

Subjective Norm Representations to Patient Intention to Use National Health Service in out Patient Services RSIA Sammarie Basra

Yeni Yuliani¹, Supriyantoro¹, Rokiah Kusumapradja¹ and Kemala Rita Wahidi¹

¹Hospital Administration Program, University of Esa Unggul Jakarta

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Abstract: The intention of patients to try to use new services in hospitals are the first thing the hospital needs to know to create new service products or to work with third parties that are expected to attract more patients. The patient's intention to utilize the National Health Insurance (JKN) program should also be measured before the hospital provides the National Health Insurance (JKN) service. This study aims to determine the relationship of patient characteristics to the patient's perception of JKN program and to know the relation of patient characteristics, patient's perception and subjective norm about JKN program to patient's intention to utilize JKN program if RSIA SamMarie Basra provides JKN service. The type of research used is Causal Research. The number of samples was 105 respondents taken using Maximum Likelihood Estimation calculation with a population of 618 patients per month. Data analysis using Path Analysis. The result of hypothesis test showed that the patient characteristics that influence the perception of the benefit for the patient about the JKN program are education level and the patient characteristic which influence the perception of ease for the patient about JKN program that is also education level. While the variables that influence the patient's intention to utilize JKN program is subjective norm about JKN program, that is encouragement from the government side. The implication of the research by giving correct information and education about the JKN program. While a government can shift the trend of patients to utilize JKN program in service facilities that provide JKN program.

1 PRELIMINARY

The intention of the patient to try to use new services in the hospital is the first thing that the hospital needs to know to create a new service product or to cooperate with a third party that is expected to be of great interest to the patient. The intention of utilizing health care is often used to analyze patient behavior. Before getting health care, consumers will usually collect information about health services based on personal experience as well as information coming from their environment. Once the information is collected, the patient will begin assessing the health service, evaluating and making decisions on utilizing the health service after comparing similar health services and considering them.

The patient's intention to utilize the National Health Insurance (JKN) program should also be measured before the hospital in cooperation with the National Health Insurance Administration (JKN) in this case the Social Security Administering Body (BPJS) of Health. Referring to Theory Reasoned

Action (TRA) proposed by Fishbein and Ajzen (1975), that intention is influenced by internal factors through attitudes and external factors that are subjective norms. The attitude is influenced one of them by the perception that is the earliest stage of a series of information processing, in which there is the process of detecting and interpreting information by using knowledge inferred in the memory which the process includes sensory recording, pattern recognition and attention (Suharman, 2005: 63). Whereas external factors of subjective norms can be seen as the dynamics between the perceived impulses of those around them with the motivation to follow their view of doing or not doing those behaviors (Abraham, 1997) or one's perception of social pressures to do or not doing the behavior (Ajzen, 2005).

Prescilla Roesalya (2014) found that there was a relationship between the socialization of the BPJS Health program and the community's decision as a participant of the BPJS Kesehatan program. There is a relationship between public attitudes on BPJS Health program with community decisions as

participants BPJS Health. This shows that there is a connection to how society is behaving towards a program with the decision to be taken.

SamMarie Basra's mother and child hospital with class Care located in Pondok Bambu area, Duren Sawit, East Jakarta. RSIA SamMarie Basra has 20 beds, is a hospital that not only provides mother and child services but provides several other services such as reproductive engineering (in vitro fertilisation, insemination, sex selection of fetus), comprehensive skin care, dental polyclinic, internist polyclinic, general surgical polyclinics, urology surgery clinic and polyclinic andrology. RSIA SamMarie Basra currently has not provided National Health Insurance (JKN) service.

