

THE STUDY OF PAYMENT COMPLIANCE OF INDEPENDENT WORKERS OF NATIONAL HEALTH INSURANCE IN BPJS KESEHATAN BRANCH OFFICE UNGARAN

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Abstract

BPJS Kesehatan prove the presence of the country in the welfare of the community, especially in the field of health, and also become evidence for the community to improve the welfare of the lives of the people. But on his journey BPJS Kesehatan has difficulties health financing where one of them is the impact of lack of awareness and compliance of participants, especially the independent worker participants in making dues payments sustainably. The object of this research is the independent workers registered in Ungaran branch office. The analysis used in this research is Structural Equation Modelling (SEM). The invention of this research is the customer experience positively influence the perception of service quality, customer experience positively influences the ease of making payments, perception of service quality positive effect on compliance with payments, ease of payment is positively influential on compliance with payments, and ability to pay has no effect on compliance with payments.

Keywords: Customer experience, perception of service quality, ease of making payments, ability to pay, compliance payment

INTRODUCTION

There are various things related to human rights where health is one part of it and also investment and become the benchmark of the success of the development of a nation. The level of each human development index in a country differs and when compared with other Indonesian countries are still left behind. One of the things that make Human Development Index in Indonesia still weak is financing for health services by both government and private as well as society today is still relatively low. The international world has set up the health insurance in the UN Declaration on Human Rights dated December 10, 1948, also set out in the International Labour Organisation (ILO) Convention No. 102 Year 1952. Social security in the country of Indonesia has been contained in the Constitution 1945 article 28 H and article 34 paragraph 2. The law No. 40 of 2004 on the National Social Security System (SJSN) strengthens the Indonesian Government's commitment to mention that the health insurance is held nationally based on the principle of social insurance and mutual cooperation. In addition, the Government also made the law No. 24 year 2011 On the Social Security Administering Agency (BPJS). BPJS prove the presence of the country in the welfare of the community, especially in the field of health, and also become evidence for the community to improve the prosperity of the people's lives.

BPJS Kesehatan in terms of membership type segmentation is divided into 4 (four), namely: participants of wages workers (PPU), beneficiaries of dues (PBI), independent workers (PBPU), and non-

workers (BP). Registration for PPU is usually done collectively by the company by using the calculation of salary components received by each employee. PBI registration is done by verifying the inable community data that has been done by the Ministry of Social where the financing is based on the state budget. While the registration is independently given for independent participants and non-workers (BP) such as entrepreneurs, investors, merchants and others can be done directly to the nearest BPJS offices and in some banks that have collaborated with BPJS such as BRI, BNI and Bank Mandiri or online. Where the selected class participants according to the ability of payment participants divided into 3 types of class, namely Class 1 about Rp. 80,000, Class 2 about Rp. 51,000 and Class 3 about Rp. 25,500. The number of independent participants is very important for BPJS because based on data from BPS (2017), about 76% of the working force in Indonesia is not currently working in the formal sector, so the workforce that the registration is done through the company more slightly compared to independent participants. This condition makes BPJS need to pay attention to participants who register independently and work not on the formal sector. The problems that are currently experienced by almost all BPJS Kesehatan branch offices throughout Indonesia are declining the collection or payment rate of independent workers so as to be visible to the community not yet obedient to the provisions payment of dues that must be made by the public in accordance with the prevailing conditions so that the researchers are interested in conducting research on factors and the relationship between these factors to the compliance of independent participants to Pay the JKN-KIS dues. One of the branches of BPJS Kesehatan that experienced the problem of declining collectibility from independent participants is BPJS Kesehatan Ungaran Branch Office.

BPJS Health Ungaran Branch office is a branch office that oversees three districts of the Regency/city: Semarang, Kabupaten Kendal and Kota Salatiga. The number of residents for the three districts and cities that have become independent participants is 207,163 people of the total population of 2,182,385 or 9.4%.

