

Effect of Marketing Communication, Brand Equity through Positioning as Intervene Variable on Decision Making to Enroll BPJS Ketenagakerjaan (Case Study for Merchant in Medan Utara)

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ABSTRACT

Merger of PT Jaminan Sosial Tenaga Kerja (Jamsostek) and PT Asuransi Kesehatan (Askes) by Indonesia Act No. 24 Year 2011 about Badan Penyelenggara Jaminan Sosial, effective by January, 1st, 2014 at least can change the perception of people about worker insurance. Transformation from Jamsostek to BPJS Ketenagakerjaan decrease positioning in society. Pre study shown that level of participations for participant not earn salary or Peserta Bukan Penerima Upah (PBPU) is really low in Medan Utara district.

Research shown that as outer model, there is no trimming finding, thus all variable are eligible based on reliability and construct validity. As inner model shown that brand equity has a significant effect on positioning in which t count (14.497) is higher than t table (1.966). Marketing communication has significant effect on positioning in which t count (7.944) is higher than t table (1.966). Positioning has significant effect on decision making in which t count (7.046) is higher than t table (1.966). Brand equity has significant effect on decision making in which t count (4.642) is higher than t table (1.966). Marketing communication has significant effect on decision making in which t count (2.913) is higher than t table (1.966). Brand equity through positioning has significant effect on decision making in which t count (6.035) is higher than t table (1.966). Marketing communication through positioning has significant effect on decision making in which t count (5.899) is higher than t table (1.966).

Keywords: Communication, Marketing, Brand Equity, Positioning, Decision Making

INTRODUCTION

Indonesia is one of the countries with the largest population in the world. Indonesian population data for 2017 (BPS, 2018.a) is 261.89 million. This large population is also the main source of labor, thus encouraging domestic and foreign industries to invest in Indonesia because of the large supply of labor. If the population is distributed based on employment, it can be categorized as follows: 1) Workforce with criteria of age 15 years and above, with a total of 192.08 million people while non-workforce (age criteria below 15 years is 69.81 million people.

Every worker must show positive performance as a contribution to their place of work. To support positive performance, of course, you must be physically and mentally and physically fit. The government is aware of this, that the health of workers is very important. Various regulations have been issued by the government to ensure that workers in Indonesia are healthy. Regulations made regulating health and work accidents. Besides that, the government also makes workers' social security as social insurance for workers so that they work comfortably and safely. This social security insurance continues to grow. Starting with the issuance of Law No.33 in

1947 jo Law No. 02 of 1951 concerning Occupational Accidents, then Peraturan Menteri Pemburuan (PMP) 488 1952 jo PMP No.8 of 1956 concerning Arrangement of Assistance for Managing Health Work Enterprises. Next came PMP No.15 of 1957 concerning the Establishment of the Social Workers' Foundation, PMP No.5 of 1964 concerning the Yayasan Dana Jaminan Sosial (YDJS), and the enactment of Law No. 14 of 1969 concerning Labor Fundamentals.

After progressing and developing, both concerning the legal basis, the form of protection and the way it was administered, in 1977 an important milestone was obtained with the issuance of Peraturan Pemerintah (PP) No.33 of 1977 concerning the Implementation of the Asuransi Sosial Tenaga Kerja (ASTEK), which required every employer / private entrepreneur and BUMN to participate in the ASTEK program. Supported by the issuance of PP No.34 of 1977 concerning the formation of an ASTEK organizer namely Perum Astek.

An unmistakable milestone was the birth of Law No. 3 of Jaminan Sosial Tenaga Kerja (Jamsostek) and through PP No.36 of 1995 the establishment of PT. Jamsostek as the organizing body for Workers' Social Security. The Jamsostek program provides basic protection to meet the minimum needs for workers and their families, by providing certainty in the ongoing flow of family income as a substitute for part or all of the lost income, due to social risks.

PT. Jamsostek (Persero) at that time provided protection for 4 (four) programs, including the Work Accident Insurance Program, Death Guarantee, Old Age Insurance and Health Care Insurance for all workers and their families .

Mandate of law no. 40 of 2004 concerning the National Social Security System states that every person has the right to social security to be able to meet the basic needs of a decent life and increase their dignity towards the realization of a

prosperous, just and prosperous Indonesian society.

The National Social Security System is basically a State program aimed at providing certainty of protection and social welfare for all Indonesian people. Through this program, each resident is expected to be able to meet the basic needs of a decent life if things happen that can result in loss or loss of income, due to illness, accident, loss of work, entering old age, or retirement.

