

COME AS YOU ARE: SOCIALIZATION AND INCLUSIVE ACCESS TO SUSTAINABLE NATIONAL HEALTH INSURANCE PROGRAM

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Submitted: 20 July 2026	Revised: 12 August 2026	Accepted: 19 September 2026
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Abstract

Purpose : This study aims to analyse the direct and indirect influence of BPJS Kesehatan socialization on the public's decision to use BPJS Kesehatan services in Makassar. The findings are interpreted through the Theory of Planned Behaviour (TPB), particularly in relation to attitude, subjective norms, and perceived behavioural control. The study also seeks to address the limited research examining socialization as a determinant of healthcare utilization behaviour within the context of Indonesia's National Health Insurance (JKN) program.

Design/methodology/approach : This study employs a quantitative approach using an explanatory research design and path analysis. The population consists of Makassar residents registered as active BPJS Kesehatan participants. A total of 100 respondents were selected through purposive sampling. The data were analysed using descriptive statistics, validity and reliability tests, classical assumption tests, and path analysis. All research instruments were found to be valid and reliable, with Cronbach's Alpha values exceeding 0.70.

Findings/Results : The results show that direct socialization has a positive and significant influence on the public's decision to use BPJS Kesehatan services, with a path coefficient of $\beta = 0.521$ ($p < 0.001$). Indirect socialization also has a positive and significant influence, with a path coefficient of $\beta = 0.317$ ($p < 0.001$). These findings indicate that face-to-face communication, outreach activities, consultations with BPJS staff, and direct interaction are more effective in influencing service utilization decisions than information delivered through mass media or digital channels. The coefficient of determination ($R^2 = 0.612$) indicates that direct and indirect socialization jointly explain 61.2% of the variation in public decisions to use BPJS Kesehatan services. From the TPB perspective, socialization contributes to the formation of positive attitudes, strengthens supportive subjective norms, and enhances perceived behavioural control regarding access to and utilization of BPJS Kesehatan services.

Originality/Value : This study extends the application of the Theory of Planned Behaviour to the context of public health policy and healthcare service utilization in Indonesia by positioning socialization as an important determinant of utilization decisions. The study provides an empirical model that can support the development of more sustainable JKN strategies through community-based socialization, improved public health literacy, and participatory public communication. In addition, this study introduces the BPJS Utilization Decision Scale (BUDS) as an instrument designed to measure determinants of public decisions regarding the utilization of BPJS Kesehatan services more comprehensively.

Keywords: BPJS Kesehatan, Theory of Planned Behaviour, Usage Decision, Direct Socialization, Indirect Socialization, National Health Insurance (JKN), Path Analysis, sustainability strategy.

1. INTRODUCTION

The sustainability of national health insurance systems poses a strategic challenge for many countries, particularly regarding the assurance of equitable access, stable financing, and consistent public participation. Universal Health Coverage (UHC) is defined as a state in which the entire population obtains necessary health services without facing financial hardship (WHO, 2019). Within the framework of the Sustainable Development Goals (SDGs)—specifically Goal 3, which focuses on healthy lives and well-being—the sustainability of health systems is determined not only by a nation's fiscal capacity but also by the level of public participation in and compliance with national health insurance schemes (Hogan et al., 2018). Global studies indicate that public policy communication plays a significant role in shaping public understanding and attitudes toward social security programs (Tangcharoensathien et al., 2018). Without effective outreach strategies, health policies risk encountering resistance, misconceptions, and low participation rates (Adebayo et al., 2018). In Indonesia, the implementation of the National Health Insurance (JKN) program via BPJS Kesehatan has significantly expanded coverage; however, challenges remain regarding public literacy, contribution compliance, and financial sustainability (Agustina et al., 2019).

Empirical evidence confirms that individual decisions to utilize health services are influenced by economic factors, service quality, accessibility, and perceived benefits (UN, 2015). Nevertheless, the role of policy outreach as a determinant of participation decisions has received relatively little attention, particularly at the local level (Nguyen et al., 2019). This is despite health communication literature emphasizing that interactive, community-based information dissemination can foster trust and drive behavioural change (Gebregziabher et al., 2020). Conversely, administrative, one-way approaches often prove ineffective in building long-term commitment (Noar & Austin, 2018). The gap between the intensity of outreach efforts and empirical evidence regarding their impact on BPJS Kesehatan utilization decisions highlights the need for systematic quantitative analysis. As a key growth hub in Eastern Indonesia, Makassar possesses dynamic demographic and social characteristics, making it a relevant setting for examining the effectiveness of BPJS outreach in shaping public decisions.