Based on the above data, it is seen that many PBPU are delinquent in the last four years. This shows the low compliance of PBPU as the independent participant BPJS Ungaran Branch Office in the payment of dues. The participants of BPJS Health Mandiri BPJS Ungaran Branch office based on the preliminary interview there are some who stated that the quality of service is felt less satisfactory such as the officer give less complete explanation and informative Participants, complaints of participants to the officers are also long responded and officers are less concerned with the needs of participants. According to Wahab (2012), the causes of low payment compliance can be caused because expectations expected by the participants are not met by the service provider, causing the participants to disobey the payment. Participants do not pay regularly because it feels that the quality of service provided will not change even though participants complain or pay regularly, disappointment of the perception of the quality of the service will decrease Compliance of the participants (Awaluddin and Tamburaka, 2018). This description is in accordance with the research of Wahab et al (2017), and Awaluddin and Tamburaka (2018) stating that perception of quality of service affects the payment compliance. However, this is contrary to the research results Ahmed et al (2017) which conveys that there is no effect on quality of service with payment compliance.

The interview results with some participants, partly stating that participants BPJS feel the difficulty in making payment BPJS especially when using the system that is in the internet banking or ATM so prefer queueing on the bank. Queueing in the bank according to the participants spend a lot of time, but using internet banking, M banking or ATM also not very easy so that some participants do not obey the payment. Ease of payment will increase customer's compliance by making payment, especially when there is "willing to pay, but it is complicated". When someone is faced with difficulty making a payment, usually a person's motivation to be obedient to pay on time will be decreased because it feels complicated when it will pay, which means the service provider is judged not too Need that money. The convenience provided by the service provider in making the payment will make a customer easier to do the developer so that his

compliance in making the payment will increase. This description is in line with the research of Kirchler et al (2007) and Alm (2018) which conveys that the perception of ease of making payments affects payment compliance. But this is contrary to the research results of Zhang et al (2016) which describes that the ease of making a payment has no effect on compliance with payments.

In a demographic, the adjustment of tariff pattern adjustments should be seen the principle of the ability to make dues payments and the desire to pay from the community. But in reality the community is able to pay health insurance dues, but it is not interested to pay back national social security dues, but the community still wants more benefits than paid, while on the principle of SJSN that applied is the principle of “Kegotongroyongan” is a community that is able to help the people who can not afford. In the implementation of social security, the Government established two social security administering bodies namely BPJS Kesehatan and BPJS manpower. BPJS Healthcare started operations on January 1, 2014. All Indonesian residents and including the minimum foreign citizen have been working in Indonesia for the shortest period of six months and have paid the compulsory dues to be participants. The ability of a program participant to make a premium payment will cause the participant to be more obedient to make the payment because it feels that he is able to do so and the nominal does not burden the good, so compliance an obligation (Arora et al., 2015). This description is in accordance with the research of Rezayatmand et al (2012), Gangl et al (2015), and Arora et al (2015) stating that ability to pay affects the compliance of payments. However, contrary to the research results of Gladfelter et al (2018) expressed that ability to pay has no effect on compliance with payments.

Based on the results of interviews to BPJS health participants, there are participants who complain of the lack of experience received during the management of BPJS or when trying to use BPJS when experiencing pain. The experience is less pleasant when using BPJS this facility to make participants feel that the experience received is not good. People who feel the experience less good when using a service will have a lack of good perception about the service, so it has a tendency to feel the sense of service that he received is also less good (Sorooshian et al, 2013). The results of the research correspond to the results of Urban Research (2010), and Sorooshian (2013) stating that the customer experience affects the perception of quality of service. But this result is contrary to the research results Malik (2012) said that the customer experience has no effect on the perception of the quality of service.

Based on the research gap above, there are known results of research that have the opposite result so that the research needs to be done to answer the inconsistencies of the results. With regards to the above explanation, it is necessary to scrutinize the influence of variables of the compliance variable of participants JKN KIS in Ungaran regency.

This research aims to test and further analyse the problems of the study, namely to know the customer experience, perception of service quality, ease of payment, ability to pay, and payment compliance.

LITERATUR REVIEW

Customer Behavior

Customer behavior is a process that has a close relationship to the decision of the purchase or use of a product or service. Before making a decision the consumer first perform activities such as conducting a search, research, and evaluation of the products and services that will be used. The behaviour of a consumer is an indicator underlying the consumer to make a decision to use the product or service.

Engel et al (2010:3) states the customer behavior is a direct action involved in the use or consumption of a product or service including the preceding process and subsequent actions. While Hasan (2013:161) reveals customer behavior is the study of processes that occur when an individual or a group of individuals chooses, buys, uses, or organizes products, services, ideas/ways or experiences to satisfy the needs and Consumer desires. Schiffman and Kanuk in Sumarwan et al. (2012:186) define customer behavior as actions that are directly involved in obtaining, consuming and spending products or services, including decision processes that precede and follow action.