The motivation to do this research is; First, RSIA SamMarie Basra was chosen because RSIA SamMarie Basra is a hospital with excellent service of reproductive engineering (in vitro fertilisation, insemination, sex selection of fetus) which has been operated starting in 2010, and continuously carried out the process of change and development, services and facilities. Second, perceptions, subjective norms and patient intentions are valuable inputs to the hospital business so that hospitals must create and manage a system to gain an increasing segment of patients and the ability to retain patients. Third, subjective perceptions and norms regarding patients about JKN and the intention to utilize JKN services are important to patients and hospitals. Patients will get the necessary and expected health services to get the best service, and the hospital will get loyal customers. Fourth, the subjective perception and norms of the patients towards JKN and the intention to utilize JKN service in RSIA SamMarie Basra as one of the inputs in determining the preparation of service of National Health Insurance program (JKN).

The objectives of this research are to obtain empirical study evidence on the analysis of the effect of patient characteristics (age, sex, education level and income level) on perceptions of benefits and convenience perceptions about the National Health Insurance program (JKN) and subjective norms about the National Health Insurance program (JKN) on the patient's intention to utilize the National Health Insurance (JKN) RSIA SamMarie Basra if providing National Health Insurance (JKN) program.

The contribution of the research is to provide information for RSIA management SamMarie Basra in preparation to serve the participants of National Health Insurance (JKN) program, to develop science in Intense Theory Reasoned Action (TRA) theory so that it can give additional scientific discourse about factors that can affect the patient's intention to take advantage of the National Health Insurance (JKN)

program at the hospital and become one of the reference materials for similar hospitals that have not provided National Health Insurance (JKN) services.

2 RESEARCH METHODS

The research method used in this research is Cause or Causal Research. The research design that emphasizes more on the determination of cause and effect relationship. That is the independent variable (independent variable) in the form of perception and subjective norm of the patient about the National Health Insurance (JKN) as well as the patient characteristic which will cause changes in the dependent variable in the form of the patient's intention to utilize the National Health Care (JKN) service at RSIA SamMarie Basra.

The variables to be studied are patient characteristics, patient perception and subjective norm of National Health Insurance program (JKN) in RSIA SamMarie Basra as an independent variable. While the patient's intention to utilize the service of National Health Insurance (JKN) as the dependent variable.

The samples studied were all outpatients on the 1st floor, who had visited more than 2 times, with full conscious and self-sufficient conditions in filling out the questionnaire. The unit of analysis is the individual, ie RSIA SamMarie Basra patient. Data analysis using Path Analysis. Based on the source of data are primary data and data type is qualitative data quantized.

3 RESEARCH RESULT AND DISCUSSION

Data distribution of respondents in the study as shown in the table below:

Table 1. Distribution of Respondents in Outpatient Services RSIA SamMarie Basra

| Respondent Criteria | Frequency | Percentage |
|------------------------|-----------|------------|
| Gender: | | |
| Man | 21 | 20% |
| Woman | 84 | 80% |
| Age: | | |
| 19-25year old | 17 | 16% |
| 26-35year old | 39 | 37% |
| 36-45year old | 42 | 40% |
| 46-55year old | 22 | 2% |
| 56-65 year old | 5 | 5% |
| >65 year old | 0 | 0% |
| Level of education: | | |
| <High school | 29 | 27% |
| D3 | 22 | 21% |
| S1 | 48 | 46% |
| S2 | 6 | 6% |
| Average Revenue /year: | | |
| > 50 million | 39 | 37% |
| 51-100 million | 35 | 33% |
| 101-150 million | 17 | 16% |
| > 150 million | 8 | 8% |
| 0 | 6 | 6% |

3.1 Testing Requirements Analysis

Validity test and reliability test performed on 3 variables. Variable perception of patient benefit about JKN Program with 6 statement and variable perception of patient ease about JKN Program with 6 statement got the result of the entire valid statement. Variable subjective norms with 4 statements obtained the results of all valid statements. In the variable intentions of patients to utilize JKN program with 5 statements obtained the results of all statements are valid. Reliability test results obtained results with the value of Cronbach alpha above 0.60 and declared reliable, then the statements can be used in the questionnaire.

3.2 Descriptive Statistics Analysis Results

In the result of descriptive analysis indicator of benefit perception about JKN program obtained average value for each statement which already high. The lowest value in the description obtained is the perception of benefits on PM1 and PM2 which means that the patient feels the lowest to give the perception of benefits according to the patient is on the statement if RSIA SamMarie Basra provide services JKN it will create faster service and on the

statement if RSIA SamMarie Basra provide JKN services then it will create better service performance with average value of each rating 3,4095 and 3,4667. Thus it can be said that the patient disagrees that the JKN program will create service faster and will create better service performance.

In the results of descriptive analysis of perceptions of convenience indicators about JKN program obtained average value for each statement which is also high. The lowest value in the description obtained is the perception of convenience on PK1, PK2 and PK3 which means that the patient feels the least influential is the statement if RSIA SamMarie Basra provide JKN services then the service JKN will be easier to learn the patient, will be easily controlled patients and will be easily understood by patients with an average score of 3.5619 respectively. Thus can be said that patients less agree that JKN program will be easier to learn the patient, will be easy to control the patient and will be easily understood by the patient.

In the results of the descriptive analysis of indicators of subjective norms about JKN program obtained the average value for each statement which is also high. The highest value in the description that is on NS4 is a boost from the government with a mean value of 3.8381. Moreover, the lowest value is on NS2 in the form of encouragement from friends with a mean value of 3,600. Thus the patient states that the greatest encouragement to utilize the JKN program is the encouragement of the government. While the encouragement of the lowest friends encourages to take advantage of JKN program.

In the result of descriptive analysis of subjective norm indicator about JKN program obtained average value for every statement which also has high. The highest value in the statistical description is on the NMJ1 is a statement of the possibility of patients to take advantage of JKN program if the JKN program is available at RSIA SamMarie Basra with a mean value of 3.7810. Moreover, the lowest value is in NMJ4 in the form of statements the patient will consider to utilize the JKN program if the JKN program is available at RSIA SamMarie Basra with a mean value of 3.6095.

Thus the majority of patients stated that it is possible to utilize the JKN program.

3.3 Hypothesis Test Results

From testing the research hypothesis obtained the following results:

H1: Relationship of Patient Characteristics to Patient Benefit Perception of JKN Program.

Table 2. Results of Hypothesis Testing of Patient Characteristics on Perception of Benefits of JKN Program (H1).

| Hypothesis | Influence | Significant Results | Conclusion |
|------------|--|---------------------|-------------|
| H1a | Patient's age to benefit perception about JKN program | 0,634 | Denied |
| H1b | Sex of the patient on the perception of benefits about the program JKN | 0,640 | Denied |
| H1c | The level of education of the patients to the perception of benefits about the program JKN | 0,003 | Be accepted |
| H1d | The level of patient earnings to the perception of benefits about the program JKN | 0,111 | Denied |

Based on the results of the first hypothesis testing found that the characteristics of patients who affect the perception of the benefits of the National Health Insurance program (JKN) for patients is the level of patient education. The higher the level of patient education, the perception of the benefits for the patient about the JKN program will increase. In other words, the patient's ability to collect, absorb and analyze information about the JKN program has an effect to establish a good benefit perception for the patient about the JKN Program itself. The other patient characteristics of age, gender and average income per year in this study did not affect to establish the perception of benefit for the patient about the JKN program.

This is less in line with the theory of Jacobalis.S (2000) which says that the patient's perception and patient intentions are influenced by the patient's characteristics of age, gender, education level and average income per year. This may be due to the patient's intention to utilize the JKN program equally at all age, sex, educational level and average income per patient per year.

The result of the hypothesis about the patient's perception on the patient's intention to utilize the National Health Insurance (JKN) is also in accordance with the research result of Davis (1989)

which has two constructs namely perceived usefulness and perceived ease of use. Perceived usefulness is defined as the extent to which a person believes that using a technology will improve his or her performance ("as the extent to which a person believes that by technology will enhance his or her performance.") Based on the definition, it is known that the benefits perceptions of a result of perception, a belief (beliefs) about the decision-making process (Hartono, 2008). A technology that will benefit a user, then a user will use it. Conversely, if a perceived technology does not provide benefits then, the technology will not be used. It may also apply to the JKN program, in which case if the JKN program is perceived not to benefit the patient then the patient may tend not to exploit the JKN program if the JKN program is available at RSIA SamMarie Basra.

