.713
X4.1	0.747	0.773	0.695	0.850	0.792

X4.2	0.677	0.688	0.714	0.739	0.727
X4.3	0.621	0.674	0.645	0.822	0.713
X4.4	0.726	0.753	0.718	0.741	0.743
Y.1	0.718	0.741	0.703	0.713	0.904
Y.2	0.713	0.823	0.688	0.792	0.741
Y.3	0.792	0.718	0.743	0.688	0.918
Y.4	0.727	0.713	0.747	0.674	0.812

Source: SmartPls 4.0 data processing

Based on Table 3, the results of the discriminant validity test show that each indicator has the highest loading value on the construct it is supposed to measure compared to other constructs. This confirms that each indicator is able to represent its respective variables more strongly, so that all constructs have met the criteria for discriminant validity and are worthy of further analysis. In addition, the Average Variance Extracted (AVE) value is also used as an additional measurement, where the AVE value describes the construct's ability to explain the variation of its indicators compared to measurement error. A construct is declared discriminant valid if the AVE value is greater than 0.50, which means the construct is able to explain more than 50% of the variance of its indicators.

Table 4. Average Variant Extracted

Variables	AVE	Description
Income (X1)	0.721	Valid
Price (X2)	0.602	Valid
Information (X3)	0.832	Valid
Service (X4)	0.637	Valid
Interest (Y)	0.729	Valid

Source: SmartPls 4.0 data processing

The high AVE values for each variable indicate that the measuring instrument in this study has excellent discriminant validity. Thus, the measurement model used can be considered appropriate and valid for proceeding to the structural analysis stage (Inner Model) in SEM-PLS.

2) Reliability Test

a. Composite Realibility

Table 5. Composite reliability

Variables	Composite Reliability	Description
Income (X1)	0,915	Reliable
Price (X2)	0,876	Reliable
Information (X3)	0,946	Reliable
Service (X4)	0,887	Reliable
Interest (Y)	0,923	Reliable

Source: SmartPls 4.0 data processing

All variables in this study had Composite Reliability values above 0.70, indicating that the research instrument was reliable. Therefore, the instrument used met reliability requirements and can be trusted to accurately measure the research constructs.

Structural Model (Inner Model)

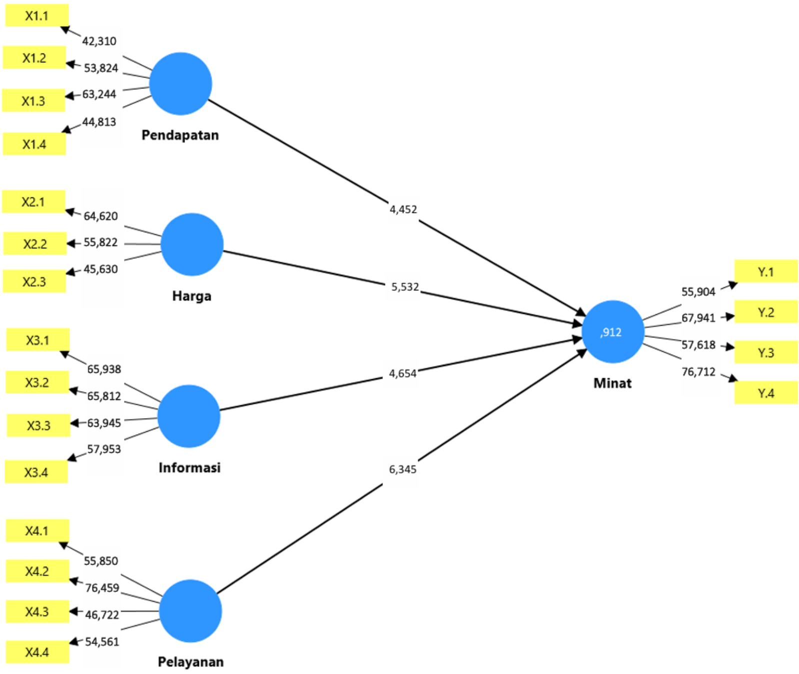

Figure 3. Inner Model Measurement
Source: SmartPls 4.0 data processing

Testing of the structural model (inner model) was carried out through three analyses, namely the R-square (R^2), Q-square, and effect size (F^2) values.