Conceptually, public decisions regarding the use of health services can be explained through the Theory of Planned Behavior (TPB), which posits that individual behavior is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In this context, BPJS outreach and information dissemination have the potential to foster positive attitudes, reinforce social norms, and enhance perceptions regarding the ease of access to health services. The health literacy perspective further emphasizes that clear and credible information boosts an individual's capacity to make rational decisions (Nutbeam, 2017). Moreover, sustainability theory in public policy identifies public participation as a key element in maintaining the continuity of social programs (González et al., 2020). Thus,

this study positions outreach/dissemination as an independent variable assumed to influence the decision to use BPJS Kesehatan (the dependent variable), which in turn impacts the sustainability of the national health insurance system.

Based on this background, the research questions are: (1) does direct outreach/dissemination significantly influence the public's decision to use BPJS Kesehatan in Makassar; (2) does indirect outreach/dissemination significantly influence this decision; and (3) do both forms of outreach/dissemination simultaneously influence the decision to use BPJS Kesehatan? This study employs a quantitative approach with a survey design, involving BPJS Kesehatan users selected through purposive sampling. Data analysis utilizes multiple linear regression to statistically test the strength and significance of the relationships between variables (Bastos et al., 2020). A quantitative approach was chosen because it enables objective measurement of the impact of outreach on public decisions and provides a robust empirical basis for policy recommendations (Vittinghoff et al., 2016).

The contribution of this research lies not only in strengthening the literature regarding the determinants of participation in the national health insurance system but also in its relevance to achieving Higher Education Key Performance Indicators (KPIs). First, this study supports the KPI related to increasing the quality and quantity of faculty scholarly publications in reputable journals (Sagan et al., 2021). Secondly, the results of this study have the potential to serve as a basis for collaboration with local government agencies and BPJS Kesehatan, aligning with Key Performance Indicators (KPIs) regarding strategic partnerships and the implementation of research based on community needs (BMC Public Health, 2019). Thirdly, the empirical findings can be integrated into research-based learning processes, thereby supporting KPIs related to relevant and contextual learning (OA Government, 2020). Thus, this research not only makes theoretical and practical contributions to strengthening the sustainability of the JKN program but also reinforces the role of higher education institutions as centres of knowledge production that directly impact sustainable health development at both regional and national levels.

RESEARCH METHOD

This study employs a quantitative approach with an explanatory research strategy, aiming to examine causal relationships between variables using path analysis. The explanatory approach was selected because the study seeks to explain the direct and indirect effects of BPJS socialization on the public's decision to use BPJS Kesehatan services. A quantitative design enables objective hypothesis testing through a structural model based on cause-and-effect relationships (Creswell, 2014). Path analysis is widely used to analyze simultaneous relationship patterns among variables in social research and public policy (Stage et al., 2004). In the context of developing behavioral models and health policies, path

analysis allows for the comprehensive estimation of both direct and indirect effects (Kline, 2016).

The data sources for this study comprise both primary and secondary data. Primary data were obtained directly from respondents by distributing structured questionnaires to residents of Makassar who use BPJS Kesehatan. Secondary data were gathered from official BPJS Kesehatan documents, regional statistical reports, and scientific publications relevant to the research topic. The use of primary data in quantitative research facilitates the standardized and quantifiable measurement of variables (Dillman et al., 2014). Meanwhile, secondary data serve to reinforce the empirical context and external validity of the study.

The primary data collection technique was a survey utilizing a closed-ended questionnaire based on a five-point Likert scale, measuring respondents' perceptions regarding the intensity and quality of BPJS socialization and the decision to use the service. The instrument was developed based on principles of construct validity and internal reliability, as recommended in quantitative research (DeVellis, 2017). Validity testing was conducted using item-total correlation analysis, while reliability was assessed using Cronbach's Alpha, with a minimum threshold of 0.70 serving as the indicator for acceptable internal consistency (Taber, 2018). Prior to full-scale distribution, a pilot test was conducted to ensure the clarity of questionnaire items and the stability of measurements.

The inclusion criteria for this study are: (1) residents domiciled in Makassar; (2) registered as an active BPJS Kesehatan participant; and (3) at least 18 years of age. Exclusion criteria included respondents who did not fully complete the questionnaire or provided inconsistent answers. The unit of analysis in this study was the individual (members of the public using BPJS Kesehatan). Purposive sampling was employed with a total of 100 respondents, a sample size considered adequate for a simple path analysis involving a limited number of variables (Hair et al., 2014). The purposive approach was used because the study required respondents with direct experience as BPJS Kesehatan participants.

