



## FACTORS AFFECTING CONTINUOUS INTEREST IN USING THE MOBILE APPLICATION BPJSTKU (SURVEY: WORKERS OF PT MITSUBISHI MOTORS KRAMA YUDHA INDONESIA, CIKARANG)

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**Abstract:** This study aims to determine the factors that influence the continuing interest in using the BPJSTKU mobile application, at the workforce of PT Mitsubishi Motors Krama Yudha Indonesia, Cikarang. The research design uses a quantitative approach and the type of research is causal research. The research method uses a survey. The research population at PT Mitsubishi Motors Krama Yudha Indonesia is 3,107 workers. The sampling technique was purposive sampling with a total sample of 210 people. Collecting data in the form of a questionnaire. The research data were analyzed using the SEM method with data processing through the SmartPLS 3.0 application. The results of the study indicate that the factors that influence continued interest in using the BPJSTKU mobile application are system quality, information quality, social norms, which are mediated by the variables of satisfaction and perceived usefulness. System quality and information quality partially have a positive and significant effect on satisfaction and perceived usefulness. Then, social norms, satisfaction, and perceived usefulness partially have a positive and significant effect on continued interest in using the BPJSTKU mobile application.

**Keywords:** System Quality, Information Quality, Social Norms, Satisfaction, Usefulness, Continued Interest in Reusing Mobile Applications.

### INTRODUCTION

Advances in new technology are always accompanied by the increasing use of the internet in Indonesia. Based on research data showing that internet development in 2019, the penetration rate of internet users in Indonesia reached 68.34 percent. This value is expected to increase in the following years and reach 89.3 percent in 2025 (Statista, 2021). Therefore, the company began to build mobile applications to support the activities of the organization. One of them is the BPJS Employment company which has started to launch a mobile application. This is because the number of BPJS Employment participants was recorded at 50,696,599 as of December 2020, of which 29,980,082 were active participants and 20,716,517 were non-active participants. Of the active participants, 19,963,696 people are wage earners, 2,494,994 people are non-wage

recipients, and 7,521,392 people are construction service workers (BPJSKetenagakerjaan, 2021). Furthermore, based on BPJS Employment data, from January to October 2020, there were 177,000 cases of work accidents that occurred, while throughout 2019 there were 114,000 cases of work accidents (Yuniartha, 2021). This means that the increasing number of cases of work accidents makes government agencies and private companies want to provide socio-economic protection to workers. The benefits of this protection are to provide a sense of security to workers who are carrying out their work activities.

Departing from the phenomenon of work accident cases that continues to increase and the difficulty of workers to report these incidents, government agencies created the BPJSTKU mobile application which is one implementation of the Indonesian government's concern for its citizens who are workers. All workers, whether they are wage earners or non-wage recipients who work independently, have the opportunity to be able to operate the BPJSTKU mobile application on condition that they are registered as BPJS Employment participants. The features that exist in the BPJSTKU mobile application such as Work Accident Insurance, Death Insurance, Old Age Security and Pension Security programs, and so on.

However, the problem is that based on data from users of the BPJSTKU mobile application, it shows that in 2018 the number of active workers, active and non-active workers, was 922,375 and 173,254 already have BPJSTKU mobile applications. Then, in 2019 there was an increase in the number of active workers, active and non-active workers, obtained 947,814 with the number of BPJSTKU TK as many as 218,335. However, it is very unfortunate that in 2020 there was a decrease in the number of active workers, active and non-active workers were obtained by 772,116 and there was also a decrease in the number of BPJSTKU TK as many as 141,781. There are several factors that cause the decline in BPJSTKU TK such as system quality, information quality, perceived usefulness, and satisfaction levels from BPJSTKU mobile application users.

Information quality refers to information relevance, adequacy, accuracy, and timeliness. Consumers expect mobile apps to provide them with complete, appropriate, accurate, and regularly updated information (Lin, Wang, & Hsu, 2017, p. 1175). If the information is irrelevant, inaccurate or out of date, users may doubt the ability and integrity of the service provider to provide quality mobile OS services. When users feel confused about information, they will be less satisfied and thus reduce their intention to use the information (Hsiao, Lin, Wang, Lee, & Zhang, 2019, p. 894).

## LITERATURE REVIEW

Behavioral intention or interest in using a new technology is a central concept of TAM (Davis 1989) and UTAUT (Venkatesh et al. 2003a). Behavioral intention, defined as 'the strength of a person's intention to perform a particular action' is the most important determinant of an individual's actual behavior (Kalinic & Marinkovic, 2015, p. 374). The literature review of information systems or information technology has previously explained that behavioral intentions are mostly and repeatedly reported to have a strong role in shaping actual use and using new systems (Alalwan, Dwivedi, & Rana, 2017, p. 103). Purchase intention is the

possibility that consumers will plan or be willing to buy certain products or services in the future (Wu, Yeh, & Hsiao, 2016, p. 32).

According to DeLone and McLean (1992) system quality is the extent to which individuals perceive the quality of the overall performance of a particular system (Geebren, Jabbar, & Luo, 2021, p. 4). The quality of the system is of utmost importance in the context of e-commerce. System quality reflects ease of use, response time, user interface, and reliability and stability (Sharma & Sharma, 2019, p. 67). If these features are not present, users may suspect the ability of service providers to provide quality services because it can increase their difficulty in using the device and may lead to a possible decrease in users' intention to use mobile devices, especially mobile online.

Good quality information includes accuracy, relevance, timeliness, completeness, and accessibility (Geebren, Jabbar, & Luo, 2021, p. 4). The perceived quality of information reflects the relevance, adequacy, accuracy and timeliness of the information provided by the mobile payment system (Gao & Waechter, 2015, p. 531). Information quality means the relevance, adequacy, accuracy and timeliness of information provided by a system (Hsiao, