



Factors Influencing the Health Seeking Behavior of Health Insurance Participants in Medono Urban Village, Pekalongan City

Risqi Amalia^{1*}, Imam Purnomo², Teguh Irawan³, Jaya Maulana⁴
Universitas Pekalongan, Indonesia

Corresponding Author: Risqi Amalia: risqiamaliaphilip@gmail.com

ARTICLE INFO

Keywords: Health Service Seeking Behavior, BPJS Health, Service Perception, Utilization.

Received : 12, May
Revised : 20, June
Accepted: 25, July

©2025 Amalia, Purnomo, Irawan, Maulana (s): This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

Health service utilization among BPJS Health participants in Medono Village, Pekalongan City remains relatively low, reflecting access barriers and service preference issues. This study aims to identify factors influencing health service-seeking behavior among these participants. Using a cross-sectional quantitative design, data were collected from 100 randomly selected respondents. Variables examined include age, gender, education level, employment status, income, knowledge, and perception of service quality. Chi-square and logistic regression analyses revealed that education, knowledge, and perception of service quality significantly influenced health service-seeking behavior, while age, gender, employment, and income did not. The findings suggest that targeted educational programs and continuous improvement in service quality are essential to enhance the utilization of healthcare facilities by BPJS participants.

INTRODUCTION

Health is one of the essential aspects in improving the quality of life. In Indonesia, the National Health Insurance (JKN) program, managed by the Health Social Security Administration Agency BPJS Health, aims to provide equitable and affordable healthcare access for all citizens. However, despite the increasing number of JKN participants, the actual utilization of healthcare services remains suboptimal due to various barriers, such as economic constraints, infrastructure limitations, and inconsistent service quality (1).

Previous studies revealed that BPJS participants tend to choose partner facilities due to cost efficiency and ease of access to medications (2). However, service quality—including medical staff competency, comfort, and administrative efficiency—also significantly influences service utilization decisions (3). In addition, economic status, symptom severity, and personal preferences also shape service-seeking behavior (4).

In Medono, Pekalongan City, despite the relatively high number of active BPJS participants, health service utilization at facilities like Puskesmas Medono remains low (5). This indicates the need to analyze underlying factors influencing service-seeking behavior more comprehensively, especially at the local level.

While previous research has often focused on individual characteristics or facility selection, few have examined the combined influence of socio-demographic factors, knowledge, and perceived service quality on health-seeking behavior (6,7). Therefore, this study aims to fill this gap by identifying and analyzing the factors that influence health service-seeking behavior among BPJS participants in Medono Village, Pekalongan City.

METHODS

This study applied a quantitative approach with a cross-sectional design to analyze the relationship between several influencing factors and health service-seeking behavior among BPJS Health participants (8). The research was conducted in Medono Village, Pekalongan City, during February to March 2025.

The study population included all active BPJS participants residing in the research area. A total of 100 respondents were selected using a simple random sampling technique to ensure fair representation and reduce selection bias.

Independent variables examined in this study were age, gender, education level, employment status, income, knowledge, and perception of service quality. The dependent variable was health service-seeking behavior. Data collection was carried out using a structured questionnaire that had undergone validity and reliability testing. To strengthen the analysis, in-depth interviews were also conducted with selected participants (1,9).

The collected data were processed through stages of editing, coding, data entry, and cleaning, using SPSS version 24.0 and Microsoft Excel 2019. Data analysis began with univariate analysis to describe respondent characteristics and the distribution of each variable. This was followed by bivariate analysis using Chi-square tests to assess the significance of relationships between independent and dependent variables. Finally, logistic regression analysis was conducted to identify the most dominant variables influencing health service-seeking behavior.

RESULTS

Table 1 Respondent Characteristics (Univariate Analysis)

No	Variable	Category	Frequency (n)	Percentage (%)
1	Age	< 25 years	38	38%
		≥ 25 years	62	62%
2	Gender	Male	46	46%
		Female	54	54%
3	Education Level	No School - Junior HS	62	62%
		Senior HS - Higher	38	38%
4	Employment Status	Unemployed	28	28%
		Employed	72	72%
5	Income	< Rp. 2.500.000	62	62%
		≥ Rp. 2.500.000	38	38%
6	Knowledge	Poor	74	74%
		Good	26	26%
7	Perceived Service Quality	Poor	53	53%
		Good	47	47%
8	Health Seeking Behavior	Poor	43	43%
		Good	57	57%

Table 2 Bivariate Analysis between Independent Variables and Health-Seeking Behavior