H2: Relationship of Patient Characteristics to the Patient's Convenient Perception of the JKN Program.

Table 3. Results of Hypothesis Testing of Patient Characteristics on Easy Perception of JKN Program (H2)

| Hypothesis | Influence | Significant Results | Conclusion |
|------------|--|---------------------|-------------|
| H2a | Patient's age to perception of ease about JKN program | 0,653 | Denied |
| H2b | Sex of the patient on the perception of ease about the program JKN | 0,766 | Denied |
| H2c | The level of patient education on the perception of ease about the program JKN | 0,001 | Be accepted |
| H2d | The patient's income level on the convenience perception about the JKN program | 0,201 | Denied |

Based on the results of the second hypothesis testing found that the characteristics of patients who affect the perception of ease of the National Health Insurance program (JKN) for patients is also the level of patient education. The higher the level of patient education, the perception of ease for the patient about the JKN program will be increasing. In

other words, the patient's ability to collect, absorb and analyze information about the JKN program has an effect to establish a good patient perception of the JKN Program itself. The other patient characteristics of age, gender and average income per year in this study did not have an effect to establish perceptions of convenience for patients about the JKN program.

Perceived ease of use is defined as the extent to which a person believes that using technology will be free of effort. "Just like the construct of perceived benefits, the construct of ease of use of perceptions is also shaped by a belief (beliefs) about the decision-making process (Hartono, 2008). Someone will use technology when one feels confident that the information system is easy to use and vice versa one will not use technology when he/she believes that the technology is not easy to use. It may also apply to the JKN program, in which case if the JKN program is perceived not to provide convenience for the patient then the patient tends not to take advantage of the JKN program if the JKN program is available at RSIA SamMarie Basra.

H3: Relationship of Patient Characteristics, Patient Perception and Subjective Norms to Patients' Intention to Utilize JKN Program.

Table 4. Results of Hypothesis Testing Patient Characteristics, Patient Perception and Subjective Norms on JKN Program on Patient's Intention to Utilize JKN Program (H3)

| Hypothesis | Influence | Significant Results | Conclusion |
|------------|---|---------------------|------------|
| H3a | Patient's age to perception of ease about JKN program | 0,295 | Denied |
| H3b | Sex of the patient on the perception of ease about the program JKN | 0,662 | Denied |
| H3c | The level of patient education on the perception of ease about the program JKN | 0,526 | Denied |
| H3d | The level of patient income on the perception of ease about the program JKN | 0,747 | Denied |
| H3e | Perception Benefits about the JKN program on the patient's intention to utilize the JKN | 0,090 | Denied |

| | program | | |
|-----|---|-------|-------------|
| H3f | Convenient perception about the JKN program on the patient's intention to utilize the JKN program | 0,014 | Denied |
| H3g | The subjective norm regarding the JKN program on the patient's intention to utilize the JKN program | 0,000 | Be accepted |

Based on the results of testing the third hypothesis as shown in table 4 are obtained the following results:

Patient characteristics consisting of age, sex, education and average income per year in this study did not affect the patient's intention to utilize the JKN program. Thus it can be said that the patient's intention to utilize the JKN program is independent of age, gender, patient education level and patient's average per year income. This is less in line with the theory of Jacobalis.S (2000) which says that the patient's perception and patient intentions are influenced by the patient's characteristics of age, gender, education level and average income per year. This may be due to the patient's intention to utilize the JKN program equally at all age, sex, educational level and average income per patient per year.