The data analysis process involved several stages. First, descriptive analysis was conducted to outline respondent characteristics and the distribution of research variables. Second, classical assumption tests—including tests for normality, multicollinearity, and heteroscedasticity—were performed to verify the validity of the regression model. Third, path analysis was employed to examine the direct and indirect effects among the variables. Analyses were conducted using statistical software such as SPSS and/or SmartPLS, the latter being utilized when necessary for variance-based structural model estimation (Ghozali et al., 2015). The use of Partial Least Squares-Structural Equation Modeling (PLS-SEM) is particularly relevant for studies involving relatively small sample sizes and complex predictive models (Sarstedt et al., 2017). Model evaluation involved assessing path coefficients, significance values (p-values), and the coefficient of determination (R^2) to gauge the model's explanatory power regarding the dependent variable. Through these methodological procedures, the study was designed to yield empirical testing that is

systematic, measurable, and replicable within the context of quantitative public policy analysis.

4. RESULTS AND DISCUSSION

Results

This study involved 100 respondents who met all inclusion criteria: residing in Makassar, holding active BPJS Kesehatan membership, and being at least 18 years of age. All distributed questionnaires were returned and deemed suitable for analysis, as no incomplete data or inconsistent response patterns were found. This high response rate provided a solid foundation for conducting statistical analysis aligned with the study's objectives. The research findings are presented sequentially, covering respondent characteristics, instrument test results, descriptive variable analysis, classical assumption testing, path analysis, and an evaluation of the research model's strength.

Respondent Characteristics

The respondents' characteristics provide an overview of the profile of BPJS Kesehatan users participating in this study. Regarding age groups, the sample was dominated by the productive age demographic. The 26–35 age group accounted for 31%, followed by the 36–45 group (27%), the 18–25 group (24%), the 46–55 group (13%), and those over 55 (5%). This distribution indicates that the majority of BPJS Kesehatan users in this study belonged to economically and socially active segments of the population. Individuals of productive age generally have a greater need for health insurance due to factors such as employment activities, family responsibilities, and the need for protection against health risks (Musa et al., 2023).

In terms of gender, the respondents consisted of 56 women and 44 men. This composition indicates that female participation as BPJS Kesehatan service users was relatively higher than that of men. Regarding education levels, 42% of respondents held a high school diploma or equivalent, 45% held a diploma or bachelor's degree, 8% held a postgraduate degree, and 5% had an elementary or junior high school education. This relatively high level of education suggests that the majority of respondents possessed the capacity to comprehend information regarding the BPJS Kesehatan program and the outreach materials they received. In terms of occupation, the respondents comprised private-sector employees (31%), self-employed individuals (25%), civil servants (18%), university students (12%), and individuals in other occupational categories (14%). This occupational diversity demonstrates that BPJS Kesehatan has reached various segments of society with diverse socio-economic backgrounds. Regarding the duration of membership, 67% of respondents had been BPJS Kesehatan members for more than three years, 23% for one to three years, and 10% for less than one year. This indicates that the majority of respondents

possessed substantial experience in utilizing BPJS Kesehatan services; consequently, their assessments of the outreach process and their decisions to use the services were grounded in actual experience rather than mere initial perceptions.

Validity and Reliability Test Results Instrument

Prior to the main analysis, all questionnaire items underwent validity and reliability testing to ensure the research instrument could accurately and consistently measure the intended constructs. Validity testing was conducted using item-total correlation for all indicators across the variables of direct socialization, indirect socialization, and the public's decision to use BPJS Kesehatan. The test results demonstrated that all indicators exhibited item-total correlation values exceeding the critical threshold of 0.30, with significance levels below 0.05. For the direct socialization variable, correlation values ranged from 0.534 to 0.812. For the indirect socialization variable, values ranged from 0.501 to 0.785. Meanwhile, for the variable regarding the public's decision to use BPJS Kesehatan, correlation values fell within the 0.552 to 0.839 range. Consequently, all indicators were deemed valid and capable of representing the constructs being measured. Subsequently, a reliability test was performed using Cronbach's Alpha. The direct socialization variable yielded an alpha value of 0.846; the indirect socialization variable, 0.811; and the variable concerning the public's decision to use BPJS Kesehatan, 0.879. These values indicate a high level of internal consistency; thus, the instruments were considered reliable and suitable for use in the subsequent analysis phase. These validity and reliability test results indicate that the research instrument possesses high measurement quality. Therefore, variations in scores observed in the research data can be assumed to reflect the respondents' actual conditions rather than stemming from flaws in the measurement instrument.

Analysis Descriptive Research Variables

A descriptive analysis was conducted to obtain an overview of respondents' perceptions regarding each research variable. The direct socialization variable was measured using several indicators, including face-to-face outreach, education at healthcare facilities, consultations with BPJS staff, community socialization activities, and the direct dissemination of information by relevant parties.

The analysis results indicate that the direct socialization variable had a mean score of 4.08 with a standard deviation of 0.61. This value falls into the high category, implying that the majority of respondents perceived direct socialization activities as having been conducted quite intensively. The indicator with the highest score was the provision of information by healthcare workers when the public accessed health services, while the indicator with the lowest score was the frequency of socialization activities held in the respondents' residential areas.

The indirect socialization variable had a mean score of 3.89 with a standard deviation of 0.67. This value also falls within the high category, albeit lower than that of direct

socialization. The indicator receiving the highest score was information obtained via social media and digital platforms, whereas the indicator with the lowest score was information received through print media and radio. These findings indicate that the residents of Makassar obtain more information regarding BPJS Kesehatan through digital media than through conventional media.

Meanwhile, the variable regarding the public's decision to use BPJS Kesehatan yielded a mean score of 4.12 with a standard deviation of 0.58. This figure indicates that, in general, respondents show a strong inclination to utilize BPJS Kesehatan as a means of health protection. The indicator with the highest score related to the belief that BPJS Kesehatan helps alleviate the burden of healthcare costs, while the indicator with the lowest score related to the intention to use BPJS for all healthcare needs without considering other alternatives. The relatively high score distribution across all variables indicates that respondents not only possess a favorable level of acceptance regarding the BPJS Kesehatan program but also demonstrate significant exposure to the various forms of socialization conducted.

Assumption Test Results Classic

Prior to conducting path analysis, the data were tested to ensure the model met the necessary statistical assumptions. The first test was a normality test using the Kolmogorov-Smirnov method. The results yielded a significance value of 0.200, which exceeds the 0.05 threshold; thus, the research data are considered to be normally distributed. The next step was a multicollinearity test. The analysis revealed that tolerance values for all independent variables ranged from 0.676 to 0.819, while Variance Inflation Factor (VIF) values ranged from 1.221 to 1.478. These values fall well below the maximum allowable limit of 10; consequently, no multicollinearity was detected in the research model. Subsequently, a heteroscedasticity test was performed using the Glejser method. The results showed that all independent variables had significance values above 0.05. Therefore, the model does not exhibit heteroscedasticity and satisfies the homoscedasticity assumption required for regression analysis. Overall, the classical assumption test results indicate that the research data meet all necessary statistical requirements, making them suitable for analysis using the path analysis approach.

Path Analysis

Path analysis was employed to examine the direct influence of direct and indirect socialization variables on the public's decision to use BPJS Kesehatan. The analysis yielded

a model that met statistical validity criteria and was capable of significantly explaining the relationships between the variables.

Table 1. Path Analysis Results

Variable	Beta	p-value
Direct Socialization	0.521	<0.001
Indirect Socialization	0.317	<0.001

Source: *Data Processed, 2026*

According to the table 1 above, testing of the first path revealed that direct socialization has a positive and significant influence on the public's decision to use BPJS Kesehatan. The standardized path coefficient was 0.521, with a t-value of 6.842 and a significance level of 0.000. These results indicate that a one-unit increase in the perception of the quality and intensity of direct socialization leads to a 0.521-unit increase in the public's decision to use BPJS Kesehatan, assuming other variables remain constant.

The magnitude of this coefficient demonstrates that direct socialization is a strong determinant in shaping public decisions. This variable possesses a relatively high capacity to explain changes in public behavior compared to other variables. In other words, the more frequently the public receives outreach, face-to-face education, or direct explanations regarding BPJS Kesehatan, the greater the likelihood they will decide to utilize the available services.