In 2011, the Government issued Law Number 24 of 2011 concerning the Social Security Organizing Agency. This law is the basis for the birth of the Badan Penyelenggara Jaminan Sosial or BPJS. In accordance with the mandate of the law, on January 1, 2014 PT Jamsostek changed to become a Public Legal Entity. PT Jamsostek continues to be entrusted with organizing a workforce social security program, which includes Work Accident Insurance, Life Insurance, Old Age Insurance with the addition of Pension Guarantees starting on July 1, 2015. While implementing the Health Care Guarantor is carried out by BPJS Health.

BPJS Ketenagakerjaan that continues to carry out 3 previous programs plus 1 program namely Pension Insurance is basically a public program that provides protection for workers to overcome certain socio-economic risks and its implementation uses social insurance mechanisms.

Membership of PPU is generally those classified as formal workers, such as workers in offices, Civil Servants, and workers in State-Owned Enterprises. Because they are in a formal forum, the arrangement of PPU membership is easy and easy. BPJS Ketenagakerjaan does not encounter any obstacles in terms of PPU membership. But not with PBPU membership which generally are workers who are not officially bound to an agency, such as traders, artists, professions (lawyers, doctors, accountants - except for the organization where they work that register). PBPU is quite difficult, because it arises from the awareness of the workers.

Although Article 14 of Law no. 24/2011 states that all participants must (including the 4 groups above), but the public - especially PBPU, are still reluctant to register themselves with the BPJS Ketenagakerjaan. Various reasons that they conveyed, as conveyed by Mrs. Tini - traders in the Market Like Ramai, Medan Tembung stated that the difficulty of disbursement in insurance, and Mrs. Tini believes her life so far has been safe even without insurance. (Management of Interview results with Ms. Tini, 45 years old, at Suka Ramai Market, Medan Tembung, May 2019)

In the summary of the results of the interview, there is a reluctance to register themselves with the BPJS Ketenagakerjaan because they consider this insurance where the insurance system is complicated. Besides that, Mr. Sunar's confession was traded at the Helvetia Market, Medan Helvetia stated that there was no time to register at the BPJS Ketenagakerjaan office and lack of understanding of the benefits obtained. , May 2019).

BPJS Ketenagakerjaan is not a commercial company, but because of the mandate of the law all participants must or are required to participate, the BPJS Ketenagakerjaan also has a burden or target for all participants in Indonesia or in accordance with their respective branch offices must participate in the BPJS Ketenagakerjaan program.

Based on available data it is known that the potential of informal workers in the BPJS Ketenagakerjaan Medan Utara (11 Districts) and PBPU membership is still very minimal, ranging from 9.73% to 11.62%. This is still far from fulfilling 100% of PBPU membership. In supporting the number of PBPU, BPJS Ketenagakerjaan Medan Utara of has also formed a team consisting of Marketing and also Account Officers who are in charge of Marketing in increasing the number of PBPU membership. The main difficulty is that one of the interesting PBPU comes from PD Pasar located in Medan City. PD

Pasar is a place of big traders in the city of Medan. Traders who are in the PD Market should easily follow the BPJS Ketenagakerjaan program, because the effect is passive, in the sense that one influences the other as well. But the reality on the ground is different.

The obstacle for BPJS Ketenagakerjaan is entered into PBPU according to Teddy, one of the marketing stated that if the BPJS word is mentioned, then the BPJS Health is overshadowed, even though BPJS has 2 (two) parts. This places the BPJS Ketenagakerjaan brand still not as strong as the Health BPJS. In marketing management, the BPJS Ketenagakerjaan positioning function is still not as good as the Health BPJS. Positioning is how customers translate or give value to a product (Kotler and Armstrong, 2014). If a product is physically made in a factory, then positioning is born of thought, what is felt by the customer. There are hundreds of products for each category of goods or services, and customers may not remember everything, so to make it easier, then they do the positioning of the product category. Nissan Versa and Honda Fit are positioned by customers as economical (affordable) brands, while Mercedes and Cadillac are perceived as luxury brands (Kotler and Armstrong, 2014). Indonesian consumers easily mention Pepsodent when it comes to toothpaste, Honda for motorcycles, Sanyo for water pumping machines.