1) R Square

Table 6. R Square

Variables	R-Square	Adjusted R-Square
Interest in Using BPJS Ketenagakerjaan	0,912	0.908

Source: SmartPls 4.0 data processing

Based on the analysis results using SmartPLS 4.0, the research model showed an R-square value of 0.912 and an adjusted R-square of 0.908. These values indicate that 91.2% of the variation in interest in using BPJS Ketenagakerjaan can be explained by the variables of income, price, information, and service, while the remaining 8.8% is influenced by other factors outside the model or measurement error. Meanwhile, the slightly lower adjusted R-square value provides a more accurate picture of the model's predictive ability considering the number of independent variables. Thus, this research model has strong predictive ability in explaining interest in using BPJS Ketenagakerjaan based on these four variables.

2) Q square

Table 7. Q square

Variables	Q-Square
Interest in Using BPJS Ketenagakerjaan	0.827

Source: SmartPls 4.0 data processing

A Q-square value of 0.827 (>0) indicates that the research model has very strong predictive relevance. This means that the variables income, price, information, and service are able to predict the variable of interest in using BPJS Ketenagakerjaan very well. Thus, the constructed structural model is considered feasible and has high predictive ability for endogenous variables.

3) F^2

Table 8. F^2

Relationships Between Variables	Nilai F-Square	Description
Income → Interest in Using BPJS Ketenagakerjaan	0,245	Significantly positive
Price → Interest in Using BPJS Ketenagakerjaan	0,159	Significantly positive
Information → Interest in Using BPJS Ketenagakerjaan	0,421	Significantly positive
Services → Interest in Using BPJS Ketenagakerjaan	0,311	Significantly positive

Source: SmartPls 4.0 data processing

The Effect Size (f^2) test is used to measure the contribution of independent variables to the dependent variable in a structural model, as a complement to the path coefficient and R^2 values. Based on Cohen's (1988) criteria, an f^2 value ≥ 0.02 indicates a small effect, an $f^2 \geq 0.15$ indicates a moderate effect, and an $f^2 > 0.35$ indicates a large effect.

Based on the data processing results using SmartPLS 4.0 in Table 8, the income variable has an f^2 value of 0.245, which falls into the moderate influence category. This indicates that income contributes significantly to Gojek drivers' interest in using BPJS Ketenagakerjaan, making economic capacity a significant factor in the decision to participate in the employment social security program. Meanwhile, the price variable has an f^2 value of 0.159, also falling into the moderate influence category. This finding indicates that the affordability and appropriateness of BPJS Ketenagakerjaan contributions also influence Gojek drivers' interest. Although its influence is not as strong as some other variables, price remains a rational consideration for informal sector workers with irregular incomes.

Furthermore, the information variable shows an f^2 value of 0.421, which is categorized as a large effect. This result indicates that information is the most dominant variable influencing interest in using BPJS Ketenagakerjaan. This means that the clearer, more accurate, and easier to understand the information received by Gojek drivers regarding the benefits, procedures, and importance of BPJS Ketenagakerjaan, the higher their interest in becoming participants. This finding confirms that literacy and information dissemination play a strategic role in increasing the participation of informal workers. Meanwhile, the service variable has an f^2 value of 0.311, which falls within the medium effect category and is close to large. This shows that the quality of BPJS Ketenagakerjaan services also makes a fairly strong contribution in shaping Gojek drivers' interest, although not as strong as the influence of the information variable. Efficient, responsive, and fair services remain supporting factors in increasing trust and attracting prospective participants.

Overall, the results of the effect size (f^2) test indicate that all independent variables in this study contribute significantly to BPJS Ketenagakerjaan user interest. The information variable is the most dominant factor, followed by services, income, and price. This finding strengthens the results of the R-Square and path coefficient tests, while also providing a clearer picture of the magnitude of each variable's influence in the research model.

Hypothesis Testing

1) Path coefficient

Table 9. Path Coefficient Results

Variables	Original Sample/O	t-Statistic	p-Value
Income -> Interest in Using BPJS Ketenagakerjaan	0,342	4,452	0,000
Price -> Interest in Using BPJS Ketenagakerjaan	0,247	5,532	0,000
Information -> Interest in Using BPJS Ketenagakerjaan	0,295	4,654	0,000
Services -> Interest in Using BPJS Ketenagakerjaan	0,268	6,345	0,000

Source: SmartPls 4.0 data processing

The results of the path coefficient test in Table 9 indicate that all independent variables in this study have a positive and significant effect on BPJS Ketenagakerjaan user interest. This is evidenced by the p-value for each variable being below 0.05 and the t-statistic being greater than 1.96, thus accepting all proposed hypotheses.