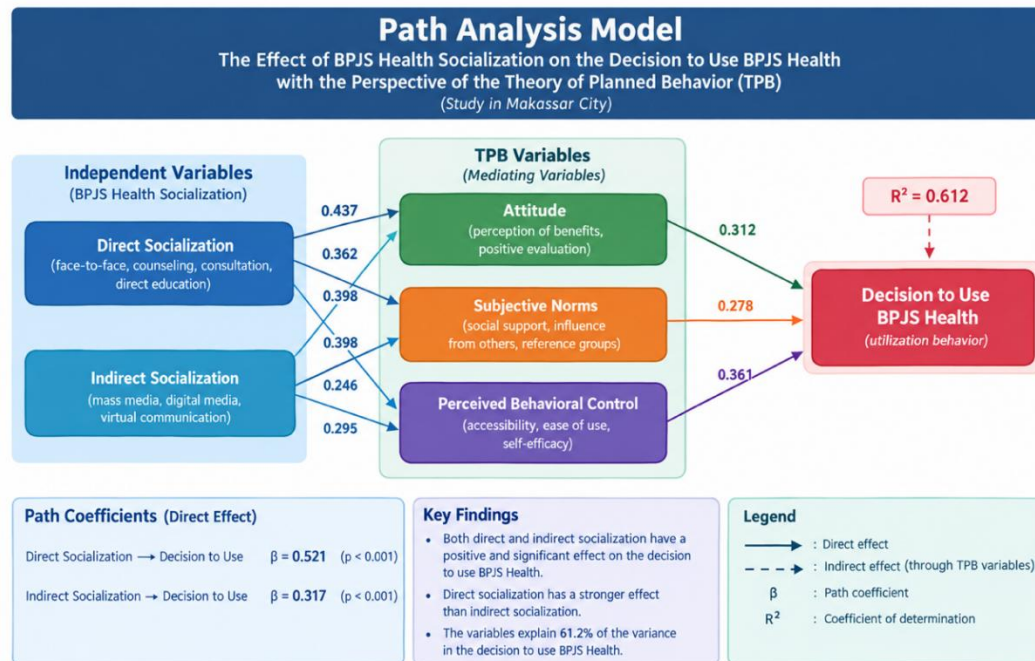
In the second path, indirect socialization also demonstrated a positive and significant influence on the public's decision to use BPJS Kesehatan. The path coefficient was 0.317, with a t-value of 4.285 and a significance level of 0.000. Although the influence was smaller than that of direct socialization, these results indicate that indirect communication media still make a tangible contribution to influencing public decisions.

This positive influence indicates that the more information the public receives through social media, television, websites, brochures, and other communication channels, the greater the tendency for the public to use BPJS Kesehatan. However, the lower strength of this influence suggests that the effectiveness of media-based communication remains lower than that of interpersonal communication (Ramli et al., 2025).

Contribution Relative of Each Variable

The analysis of relative contribution in Figure 1 shows that direct outreach contributes 44.7% to the variation in the public's decision to use BPJS Kesehatan, while indirect outreach contributes 16.5%.

Figure 1. Path analysis model



Source: Data Processed, 2026

This difference in contribution indicates the dominant influence of direct socialization within the research model. In other words, the public's decision to use BPJS Kesehatan is influenced more by direct interaction with information sources than by exposure to information via media. This result is also evident from a comparison of the standardized beta coefficients. The beta value for direct socialization is nearly twice that of indirect socialization. This indicates that the public places greater weight on information obtained through direct communication compared to information acquired indirectly.

Model Coefficient of Determination.

The obtained coefficient of determination (R^2) is 0.612. This value indicates that the combination of direct and indirect socialization variables explains 61.2% of the variation in the public's decision to use BPJS Kesehatan. Statistically, this value demonstrates the model's strong predictive capability. More than half of the variation in the public's decision can be explained by the two variables under study. Thus, socialization can be considered a primary factor influencing the decision to use BPJS Kesehatan in Makassar. Meanwhile, 38.8% of the variation in the public's decision is explained by other factors not included in

the research model. These factors may include household economic conditions, experience with healthcare services, perceptions of service quality at healthcare facilities, family influence, health literacy levels, or other social factors.

Hypothesis Testing Results

The first hypothesis, stating that direct socialization has a positive effect on the public's decision to use BPJS Kesehatan, is accepted. This result is based on a positive path coefficient of 0.521 with a significance level below 0.05. The second hypothesis, stating that indirect socialization has a positive effect on the public's decision to use BPJS Kesehatan, is also accepted. This is indicated by a path coefficient of 0.317 with a significance level below 0.05. The third hypothesis, stating that direct socialization exerts a greater influence than indirect socialization, is also confirmed. A comparison of path coefficients indicates that the contribution of direct socialization is empirically more dominant in explaining the public's decision to use BPJS Kesehatan.