The perception of the patient whether the perception of the benefit and the perception of ease for the patient about the JKN program does not affect the patient's intention to utilize the JKN program if the JKN program is available at RSIA SamMarie Basra. This can be due to the patient's intention to utilize the JKN program is more caused by external factors that are not derived from the internal patient, a strong impetus to utilize the JKN program.

Based on the results of subsequent hypothesis testing also found that the subjective norms of patients affect the patient's intention to take advantage of the National Health Insurance (JKN) program. The subjective norm, especially the NS4, is encouragement from outsiders, in this case, the encouragement of the government or regulator against JKN's program affects the patient's intention to utilize the JKN program with a significant value of 0,000.

The results of the study are in accordance with the Theory Reasoned Action (TRA) which states that the behavior is preceded by intent and intention

determined by the attitude of behavior and subjective norms individually. In this study, the perception of patients who are internal factors has no effect on the patient's intention to take advantage of the National Health Insurance (JKN) program compared to the subjective norm that significantly influences ($\rho = 0,000$) on the patient's intention to utilize the National Health Insurance (JKN) program. The intention of the patient to utilize the National Health Insurance (JKN) program in this case is influenced by the subjective norm, especially the government encouragement to utilize the JKN program rather than the influence of self-perception of the patient himself to utilize the National Health Insurance (JKN) program.

The results of this study in accordance with previous research conducted by Maradona (2009) which states that the attitude variable has a significant positive effect on customer compliance intention variable. The subjective variable has a significant positive effect on customer compliance intention variable. Behavior control variable has a significant positive effect on Customer compliance intention variable. There is a positive correlation between attitudes, subjective norms and behavioral controls with customer compliance intentions in paying home phone bills.

3.4 Intervening Test

Indirect test result characteristic of patient through perception of benefit that is equal to -0,66263 and indirect test result characteristic of patient through perception of ease that is -0,146595, then in absolute indirect test result more benefit perception great value from indirect test results characteristics of patients on the patient's intention to utilize the program JKN through perception of ease. Thus, it can be concluded that the perception of the benefit of the patients regarding the JKN program is an indirect variable or intervening variable on the patient's intention to utilize the National Health Insurance (JKN) program.

3.5 Research Findings

In this research, some of the findings are a subjective variable that is in the form of external impulse is a variable that influences the patient's intention to take advantage of JKN program, especially the most significant influence on the patient's intention to exploit the JKN program is in the form of encouragement from the government. The encouragement of the government proves to be

the most powerful factor that is mandatory for patients to take advantage of the JKN program.

Then from the intervening test results obtained the result that the perception of benefits about the JKN program is an indirect variable or intervening variable on the patient's intention to take advantage of the National Health Insurance (JKN) program.

The results of this study are in accordance with the Theory Reasoned Action (TRA) which states that the behavior is preceded by intent and intention determined by the attitude of behavior and subjective norms individually. In this study, the perception of patients who are internal factors has no effect on the patient's intention to take advantage of the National Health Insurance (JKN) program compared to the subjective norm that significantly influences ($\rho = 0,000$) on the patient's intention to utilize the National Health Insurance (JKN) program.

4 CONCLUSIONS, IMPLICATIONS AND SUGGESTIONS

From the results of research, several things can be concluded, among others, as follows:

The characteristics of patients (age, sex, education level and income level) in this study, which influenced perceptions of benefits and perceptions of patients' convenience on the National Health Insurance program if RSIA SamMarie Basra provides the service of the National Health Insurance Program (JKN) level of education of patients with significant value ($\rho = 0.005$). It is related to the distribution of respondents where as many as 73% included in the category of higher education so that the response to the perception of benefits and perceptions of convenience about the program JKN quite well. Moreover, in general, respondents with high levels of education have a good level of income so that financially not too much effect on the availability of the National Health Insurance (JKN) program if available at RSIA SamMarie Basra.