The purpose of positioning is to place them in the minds of consumers in order to maximize the potential benefits for the company. As Teddy, one of the marketing staff at the BPJS Ketenagakerjaan Medan Utara said, if mentioned BPJS, the community immediately mentioned BPJS Health, because the community knew Jamsostek, and in order to facilitate their work in the field, marketers often used the word Jamsostek from at BPJS Ketenagakerjaan so that the community understands and they can continue the conversation. This is as revealed by Teddy which can be concluded

that more familiar with the name Social Security, if they hear the word BPJS then assume BPJS Health. According to him also only for office workers not for traders. (Management of the results of the Interview with Mr. Teddy Irawan, 27 years, marketer at BPJS Ketenagakerjaan nasional Medan Utara, May 2019)

To support preliminary data in this study, the authors conducted a pre-research survey of 62 traders spread across the city of Medan Utara. Based on the pre survey results, the authors found:

1. What comes to mind if mentioned with BPJS?

From 62 respondents, it was concluded that the majority (31 people or 50%) answered the Health BPJS if asked the first time it crossed when the word "BPJS" was mentioned. Only 17 (27%) answered the BPJS Ketenagakerjaan and as many as 14 people (23%) answered they did not know.

2. What comes to mind when mentioned with BPJS Health?

From 62 respondents, it was concluded that the majority (37 people or 60%) knew BPJS Health well, while 25 people (40%) did not know BPJS Health.

3. What comes to mind when it is mentioned with the BPJS Employment?

From 62 respondents, it was concluded the majority (41 people or 66%) of respondents did not know BPJS Employment, while 21 people (34%) knew BPJS Employment.

Problems often faced in the field are also related to communication. This is an effort to build awareness and knowledge about the BPJS Ketenagakerjaan. BPJS Ketenagakerjaan Medan Utara in increasing public awareness has a lot.

Communication is the main means of building brand or positioning to customers. Specifically, the communication process aimed at making customers feel close and embedded in their minds towards a product (engagement) is marketing communication. Marketing communication is an active process, exchanging information between companies and customers (Fill and Turnbull, 2016). Marketing communication

is intended to build brand awareness (brand awareness) and persuasion to customers. Kotler and Armstrong (2014) state that after companies determine what differentiates their products, the next task is to build brand awareness to customers that they have differentiation. This process is carried out with positive persuasion efforts so that customers can receive it well.

The marketing communication programs that have been carried out by the BPJS Medan Utara include:

1. Coordination with PD Pasar related to planned activities in the market under the auspices of PD Pasar. The coordination is carried out in the form of when the marketing staff of the BPJS Medan Utara Manpower can go down to PD Pasar for the campaign and also discuss the technical issues.
2. Canvassing (distribution of brochures) to each of the pedagang shanties in the market visited. The marketing staff besides distributing brochures also briefly explain what BPJS Ketenagakerjaan is and the products they have.
3. Dissemination using mobile buses (buses parked in the market yard). Bus socialization can immediately print participant's card shortly after the merchant registers as well as the payment of his first contribution.
4. Organizing entertainment events in the market using entertainment facilities (keyboards, dangdut, gymnastics, zumba), this is usually done during weekends (Saturday / Sunday) and ends with about the informal sector BPJS Ketenagakerjaan program and traders who can answer given souvenirs / door prizes by BPJS of Employment.
5. The declaration of the social security labor conscious market (for markets that are markets with a high level of potential and high enthusiasm for traders to take part in the BPJS program. The informal sector employment can be submitted to a social security-conscious market with the benefit of getting tents

for merchant stalls from BPJS Employment, getting Kanplang "Aware Social Security Employment Guarantee Market, etc."

In addition to the above, in general BPJS Ketenagakerjaan also conducts marketing communications through advertisements in print media, holding certain activities, such as Fun and Run, Comic Contest. Even so, all these activities have not been able to boost PBP membership.

LITERATURE REVIEW

Brand

According to Article 1 paragraph (1) of Law No. 15 of 2001 concerning Trademarks, marks are signs in the form of images, names, words, letters, numbers, color arrangements, or combinations of these elements that have distinguishing features and are used in the trading of goods and services.

The American Marketing Association (AMA) (Kotler and Keller, 2006), defines brands as terms, terms, signs, symbols, designs, or combinations of these things, which are intended to identify the goods or services of a person or group of sellers and to distinguish them from competing products.

Brand Equity

According to Kotler and Keller (2006), brand equity is the added value given to products and services. Brand equity can be reflected in the way consumers think, feel, and act in relation to the brand, and also the price, market share, and profitability that the brand provides for the company.

According to Aaker (in Marshall and Johnston, 2015) brand equity is a set of brand assets and liabilities associated with a brand, name, symbol, which is able to add or reduce the value given by a product or service, both to the company and to the customer.