Summary of Empirical Findings

Based on the analytical stages conducted, this study yielded several key empirical findings. First, the research instruments proved to be valid and reliable, thereby accurately measuring the research variables. Second, the level of BPJS Kesehatan socialization received by the public in Makassar fell into the high category for both direct and indirect channels. Third, the public's decision to use BPJS Kesehatan also fell into the high category. Fourth, both direct and indirect socialization were found to have a positive and significant influence on the public's decision to use BPJS Kesehatan. Fifth, direct socialization was the most dominant factor in explaining the public's decision. Sixth, the research model demonstrated strong explanatory power with an R^2 value of 61.2%, indicating that the majority of the variation in the public's decision could be explained by the socialization variables under study.

Discussion

Understanding People's Decisions to Use BPJS Kesehatan through Theory of Planned Behavior (TPB) perspective

Research findings indicate that the dissemination of information regarding BPJS Kesehatan whether through direct or indirect channels significantly influences the public's decision to use the service in Makassar City. These results contribute significantly to the

literature on health behavior and public policy by shifting the analytical focus from service satisfaction to the decision-making process of individuals as users of health insurance services (Haeruddin et al., 2022). In this context, the Theory of Planned Behavior (TPB), developed by Ajzen, serves as a relevant conceptual framework for explaining how individuals form intentions and make decisions to act based on attitudes, subjective norms, and perceived behavioral control.

The TPB is premised on the assumption that human behavior does not occur spontaneously but is the result of a cognitive evaluation process involving various forms of information, experiences, and social influences. Regarding BPJS Kesehatan, the decision to use the service is determined not merely by the program's existence or the administrative obligations of participation, but also by the public's understanding of the program's benefits, the social environment's perception of BPJS usage, and the extent to which individuals feel capable of accessing and utilizing the service when needed (Musa, 2022). Consequently, the finding that information dissemination significantly influences the decision to use BPJS Kesehatan demonstrates that public communication plays a crucial role in shaping the three key components outlined by the TPB (Pelani et al., 2023).

Socialization as a Mechanism for Shaping Attitudes toward BPJS Kesehatan

A central component of the TPB is "attitude toward behavior." Attitudes are formed through an individual's evaluation of the potential consequences of an action. When an individual believes that an action will yield benefits outweighing the associated costs or risks, the likelihood of performing that action increases. In this study, the significant impact of information dissemination on the decision to use BPJS Kesehatan indicates that this dissemination process has served as a mechanism for fostering positive public attitudes toward the national health insurance program. Through such dissemination, the public gains information regarding the benefits of BPJS Kesehatan, service utilization procedures, health coverage scope, and the various rights and obligations of participants (Salen et al., 2026).

This information provides the basis for the public to evaluate the value and benefits of the program. These findings indicate that the public's decision to use BPJS Kesehatan is driven not merely by health needs but also by a learning process that enables a comprehensive understanding of the program's benefits (Kurniawan, 2025). The more intensive the outreach and information dissemination received, the greater the likelihood of the public forming a positive perception of BPJS Kesehatan. In other words, such outreach serves as a mechanism to reduce information uncertainty and reinforce the conviction that utilizing BPJS Kesehatan is a beneficial choice (Novarianti et al., 2024).

The study results also demonstrate that direct outreach exerts a greater influence than indirect outreach. From the perspective of the Theory of Planned Behavior (TPB), this can be explained by the process of forming behavioral beliefs. Face-to-face communication

allows the public to obtain detailed explanations regarding the program's benefits while providing an opportunity to clarify any points that are not yet understood. This dynamic strengthens the belief that BPJS Kesehatan can provide necessary health protection, thereby fostering a more positive attitude toward using the service (Musa, 2022).

Conversely, information obtained through mass media or digital channels is often general in nature and does not always address the specific information needs of individuals. Although media can raise public awareness of the program's existence, the formation of a strong attitude typically requires a more personal and interactive communication process (Rahma et al., 2025). Therefore, the dominant influence of direct outreach in this study suggests that attitudes toward BPJS Kesehatan are more effectively shaped through interpersonal interaction than through one-way communication.

The Role of Socialization in Forming Subjective Norms

The second component of the Theory of Planned Behavior (TPB) is subjective norms. Subjective norms refer to an individual's perception of social pressure or expectations from significant others regarding a specific behavior. In many instances, a person's decision is influenced not only by personal judgment but also by perceptions of what their social environment deems correct, important, or expected (Baru et al., 2023).