Theory of Planned Behavior (TPB)

The planned theory of behavior (TPB) is seen as an enhancement to the Theory of Reasoned Action (TRA) behavioral control) near the maximum, so TPB returns to TRA because TPB strengthens and adds to the assumption that Tra. The TPB maintains what the TRA has shown about human behavior governed by the attitudes and intent of one's behaviour characterized by the social norms and the implementation of control wills. However, it can incorporate some modifications that allow greater accuracy and reliability in understanding one's attitude and predicting intentional, planned and generated behavior in fact.

The perceived behavioral control is defined by Ajzen (1991) in Jogiyanto (2007) An ease or difficulty that is perceived to perform the perceived ease or difficulty of performing the behavior). Control behavior will have an impact on how an action will run. This is the belief control that will determine the control behavior that one feels. Each control factor can be seen individually, and a person's perception of the power of a factor control may vary from the strength of another factor control. If a strong control factor is felt, it is possible to take action in line with the factor.

TPB's relationship does not occur directly with the amount of control actually owned by a person. However, this theory emphasizes the possible influences of behavioral control that are perceived in achieving the objectives of a behavior. If intentions demonstrate a person's desire to try to perform a particular behavior, the control is more likely to consider realistic matters that may occur.

Payment Compliance

Nurmantu (2003) explains that compliance with payments is defined as the situation in which a person meets all of its obligations and uses its rights. Budiatmanto (Salman and Sarjono, 2013) stated that compliance is a behavior to perform or do not perform certain activities in accordance with applicable laws and regulations. Compliance behaviour is an action to fulfill their obligations in accordance with existing regulations. In addition, the taxpayer's tax compliance behavior is when taxpayers enter and report the necessary information, fill in the appropriate tax amount, and pay the taxes on time, without any compulsion.

Ability to pay

Ability to Pay (ATP) is a person's ability to pay for services received based on the income that is considered ideal. The approach used in ATP analysis is based on the allocation of costs for transportation of the routine income it receives. In other words, the ability to pay is a community's ability to pay for the travel expenses (Gangl et al, 2015).

Ability to Pay is the amount of money that the community can afford to replace the cost of the service it receives (Rubiani, 2004). According to Rezyatmand et al (2012) that Ability to

Pay is a consideration in spending its income/expenditure to buy goods or other services. This relates to the limitation of acceptance so as to economically in choosing maximum satisfaction.

Perception of Service Quality

Perception of service quality can be defined as a customer's perception of the overall quality or excellence of a product or service in connection with the intended purpose, relative to alternatives (Tjiptono, 2014). The perceived quality is not always objectively determined, partly because it is a perception and also because of an assessment of what is important for the customer to be involved (Malik, 2012). An evaluation of the product may be competent and impartial, but should make an assessment of the relative importance of features, measures of cleansing, the type of clothing to be washed, and so on that may not be suitable for all customers. However, customers differ greatly in their personality, needs and preferences. The perceived quality is an intangible overall feeling about a brand. Nevertheless, it will usually be based on the underlying dimensions which include characteristics of products that are inherent to brands such as reliability and performance (Urban, 2010). To understand the perceived quality, identification and measurement of the underlying dimensions will be useful, but the perceived quality itself is a summary, the global construct.

The Ease of Making Payments

The ease of making payment is to the extent that one believes that using a certain information technology system will facilitate a person from manually making a payment (Alm, 2018). The notion that convenience in using a payment application is more likely to be accepted by its users (Kirchler et al, 2007). Users can accept that the innovations provided are helpful, but when using the payment feature, users may find that such innovations may be difficult to use.

The ease of making payments is the impression of the user about the size of need required to use technology or the extent to which users accept that utilizing specific innovations will be easy and smooth to make payments (Zhang et al, 2016).