Communication

Communication is the process of conveying information, messages, ideas or meanings, using symbols that contain meaning or meaning, both verbally and non-verbally from a person or group of people to someone or a group of others with the goal is to reach mutual understanding and / or mutual agreement.

Communication is a systematic effort to formulate expressly the delivery of information and the formation of opinions and attitudes. Communication is the process of sorting, selecting, and sending symbols in such a way as to help the recipient of the message evoke a response / meaning from thoughts similar to those intended by the communicator.

Positioning

Positioning is the company's action to design products and marketing mix in order to create a certain impression in consumers' memories, so that consumers understand and appreciate what the company does in relation to its competitors. When a brand finds an effective positioning statement, the brand team often and very wisely defends it and uses it again and again, that's the essence of the positioning statement positioning the brand name strongly in people's minds. The company examines or identifies a competitor's position and decides to take a position commensurate with a competitor's position or look for opportunities in the market. The point of positioning is to place our products and brands in the minds of customers. With this definition Ries-Trout said that the marketing war is not located in the market, but in the minds of customers.

Buying Decision

A purchasing decision is a decision that includes a choice between two or more alternative actions or behaviors (Peter and Olson, 2013). Purchasing decisions are all intentionally based on desires generated when consumers consciously choose one of the alternative actions available (Sangdaji and Sopiah, 2013).

RESEARCH METHODS

This study is a correlation analysis, which is a type of research carried out with the aim of detecting the extent to which variations in a factor are related (correlated) with one or more other factors based on the correlation coefficient (Sinulingga, 2017). The selection and use of this design is related to the purpose of the study, which is to explain the influence and testing of hypotheses by analyzing various data in the field. In the context of this research is to obtain the facts of the phenomena and look for factual information about the description of the factors increasing the decision to use the BPJS Ketenagakerjaan Medan Utara program.

The population of this research is all traders who are in the PD Market in 11 Districts which are covered by BPJS Ketenagakerjaan Medan Utara. The number of potential large traders registered in the 11 Districts is 11,013 people. The sampling technique using the Lemeshow formula, so that the number of samples from this study amounted to 384 respondents.

Types and sources of data used in this study are primary and secondary data. Primary data is data obtained directly from the source, observed and recorded by researchers. Primary data obtained through data collection techniques with surveys. Survey is a data collection technique that is done by giving a set of questions or written statements to respondents to be answered. Primary data is taken from survey results for qualitative data including employee perceptions about the factors that cause an increase in decisions using the BPJS Ketenagakerjaan Medan Utara program. Secondary data is data from agencies domiciled as information disseminators, namely PBUP potential data, number of participants.

RESULT AND DISCUSSION

Marketing Communication Against Positioning

The results showed that Marketing Communication had a positive and

significant effect on positioning. This is in line with the results of research conducted by Ershad, Maryani and Karlinah (2018) and also the results of research conducted by Prasetya (2013).

Positioning aspects shape the image of BPJS Ketenagakerjaan to the public in this case are Traders in the Medan Utara area which are covered by BPJS Ketenagakerjaan in Medan Utara. As the results in this study indicate that respondents are more familiar with the term Social Security than BPJS Employment. Respondents also do not yet know in full what the products and benefits of being BPJS Ketenagakerjaan participants are. This is different from BPJS Health, where respondents feel the immediate benefits if they are sick, and the condition of the pain is felt by almost everyone even if only a fever. But with them going to the clinic using BPJS Health, they immediately felt the benefits. In contrast to BPJS Ketenagakerjaan products that can only be felt if there are conditions of workplace accidents or retirement that they are still far away from. With good communication, directed in accordance with the level of absorption of the respondent or the community, the BPJS Ketenagakerjaan Medan Utara needs to improve the communication aspect in order to build a good BPJS Ketenagakerjaan image and be accepted by the community.

Brand Equity Against Positioning

Brand equity can improve BPJS Ketenagakerjaan positioning, this is as found in this study. These results are in line with research conducted by Chaves (2017) which states that managing brand image through brand equity and positioning can ultimately increase customer loyalty. The results of this study are also in line with research conducted by Nababan (2017) where respondents who increasingly know BPJS Ketenagakerjaan social programs then the perception of BPJS Ketenagakerjaan is also increasingly positive.