Research findings indicate that the effectiveness of direct outreach can be understood as part of the process of shaping social norms that support the use of BPJS Kesehatan. Outreach activities involving communities, civic groups, healthcare facilities, and local figures create spaces for social interaction that reinforce the legitimacy of using BPJS Kesehatan as a socially accepted and expected behavior. In an urban context like Makassar, the decision to use BPJS Kesehatan is not entirely an individual matter. People often consider family experiences, recommendations from relatives, the views of community leaders, and information circulating within their social circles before making a decision (Natasya et al., 2024). Consequently, when outreach is conducted face-to-face in community forums or through interactions with credible sources, the information conveyed serves not only as a source of knowledge but also as a shaper of social norms (Syahrir et al., 2024).

These findings are significant because they demonstrate that the decision to use BPJS Kesehatan is a social phenomenon, rather than one that is purely economic or administrative. Many participants decide to use BPJS because they observe it becoming a common practice in their environment (Musfira et al., 2026). When using BPJS is perceived as normal and socially accepted behavior, the psychological barriers to utilizing the service diminish (Rachaman et al., 2023). The study's results also explain why indirect outreach has less influence than direct outreach. While mass media can reach a wider audience, it does not always generate strong social influence. In contrast, direct communication facilitates a more

intense process of social validation, as individuals can observe firsthand how others perceive and respond to the information being shared (Nurhaerat et al., 2026).

Socialization and Perceived Behavioral Control

The third component of the Theory of Planned Behavior (TPB) is perceived behavioral control. This concept refers to an individual's belief regarding their ability to perform a specific action. The stronger a person's belief in their ability to carry out a behavior, the greater the likelihood that the behavior will actually be performed.

In the context of BPJS Kesehatan, perceived behavioral control relates to the extent to which the public feels capable of accessing, understanding, and utilizing the healthcare services provided through the program (Haeruddin, 2026). Many individuals hold a positive attitude toward the health insurance scheme but fail to use the services because they perceive the procedures as complex, lack understanding of the usage mechanisms, or are confused about their rights and obligations as participants (Astari et al., 2025).

Research findings indicate that public outreach and information dissemination play a crucial role in enhancing the public's perceived control regarding the use of BPJS Kesehatan. Through such outreach, the public gains an understanding of registration procedures, referral pathways, covered services, and applicable claim mechanisms. This knowledge alleviates psychological barriers often arising from information uncertainty (Widyastuti et al., 2026).

The dominant influence of direct outreach suggests that enhancing perceived behavioral control is more effectively achieved through interpersonal communication. When members of the public can ask questions directly to officials or facilitators, they gain certainty regarding the technical aspects of service utilization. This certainty boosts their confidence in using BPJS Kesehatan when healthcare needs arise (Haeruddin, 2024a).

From a public policy perspective, these findings carry significant implications. Many social programs fail to achieve optimal utilization rates not because the public rejects the programs, but because they feel unable to access or utilize them effectively. Therefore, the success of BPJS Kesehatan outreach in increasing service utilization can be understood as a result of the public's heightened perceived control over the available health insurance system (Musa et al., 2020).

Addressing the Research Gap Regarding Determinants of the Decision to Use BPJS Kesehatan

One of the primary objectives of this study is to address the research gap evident in existing studies on BPJS Kesehatan. As outlined in the introduction, most prior research has focused on participant satisfaction, service quality, user loyalty, or general evaluations of policy implementation. In contrast, studies specifically positioning the public's decision to use BPJS Kesehatan as the primary variable remain relatively limited (Ihsan et al., 2026).

The findings of this study make a significant contribution by demonstrating that the public's decision-making process can be explained through a more comprehensive behavioral approach. The results prove that the decision to use BPJS Kesehatan is not one that arises automatically upon registration as a participant. Instead, it is the outcome of a process involving the formation of attitudes, social norms, and perceived behavioral control all of which unfold through mechanisms of socialization (Haeruddin et al., 2025).

Thus, this study broadens the understanding of factors influencing the utilization of BPJS Kesehatan services. The focus shifts from merely how the public evaluates service quality after using BPJS to how they form the decision to use the service in the first place (Wahyudi et al., 2023). This perspective is crucial because the success of the national health insurance program is determined not only by the quality of services provided but also by the level of service utilization by the public.

The finding that direct socialization exerts a greater influence than indirect socialization also offers new insights into effective public communication strategies. Many public policies rely on mass media as the primary instrument for information dissemination due to considerations of efficiency and reach. However, the results of this study indicate that, in the context of decisions regarding healthcare service utilization, interpersonal communication continues to play a vital role (Haeruddin et al., 2023; Lala et al., 2023).

Contribution to Sustainability Strategy

The findings of this study are also highly relevant to the issue of the National Health Insurance program's sustainability. From a sustainability perspective, the success of a health insurance system is measured not only by the number of registered participants but also by service utilization rates, public trust in the administering institution, and the system's ability to maintain public participation over the long term. Research results indicate that public outreach and information dissemination serve as a strategic instrument capable of influencing the public's decision to use BPJS Kesehatan. These findings suggest that investment in such outreach programs is not merely a routine communication activity but a vital component of the national health insurance system's sustainability strategy.

Viewed through the lens of the Theory of Planned Behavior (TPB), program sustainability can be understood as the outcome of an ongoing behavioral formation process. When outreach efforts successfully foster positive attitudes, reinforce supportive social norms, and enhance the public's perceived behavioral control, the decision to use BPJS Kesehatan becomes more deeply ingrained as a sustainable behavior. This situation carries significant implications. Members of the public who actively utilize BPJS Kesehatan tend to place greater trust in the national health insurance system. Such trust, in turn, can bolster institutional legitimacy, strengthen public participation, and support the system's long-term stability.

Furthermore, the research findings demonstrate that sustainability strategies cannot rely solely on the administrative expansion of membership. It is equally crucial to ensure that the public understands the program's benefits, feels capable of accessing services, and is confident that BPJS Kesehatan is the right choice when healthcare needs arise. In this context, public outreach acts as the mechanism linking policy objectives with actual public behavior.

Contribution to Development Literature Behavior and Policy Public

From an academic perspective, this study contributes to the development of literature on health behavior and public policy. The findings demonstrate that the Theory of Planned Behavior (TPB) serves as a robust theoretical framework for explaining decisions regarding the use of health insurance services in a developing country context. The three core components of the TPB—attitude, subjective norms, and perceived behavioral control—prove highly relevant in explaining how public outreach and socialization influence the public's decision to utilize BPJS Kesehatan.

Another contribution lies in the study's ability to bridge the literature on public communication with that of health behavior—two fields that have historically evolved in isolation from one another. This research demonstrates that communication is not merely a tool for conveying information but also a mechanism for shaping behavior that directly influences public decision-making.

Consequently, the study's results not only address empirical questions regarding the impact of public outreach on BPJS Kesehatan utilization but also enrich theoretical understanding of how public behavior is shaped within the context of public policies that are complex and have far-reaching implications for social welfare.

5. CONCLUSION

This study aims to analyze the influence of BPJS Kesehatan outreach (socialization) on the public's decision to use BPJS Kesehatan services in Makassar City, utilizing the Theory of Planned Behavior (TPB) framework. The results indicate that both direct and indirect outreach have a positive and significant influence on the public's decision to use BPJS Kesehatan services; however, direct outreach exerts a stronger influence than indirect outreach. These findings suggest that communication involving face-to-face interaction, outreach sessions, consultations, and direct education is more effective in shaping usage decisions than information dissemination via mass media or digital platforms.

Analysis reveals that direct outreach has a path coefficient of $\beta = 0.521$, while indirect outreach has a path coefficient of $\beta = 0.317$. The coefficient of determination (R^2) of 0.612 indicates that the two outreach variables account for 61.2% of the variation in the public's decision to use BPJS Kesehatan. These findings confirm that outreach is a crucial determinant in encouraging public utilization of BPJS Kesehatan services. Conversely,

38.8% of the variation in decisions is influenced by factors outside the research model, such as perceptions of service quality, institutional trust, ease of access, socioeconomic conditions, prior healthcare experiences, and local cultural factors.

From the perspective of the Theory of Planned Behavior, this study demonstrates that outreach serves not merely as a means of conveying information but also as a mechanism for shaping behavior. Effective outreach fosters a positive public attitude toward the benefits of BPJS Kesehatan, strengthens subjective norms through social and environmental support, and enhances perceived behavioral control by improving understanding of procedures and service access. These three aspects collectively drive the public's decision to use BPJS Kesehatan when healthcare services are required.

Theoretically, this study extends the application of TPB within the context of health policy and public services in Indonesia by demonstrating the pivotal role of communication and outreach processes in shaping healthcare service usage behavior. In practical terms, this study yields an empirical model that can serve as a basis for formulating a sustainability strategy for the National Health Insurance (JKN) program by strengthening public communication, enhancing health literacy, and developing more participatory outreach approaches. Furthermore, the study produces the BPJS Utilization Decision Scale (BUDS) design—an instrument capable of comprehensively measuring the determinants of public decisions regarding the use of BPJS Kesehatan services.

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