Customer Experience

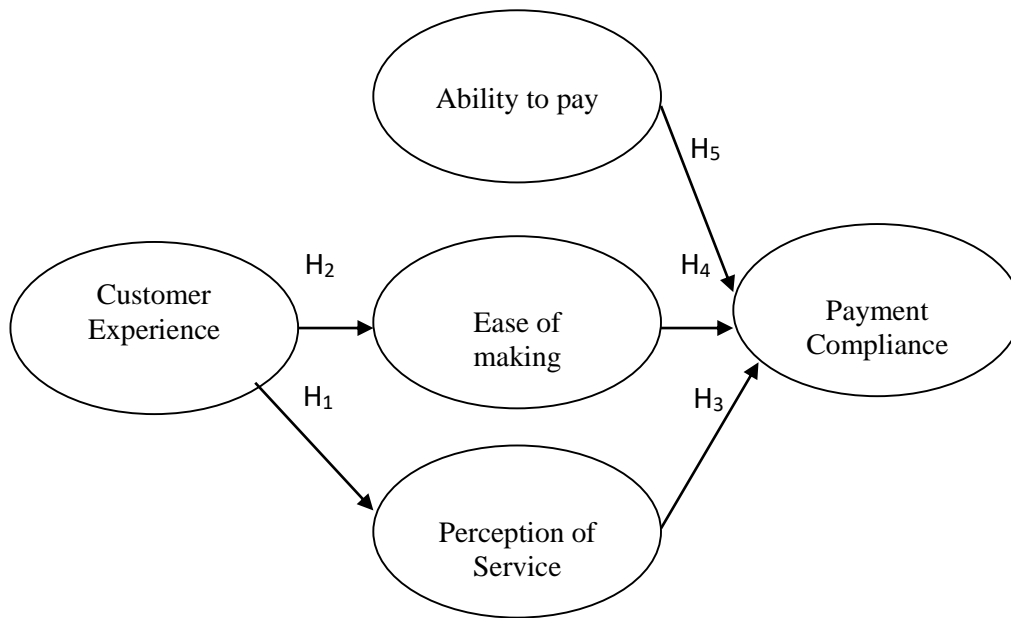
The Customer experience is the main strategic destination for many companies (Johnston and Kong, 2011 in Bilgihan et al., 2015). The Customer experience concept has received substantial interest from academics and business. Verhoef et al. (2009 in Bilgihan DKK, 2015) highlights the importance of the holistic nature of the customer experience. Customer experience is cognitive, social, affective and physical. The Customer experience is not only associated with the consumption of hedonistic but is also part of the utilitarian value (Vargo and Lusch, 2006 in Bilgihan et al., 2015). Further, the customer experience is complex, as it reflects the customer's response to all direct and indirect meetings with the company.

Customer experience originated from a number of interactions between the Customer and the product or services, which resulted in the reaction of consumers to goods or services. The experience that has happened is very personal and describes the involvement of customer in different levels (rational, emotional, sensory, physical and spiritual). Internal responses arising out of the consumer when dealing directly or indirectly with the company may affect the subsequent consumer action of the product or service. The quality of the experience is felt and very different between one's personal and the other. Feelings, voices, relationships with humans, branding and a thousand other factors build a customer experience.

- H1: Customer experience positively affects quality of service perception
- H2: Customer experience has a positive effect on ease of making payments
- H3: Quality perception of service positively affects payment compliance
- H4: Ease of making payments dues positively impact payment compliance
- H5: Ability to pay effect positively on compliance payment

RESEARCH METHODS

The method of analysis on this research using SEM or commonly called Structural Equation Model (SEM) will be processed using IBM AMOS 22 software. Calculation of the minimum sample count according to Ferdinand (2014) is 105 respondents (21 indicators x 5) and the maximum sample is 210 respondents (number of indicators x 10).



RESULTS AND DISCUSSION

Tabel 4.1
Regression Weight Structural Equational Model

			Estimate	S.E.	C.R.	P	Label
KMP	<--	CE	,835	,050	16,593	***	par_17
PSQ	<--	CE	,564	,077	7,275	***	par_20
COMPLAY	<--	KMP	,519	,227	6,691	***	par_18
COMPLAY	<--	PSQ	,406	,307	1,323	,036	par_19

	Estimate	S.E.	C.R.	P	Label
COMPLAY <-- ATP	,068	,060	1,131	,258	par_21

*** = Probability below 0,001 (very small)

Based on the analysis that has been done, it can be obtained conclusions as follows:

H1: Customer Experience affects positively and significantly against the ability to make a payment with a regression coefficient value of 0.83 and a value of CR = 16.5 with Probabilitas = 0.000 until CR > 16.5 and p < 0.05.

H2: Customer Experience affects positively and significantly against perception of service quality with regression coefficient value of 0.564 with CR value = 7.27 with probability = 0.000, so CR > 7.27 and p < 0.05.

H3: The ease of making payments affects positively and significantly against compliance making payments with a value of CR = 5.19 with probability = 0.000, resulting in CR > 6.69 and p < 0.05.