One of the advantages of BPJS Ketenagakerjaan is a government-owned company which, of course, has strong brand equity because it is fully supported by the government. This of course is a strong capital for BPJS Manpower management in campaigning for the reliability of BPJS Manpower in managing participant funds. Even the profit sharing of BPJS Ketenagakerjaan is greater than other financial institutions, so that if the management of BPJS Ketenagakerjaan is able to socialize to the participants that besides the funds they are safe they also get high profit sharing.

Positioning on Membership Decisions

The results of this study indicate that in creating membership decisions the traders are influenced by positioning. This result is in line with research conducted by Mauliansyah (2017) where he found that the positioning variable influences purchasing decisions as evidenced by the significance value of $0,000 < 0.005$ so that H_a is accepted and H_0 is rejected. Other research conducted by Astuti (2016) also found the same thing that positioning affects purchasing decisions with Spearman Brown correlation of 0.954. This correlation is classified as very strong.

If the community knows what are the advantages and benefits of BPJS Employment, then automatically they become permanent participants in BPJS Employment, because they realize that the money they invest in the end they also feel the benefits. This is the strategic input for the management of the BPJS Medan Utara on how to build a positive image of the BPJS Ketenagakerjaan in traders in the areas covered by the BPJS Medan Utara.

Marketing Communication Against Membership Decisions

The results of the study found that marketing communication had a positive and significant effect on purchasing decisions. This is in line with research conducted by Samsona, Mehtab and

Chandanica (2014) which states that although online purchases are currently trending, the tendency of purchasing decisions through direct communication to customers is more effective than digital communication.

Similar research was also conducted by Densa and Volunteers (2016) where they found marketing communication can improve purchasing decisions. And Bintoro, Yuniawan, and Sukresna (2016) also found the same thing that Marketing Communication can improve purchasing decisions.

This is in line with research conducted by Fani (2016) where marketing communication has a positive and significant influence on purchasing decisions. In this research marketing communication consists of 3 dimensions, namely knowledge ($X, \bar{x} = 3,594$), skills ($X, \bar{x} = 3,612$) and also attitude ($X, \bar{x} = 3,570$). From the 3 (three) dimensions, the skill indicator has the highest average value compared to other values. This is an input for the Regional BPJS Ketenagakerjaan Medan Utara to focus on the skills in delivering messages to traders.

Brand Equity for Membership Decisions

The results also show that brand equity influences purchasing decisions. This is in line with research conducted by Lukman (2014) where the results of his research found that brand equity consisting of brand awareness and brand image influences the purchase decision of Teh Botol Sosro packaging products.

In this study, brand equity consists of 5 (five) dimensions namely: brand awareness ($X, \bar{x} = 3,508$), brand association ($X, \bar{x} = 3,602$), perceived quality ($X, \bar{x} = 3,526$), brand loyalty ($X, \bar{x} = 3,573$), and brand assets ($X, \bar{x} = 3,599$). Of all these dimensions, brand associations have the highest average value compared to other dimensions. The brand association deals with the extent to which traders link social insurance and employment with the BPJS Employment. Traders who feel the benefits of the BPJS Ketenagakerjaan program

(whether experienced directly or through information from others) will easily remember the BPJS Ketenagakerjaan brand as a product that protects them in making a living.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results of research and discussion that has been done in this study, the researchers draw the following conclusions:

1. Marketing Communication directly has a positive and significant effect on BPJS Ketenagakerjaan positioning for traders in Medan Utara, this is indicated by the t test value of 9.549 which is greater than the value of t table (0.05; 380) of 1.966.
2. Brand equity directly has a positive and significant effect on BPJS Ketenagakerjaan positioning for traders in Medan Utara, this is indicated by the t test value of 14,305 greater than the value of t table (0.05; 380) of 1,966.
3. Positioning of marketing BPJS directly has a positive and significant effect on BPJS Ketenagakerjaan Decision on traders in Medan Utara, this is indicated by the t test value of 7.046 greater than the value of t table (0.05; 380) of 1.966.
4. Direct marketing communication has a positive and significant effect on BPJS Ketenagakerjaan Decision on traders in Medan Utara, this is indicated by the t test value of 2.913 greater than the t table value (0.05; 380) of 1.966.
5. Brand equity directly has a positive and significant effect on BPJS Ketenagakerjaan Decision on traders in Medan Utara, this is indicated by the t test value of 4.642 greater than the value of t table (0.05; 380) of 1.966.
6. Marketing communication through BPJS Ketenagakerjaan positioning as an intermediate variable has a direct positive and significant effect on the decision of traders participation in Medan Utara, this is indicated by the t test value of 5.899 greater than the value

of t table (0.05; 380) of 1.966 so H1 received.