No	Variable	<i>p-value</i>	Contingency Coefficient (CC)	Relationship Strength
1	Age	0,268	0,110	Very Weak
2	Gender	0,929	0,009	Very Weak
3	Education Level	0,000	0,421	Moderate
4	Employment Status	0,183	0,132	Very Weak
5	Knowledge	0,026	0,217	Weak
6	Income	0,887	0,014	Very Weak
7	Perceived Service Quality	0,000	0,413	Moderate

Table 3 Multivariate Logistic Regression Results

No	Variable	<i>p-value</i>	Significance
1	Education Level	0,000	Significant
2	Knowledge	0,034	Significant
3	Perceived Service Quality	0,000	Significant

DISCUSSION

1. Age

Although age did not show a statistically significant relationship with health service-seeking behavior, descriptive findings indicated that younger participants (<25 years) were less likely to seek healthcare services compared to older individuals. This pattern can be explained by Andersen's Behavioral Model, where age acts as a predisposing factor (7). Younger individuals often perceive themselves as healthier and may underestimate symptoms, resulting in delayed care. In contrast, older adults are generally more health-conscious due to prior experiences and higher susceptibility to illness (10).

2. Gender

Gender also did not show a significant association with health service-seeking behavior. However, male participants slightly dominated the group with poor health-seeking behavior. This supports findings by (6), which stated that men are more likely to delay or avoid seeking healthcare due to social norms associated with masculinity. On the other hand, women tend to be more proactive, often influenced by their roles in family health and greater attention to symptoms.

3. Education Level

Education level was significantly associated with health-seeking behavior. Participants with higher education were more likely to utilize health services appropriately. This supports Andersen's framework, where education is a predisposing factor that influences an individual's ability to process health information and act accordingly (7). (11) also found that higher education improves health literacy and decision-making, leading to better utilization of healthcare services.

4. Employment Status

Employment status was not found to have a significant impact on health-seeking behavior. Employed individuals may be constrained by time or work commitments, reducing their likelihood to seek care unless symptoms are severe. Conversely, unemployed individuals such as retirees or informal workers may have more flexibility and time to seek services. (12) similarly reported that time availability often plays a greater role than employment status itself in influencing healthcare utilization.

5. Income

This study found no significant relationship between income and health service-seeking behavior. This could be due to the BPJS Health scheme, which provides subsidized healthcare services and helps reduce financial barriers for low-income individuals. (13) also reported similar findings, indicating that

universal health coverage can neutralize disparities in access caused by income differences.

6. Knowledge

Knowledge had a significant association with health-seeking behavior. Participants with a good understanding of BPJS benefits, service procedures, and health risks were more likely to seek care promptly. (14,15) emphasize that knowledge serves as an enabling factor that empowers individuals to make informed health decisions. Poor knowledge often leads to self-medication or delayed treatment.

7. Perceived Service Quality

Perception of service quality was one of the most dominant factors influencing health-seeking behavior. Participants who perceived healthcare services as satisfactory – based on staff attitude, wait times, and availability of medicines – were more likely to use them. (12,16) noted that positive perceptions enhance trust and increase the intention to use services, while negative perceptions lead to underutilization.

8. Health-Seeking Behavior

Overall, 57% of participants demonstrated good health-seeking behavior. This indicates a majority of BPJS participants in Medono were aware of when and how to seek healthcare. However, the remaining 43% showed poor behavior, suggesting persistent barriers such as perception, knowledge gaps, or structural constraints. This aligns with findings by (17), who highlighted that although BPJS participation is high, optimal utilization still requires improvements in service delivery and health education.

CONCLUSIONS

This study concludes that health service-seeking behavior among BPJS Health participants in Medono, Pekalongan City is significantly influenced by education level, knowledge, and perceived service quality. Participants with higher education, greater knowledge of health services, and more positive perceptions of service quality demonstrated better health-seeking behavior. On the other hand, variables such as age, gender, employment status, and income were not significantly associated with the behavior. These findings emphasize the importance of cognitive and perceptual factors in healthcare utilization, even within a universally covered system like BPJS.

ADVANCED RESEARCH

This study offers a foundation for understanding the factors influencing health service-seeking behavior among BPJS participants; however, further research is needed to explore aspects that were not fully captured through a quantitative approach. Future studies are encouraged to use qualitative methods to investigate deeper psychological, cultural, and social factors that may affect individuals' health-seeking decisions.

Research comparing urban and rural populations could also provide insights into contextual differences in access and behavior. In addition, longitudinal and intervention-based studies would be valuable to assess how changes in education, knowledge, or service quality perceptions over time influence health service utilization, and to design more effective strategies to promote the use of healthcare services among BPJS participants.