H4: Perception of service quality has no direct and insignificant influence on compliance in making payments with CR value = 1.32 with probability = 0.639, so CR < 1.36 and P > 0.05.

H5: The ability to make payments has no direct ad insignificant influence on compliance in making a payment with a CR value = 1.13 with probability = 0.25, resulting in CR < 1.13 and P > 0.05.

Direct and Indirect Influences

Based on the results of the calculations, it is known that there are indirect influences from customer experience to compliance of payments. This indicates that the ease of making payments and perception of service quality is capable of functioning as a intervening variable.

Variabel	Direct Effect		Indirect Effect	Total Effect	
	Ease of making Payments	Perception of Service Quality		Ease of making Payments	Perception of Service Quality
Customer experience	0,993	0,984	0,451	0,993	0,984
Ability to pay					0,055
Ease of making					0,279

payments Perception of service quality	0,235	0,235
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CONCLUSION AND POLICY IMPLICATIONS

Conclusion

- 1) Customer experience positively affect the perception of quality of acceptable service. Participant experience is more likely to be felt when participants receive the benefits of service in the hospital. The tendency to use good service that good and less good service is felt to be one of the encouragements for participants to immediately or not to do the payment of BPJS Kesehatan dues.
- 2) Customer experience positively influence the ease of making payments accepted. The poor experience that was ever gained when you want to make a payment will feel that a customer does not get the facility to make a payment. When someone is faced with difficulty making a payment, usually a person's motivation to be obedient to pay on time will be decreased because it feels complicated when it will pay, which means the service provider is judged not too Need that money.
- 3) Perceptions about quality of service positively affect the payment compliance of independent participants received. People who feel the experience less good when using a service will have a lack of good perception about the service, so that it has a tendency to feel the curality of the service that it receives is also less good. Many lines of service both applications and channels of payment provided by BPJS Health for the community in making payments can be a driver of the community to easily carry out its obligations in paying dues.
- 4) The ease of making payments positively affects the payment compliance of independent participants received. A good experience and advanced technology will make one feel more ease to make payments because the experience that has been felt will form the perception of the ease of payment it feels. The easier one in making the payment will make the participant feel appreciated so willing to be obedient to make the payment.
- 5) Ease of making payments positively affect the payment compliance of independent participants received. A good experience and advanced technology will make one feel more ease to make payments because the experience that has been felt will form the perception of the ease of payment it feels. The easier one in making the payment will make the participant feel appreciated so willing to be obedient to make the payment.

Managerial Implications

There are several managerial implications related to increasing the adherence of participants in the payment of dues as follows:

1. Related in improving the experience of participants in using the card JKN KIS then what can be done are:

a. Expected BPJS health can provide services tools included in making payments easy to use participants in the future.

b. Participants with expectations can enjoy the service with a happy, not complicated so that BPJS health should continue to coordinate with the service provider, the hospital and all the first-level health facilities that have worked together With BPJS Health to improve the service excellence.

c. Social interaction that has been widely circulated in the community and social media is the occurrence of complaints that affect the negative perception of the public about BPJS Kesehatan. Therefore, BPJS health is expected to be fast and responsive in addressing complaints that exist in the community and can publish and provide positive information on social media about the participants who have been widely Utilize and be helped by the existence of BPJS Kesehatan in guaranteeing the cost of public health services.

2. In making it easier for participants to make payments: it is expected that the ease of use of payment tools and more payment channel in cooperation with BPJS Kesehatan. Currently, there are many payment chanel such as Indomaret, Alfamart and other bank ATMS. BPJS Health is expected to minimize the difficulties or complexity in the payment of JKN KIS in the community. The means of payment used can be trusted by the people who have paid dues. As well, the instruction in doing so is expected to be easy and simple to understand and not very convoluted.

Limitation of Research

In this study the limitations of this research are:

1. Many respondents who made the filling in the questionnaire as an obedient participant while the customer record indicates the existence of disobedience.
2. Respondents to this new research took one district in Central Java as a sample of research.

Upcoming Research Agenda

On the basis of conclusions that have been expressed above, can be given some advice and is expected to be useful for future research.

1. Preferably for future research to ensure the confidentiality of participants ' data, do not use the participant's name.
2. Expanding the research samples into BPJS in Central Java to get an overview of payment compliance in BPJS participants in Central Java.

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