The characteristics of patients (age, sex, education level and income level) and patient perceptions about the JKN program in this study, have no effect on the patient's intention to utilize the JKN program if RSIA SamMarie Basra provides the JKN program. While subjective norms about the JKN program affect the patient's intention to utilize the JKN program if RSIA SamMarie Basra provides

JKN program. The subjective norm that most influence the patient's intention to utilize the JKN program is in the form of encouragement from the government. This can be due to the patient's intention to utilize the JKN program is more caused by external factors that are not derived from the internal patient, a strong impetus to utilize the JKN program. Internally, the patient feels less influential if the JKN program is available at RSIA SamMarie Basra, but encouragement from the patient's external factors is influential in encouraging patients to take advantage of the JKN program if the JKN service is available at RSIA SamMarie Basra.

The findings on the results of this study are in accordance with the Theory Reasoned Action (TRA) which states that behavior is preceded by intentions and intentions determined by perceptions that shape the attitude of behavior and subjective norms individually. In this study, the perception of patients who are internal factors has no effect on the patient's intention to take advantage of the National Health Insurance (JKN) program compared to the subjective norm that significantly influences ($\rho = 0,000$) on the patient's intention to utilize the National Health Insurance (JKN) program.

4.1 Implications

The implications are the logical consequences of the research conclusions that can be followed up with corrective measures and interventions, among others, as follows can imply that RSIA SamMarie Basra patients with patient characteristics include high education category and 85% are both insurance and corporate insurance patients, internally too much influence on the patient's intention to utilize the JKN program if the JKN program is available at RSIA SamMarie Basra. It is not very influential on the intention of patients to keep getting services at RSIA SamMarie Basra, so it is estimated the number of patient visits to RSIA SamMarie Basra if JKN program is available at RSIA SamMarie Basra will not be a decline.

The subjective norm that significantly influences the patient's intention to take advantage of the National Health Insurance (JKN) program if RSIA SamMarie Basra provides National Health Insurance (JKN) service can imply that the patient's intention to utilize JKN program if RSIA SamMarie Basra provides National Health Insurance (JKN), which is caused by a push from the government. This is why the patient likes dislikes will take advantage of JKN program and can shift the trend of society to take

advantage of JKN program in health facility where patient get health service.

The implications for health facilities, especially RSIA SamMarie Basra from the amount of encouragement from the government for the patients to utilize the National Health Insurance (JKN) program that can impact on the decrease in the number of visits of patients with treatment criteria or actions guaranteed in the JKN program such as consultation to specialist clinic, certain laboratory examination, radiology examination, pharmacy service, inpatient service and service of action like partus and operative like cesarean section. As for fertility services in this case pregnancy programme/insemination program / in vitro fertilisation, which is the flagship of RSIA SamMarie Basra service, in accordance with Presidential Regulation no. 12 Year 2013 Article 25, health services to overcome fertility are not guaranteed by JKN payor, so it is assumed not to reduce the number of patient visits with fertility services to RSIA SamMarie Basra.

4.2 Suggestion

Providing information and education to the patient about JKN program among others about:

- a. The criteria of treatment or action guaranteed in the JKN program such as consultation to a specialist clinic, certain laboratory examination, radiology examination, pharmacy service, inpatient service and action service such as partus and operative such as seksiosesaria.
- b. Services that are not guaranteed in the JKN program, i.e. fertility services in this pregnancy programme/insemination / IVF program
- c. a tiered referral procedure from the First Level Medical Facility before the patient receives services at the Advanced Health Facility.

The encouragement of the government which is the dominant factor influences the patient's intention to utilize the JKN program so that the possibility of patients tend to get services in health facilities that have been conducting JKN services become larger can be one of the considerations for RSIA SamMarie Basra to prepare the implementation of the program JKN in a planned and gradually simultaneously by still formulating strategies to maintain the segment of patients who have been the target market.

In this research is not known the influence of National Health Insurance program (JKN) to the provider in this case for internal RSIA SamMarie Basra. For that needed further research to know the effect of JKN program to provider service provider

of JKN program if RSIA SamMarie Basra provides JKN program.

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