REFERENCES

- Widayanti AW, Green JA, Heydon S, Norris P. Health-seeking behavior of people in Indonesia: A narrative review. *J Epidemiol Glob Health*. 2020;10(1):6-15.
- Mayasari E, Munna N, Kodriyah L, Herawati I, Aditya RS. Keputusan Masyarakat Dalam Pemilihan Rumah Sakit Untuk Pelayanan Kesehatan Di Wilayah Malang Raya. *Jkep*. 2020;5(2):114-21.
- Sinaga ES, Ika Rahma Ginting, Kusumaratna RK, Marthias T. Evaluasi Implementasi Program Jaminan Kesehatan Nasional (JKN) Di Provinsi DKI Jakarta, Indonesia. *J Kebijak Kesehat Indones JKKI*. 2021;10(03):1-9.
- Fauziyyah AN, Shibanuma A, Ong KIC, Jimba M. What are the factors affecting primary care choice when the access under health insurance scheme is limited?: a cross-sectional study in Bandung, Indonesia. *BMC Prim Care* [Internet]. 2024;25(1):1-13. Available from: <https://doi.org/10.1186/s12875-024-02296-6>
- BPJS. Nomor Lampiran Jawaban Ijin Permohonan Survei Pendahuluan Pemenuhan Tugas Mata Kuliah Lampiran Surat No : 2211 / VI-02 / 1124 Permohonan Survei Pendahuluan Pemenuhan Tugas Mata Kuliah Kepesertaan JKN Total Peserta Peserta Aktif Jumlah. 2024;(1):1-3.
- Kowaas IN, Alim A, Zamli, Yusuf E. Analisis Pemanfaatan Jaminan Kesehatan Nasional (JKN) (Studi Analitik pada Masyarakat Wilayah Kerja Puskesmas Lansot Kota Tomohon Tahun 2024). 2024;5(3):6126-45. Available from: <https://journal.budimulia.ac.id/index.php/kebidanan/article/view/266>

Alkhalwaldeh A, Albashtawy M, Rayan A, Abdalrahim A, Musa A, Eshah N, et al. Application and Use of Andersen's Behavioral Model as Theoretical Framework: A Systematic Literature Review from 2012-2021. *Iran J Public Health*. 2023;52(7):1346-54.

Abduh M, Alawiyah T, Apriansyah G, Sirodj Abdullah R, Afgani Win M. Survey Design: Cross Sectional dalam Penelitian Kualitatif. *J Ilm Ilmu Terap Univ Jambi*. 2021;5(1):31-8.

Handayani PW, Moeis FR, Ayuningtyas D. Comparing Indonesian men's health-seeking behavior and likelihood to suffer from illness across sociodemographic factors. *J Mens health*. 2021;17(4):278-86.

Duy HM, Lee J, Han W, Rajaguru V, Jang SY. The Health-Seeking Behavior of the Elderly with Non-Communicable Diseases in Coastal Areas of Vietnam. *Healthc*. 2023;11(4):1-11.

Allo OA, Handayani Y. <https://journal.stikestanatoraja.ac.id>. 2024;2926.

Pertiwi R, Choirunnisa A, Septina Z, Wasir R, Istanti ND. Analisis Faktor-Faktor Yang Memengaruhi Perilaku Pencarian Pelayanan Kesehatan Pada Program JKN Di Indonesia. *J Med Nusant*. 2023;1(2):161-8.

Oktarianita, Andry Sartika NW. *Jurnal Imiah AVICENNA* ISSN : 1978 - 0664 EISSN : 2654 - 3249. 2021;91-6.

Meliala SA, Rahayu S, Dhini H, Pohan J. Hubungan Pengetahuan dan Persepsi Masyarakat Dengan Pemanfaatan Pelayanan BPJS Kesehatan di Wilayah Kerja UPT Puskesmas Lalang Complex : *Jurnal Multidisiplin Ilmu Nasional*. 2024;1:49-56.

Rahim. Firnasrudin, Juliana N, L Mulyawati S. Perilaku Pencarian Pengobatan ditinjau dari Pengetahuan dan Sikap Selama Masa Pandemi Covid-19. *J Promot Prev [Internet]*. 2023;6(2):256-64. Available from:

<http://journal.unpacti.ac.id/index.php/JPP>

Tridiyawati F, Prahasta D. Hubungan Mutu Pelayanan Kesehatan terhadap Kepuasan Pasien BPJS Kesehatan. *J Ilmu Kesehat Masy.* 2022;11(02):144-50.

Prakoso PG, Meiwati Widagdo TM. Gambaran Perilaku Pencarian Pengobatan Lansia Di Kelurahan Kotabaru Kecamatan Gondokusuman Yogyakarta. *Nommensen J Med.* 2024;10(1):6-11.