The income variable has a coefficient of 0.342, with a t-statistic of 4.452 and a p-value of 0.000. This means that the higher and more stable the income, the greater the Gojek driver's interest in BPJS Ketenagakerjaan. The price variable shows a coefficient of 0.247, with a t-statistic of 5.532 and a p-value of 0.000, indicating that affordable BPJS contributions, according to financial ability, can encourage increased interest in participation. Furthermore, the information variable has a coefficient of 0.295 with a t-statistic of 4.654 and a p-value of 0.000, indicating that clear, accurate, and easy-to-understand information can increase driver interest in joining. Meanwhile, the service variable obtained a coefficient of 0.268 with a t-statistic of 6.345 and a p-value of 0.000, confirming that good service quality, such as fast response, ease of access, and reliability, can increase participant trust and interest. Overall, the results of this study indicate that income, price, information, and service, both partially and simultaneously, play a significant role in shaping Gojek drivers' interest in using BPJS Ketenagakerjaan (Indonesian Social Security Agency) in Medan.

Discussion

This study aims to analyze the influence of income, price, information, and service quality on Gojek drivers' interest in using BPJS Ketenagakerjaan. Based on the results of a structural model analysis using SmartPLS 4.0, all independent variables were shown to have a positive and significant effect on this interest. These results indicate that the desire of informal sector workers, especially online motorcycle taxi drivers, to participate in the employment social security program is influenced by economic conditions, perceived affordability, the availability of accurate information, and the quality of service received.

1) The Effect of Income on Interest in Using BPJS Ketenagakerjaan Insurance

The results of the study indicate that income has a positive and significant effect on the interest in using BPJS Ketenagakerjaan Insurance. A positive path coefficient suggests that the higher and more stable the income earned by Gojek drivers, the greater their tendency to be interested in becoming participants of BPJS Ketenagakerjaan Insurance. This finding is consistent with consumer behavior theory, which states that an individual's financial capacity influences decisions in allocating income for long-term protection needs, including social security (Lutfiyah et al., 2025).

In the context of informal sector workers, fluctuating income often becomes the main obstacle to participation in social security programs. Therefore, when drivers perceive that their income is sufficient to meet daily needs while also paying contributions, their interest in joining BPJS Ketenagakerjaan Insurance increases. These results also reinforce previous findings by (Fadillatunnisa & Fauzi Arif Lubis, 2022) and (Fariska, 2015), which state that income level plays an important role in an individual's decision to participate in social insurance programs.

2) The Effect of Price on Interest in Using BPJS Ketenagakerjaan Insurance

The price variable was also proven to have a positive and significant effect on interest in using BPJS Ketenagakerjaan Insurance. This indicates that the affordability and suitability of contribution fees are important considerations for Gojek drivers. Although the BPJS Ketenagakerjaan Insurance program offers substantial protection benefits, the decision to join is still influenced by individual perceptions regarding the amount of contributions that must be paid regularly.

This finding is in line with perceived value theory, where individuals compare the costs incurred with the benefits received (Nuzulyani et al., 2023). If drivers consider BPJS Ketenagakerjaan Insurance contributions relatively affordable and proportional to the employment protection benefits provided, their interest in becoming participants will increase. In the context of informal workers with unstable incomes, price sensitivity is a factor that cannot be ignored in encouraging participation.

3) The Effect of Information on Interest in Using BPJS Ketenagakerjaan Insurance

The results show that information is the most dominant variable influencing interest in using BPJS Ketenagakerjaan Insurance. This positive and significant effect confirms that the quality, clarity, and accessibility of information strongly determine Gojek drivers' interest in joining the employment social security program. This finding can be explained through literacy and information behavior theory, which states that a good understanding of a program will increase positive attitudes and intentions to participate (Sri Ratih Handayani, 2017). Many informal sector workers do not fully understand the benefits, registration procedures, and claim mechanisms of BPJS Ketenagakerjaan Insurance. Therefore, when information is delivered clearly, transparently, and in an easy-to-understand manner, doubts and negative perceptions can be minimized, thereby increasing participation interest. These results emphasize the importance of continuous socialization and educational strategies by BPJS Ketenagakerjaan Insurance.

4) The Effect of Service Quality on Interest in Using BPJS Ketenagakerjaan Insurance

The service variable was also proven to have a positive and significant effect on interest in using BPJS Ketenagakerjaan Insurance. This indicates that service quality, in terms of ease of registration, responsiveness of officers, and fairness in service delivery, also influences Gojek drivers' interest in becoming participants. This finding is in line with service quality theory, which states that good service increases user satisfaction and trust, which in turn encourages interest and loyalty (Damayanti, 2023). In the context of BPJS Ketenagakerjaan Insurance, fast, friendly, and transparent service is an important factor for informal workers who need certainty and convenience in accessing social security services.

Overall, the results of this study indicate that increasing Gojek drivers' interest in using BPJS Ketenagakerjaan Insurance cannot rely on only one factor, but requires a comprehensive approach. Efforts to increase income and adjust contribution fees need to be balanced with the provision of quality information and improved services. These findings provide practical implications for BPJS Ketenagakerjaan Insurance to focus more on strengthening outreach strategies, public education, and service quality improvements in order to increase informal sector worker participation.

5) The Simultaneous Effect of Income, Price, Information, and Service on Interest in Using BPJS Ketenagakerjaan Insurance among Gojek Drivers

The results of the structural model test indicate that income, price, information, and service simultaneously have a positive and significant effect on Gojek drivers' interest in using BPJS Ketenagakerjaan in Medan City. This is indicated by the R-Square value of 0.912 and Adjusted R-Square of 0.908, which means that approximately 91% of the variation in interest in using BPJS Ketenagakerjaan can be explained by these four variables together, while the remainder is influenced by other factors outside the research model. The very high R-Square value indicates that the research model has strong explanatory power. Thus, the combination of economic factors (income and price) and non-economic factors (information and service) are the main determinants in shaping the interest of app-based informal workers. This is consistent with consumer behavior and decision-making theories, which state that individual decisions are not only determined by financial ability, but also by perceptions of benefits, level of understanding, and service experiences received (Ariska et al., 2023).

The Q-Square value of 0.827 also confirms that the model has very strong predictive relevance, meaning that the four variables simultaneously not only explain interest, but are also able to predict the behavioral tendency of Gojek drivers in making decisions regarding BPJS Ketenagakerjaan Insurance participation. This finding is strengthened by the effect size (f^2) test results, where the information variable has the most dominant effect, followed by service, income, and price. Nevertheless, collectively these four variables complement each other and form a significant unified influence. These findings are in line with previous studies by (Putri et al., 2020) and (Mailina, 2023), which state that efforts to increase BPJS Ketenagakerjaan Insurance participation among Gojek drivers cannot be carried out partially, but must be done through a comprehensive and integrated approach. Policies that only emphasize price affordability without improving information quality and service quality may be less effective. Conversely, providing good information without considering income conditions and price perceptions will also not be optimal.

Therefore, the results of this study confirm that Gojek drivers’ interest in using BPJS Ketenagakerjaan Insurance is the result of simultaneous interaction between economic and non-economic factors, reflecting the unique characteristics of gig economy workers. These findings enrich the literature on social protection for informal workers and provide practical implications for BPJS Ketenagakerjaan Insurance, local governments, and digital platform companies to design more holistic, adaptive, and needs-oriented outreach and service strategies for online motorcycle taxi drivers.

5 Conclusion

Based on the results of the analysis and discussion that have been conducted, it can be concluded that:

1) The income variable has been proven to play an important role in shaping the interest of Gojek drivers, where the higher and more stable the income earned, the greater the tendency to become participants in BPJS Ketenagakerjaan.
2) The price variable is also a significant factor, indicating that the affordability and suitability of BPJS Ketenagakerjaan contributions with the drivers' economic capacity influence their decision to join.
3) The information variable is the most dominant factor affecting interest, confirming that the clarity, accuracy, and ease of access to information regarding BPJS Ketenagakerjaan greatly determine the participation level of workers in the informal sector.
4) Good and high-quality service also increases the interest of Gojek drivers through greater trust and comfort in accessing the services.
5) Simultaneously, the variables of income, price, information, and service have a positive and significant effect on the interest in using BPJS Ketenagakerjaan among Gojek drivers. This indicates that the interest of informal sector workers in participating in employment social security programs is influenced by a combination of economic factors, cost perceptions, quality of information, and quality of service.

Overall, this study confirms that efforts to increase BPJS Ketenagakerjaan participation among informal sector workers, particularly Gojek drivers, need to be carried out comprehensively through improving the quality of socialization and information dissemination, adjusting affordable pricing policies, and enhancing service quality. These findings are expected to serve as a consideration for stakeholders in formulating strategies to improve employment social security protection for informal workers.

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