7. Brand equity through BPJS Ketenagakerjaan positioning as an intermediate variable has a direct positive and significant effect on the decision of traders participation in Medan Utara, this is indicated by the t test value of 6.035 greater than the t table value (0.05; 380) of 1.966.

Suggestion

Based on the results and discussion, there are a number of suggestions that can be made delivered:

1. The results of the research as a whole found that both brand equity, marketing communication, and positioning had a positive and significant impact on membership decisions. However, among all of these variables, marketing communication variables have a t test value (4,976) for membership decisions higher than the t test value (4,220) brand equity variable for BPJS Ketenagakerjaan decision in the Medan Utara region. So that this becomes a strategic suggestion for BPJS Ketenagakerjaan in the Medan Utara Region in increasing the participation of PBP Market Traders in their area by emphasizing marketing communication by:
 - a. Communicator strategy, namely by strengthening the credibility of the person delivering the message. This can be done by strengthening communication skills, knowledge about BPJS Ketenagakerjaan and also attitudes during dialogue with traders.
 - b. The target strategy is to map goals whether individual or mass. Individual approach is carried out using the face-to-face method, while the mass approach is carried out with advertisements or seminars. The individual approach is only for a handful of people or parties, but is more effective but not efficient in

terms of promotional costs. While the mass approach because it is not focused so it is less effective than the individual approach but more efficient in terms of cost promotion.

- c. Message strategy, namely by packaging the message to be delivered to the audience. One thing to note is that the BPJS of Manpower needs figures that can be a representation of BPJS Ketenagakerjaan itself or what is called an ambassador. The selection of ambassadors fulfilled at least the following criteria: 1) figures known to all groups, 2) had a good attitude, and 3) represented figures who were keen in earning a living that should not be artists, political figures, public officials or from internal BPJS Employment.
- d. Media strategy, which is the selection of the right media to deliver messages to the audience. This can be done by considering if done passively (indirectly) then through print, electronic and social media. Meanwhile, if done directly, it can be done through seminars or gatherings. Approach traders by understanding their culture or habits. This is to build closer emotional relationships. Traders, if they already feel like a family, with the same understanding, it is easier to accept others. After marketers and traders have an emotional bond, this is where marketers introduce the BPJS Ketenagakerjaan brand to traders. Tell them what benefits they get, what they have to sacrifice (by paying premiums), what are the procedures (registration, how to pay monthly and also the claim procedure).
- e. Also say that BPJS Ketenagakerjaan is a government product that is guaranteed for its existence and sustainability. This is to increase the credibility of the BPJS

Ketenagakerjaan so that market traders believe in the BPJS Ketenagakerjaan brand.

2. This study examines the attitudes of respondents, in the sense of seeing a tendency to act. Previous facts as stated in Chapter I, in fact the participation of traders to become BPJS Ketenagakerjaan participants was very low, while the results of the study found that the attitude of traders was positive to become participants. This shows that their attitude is actually positive, and this needs to be followed up or responded positively by BPJS Ketenagakerjaan by listening more intensively to what is limiting them and offering solutions. If objections are contributed, convey that the contributions are actually their savings, if objections are credible, convey that the BPJS Ketenagakerjaan is a government product whose existence is guaranteed by the Law of the Republic of Indonesia No. 24 of 2011 concerning the Social Security Guarantee Agency, if objected in time, submit that payments can be made through bank transfers, even through certain supermarkets.
3. BPJS Ketenagakerjaan needs to make a mobile application that helps participants in accessing information or anything related to membership, collateral, a list of hospitals that are partners for traumatic centers, and so on. This can help participants to make it easier for them to access and also obtain certain information.
4. BPJS Ketenagakerjaan needs to consider modifying the term BPJS Ketenagakerjaan with Jamsostek, where based on the results of the study found respondents are more familiar when mentioned by the term Jamsostek compared to BPJS Employment. This is useful to make it easier for the public to get to know BPJS Ketenagakerjaan and its products, not biased or ambiguous with BPJS Health. The results of the study show that the positioning of the

community is directly aimed at BPJS Health if the word "BPJS" is mentioned. One obstacle in this regard is the regulation of Law of the Republic of Indonesia No. 24 of 2011 concerning the Social Security Organizing Agency which has already mentioned BPJS Ketenagakerjaan as part of BPJS. Modification of terms does not need to replace the name, because it is already regulated in law. Modifications are only on call, making it easier for the community to distinguish between BPJS Health and Employment.

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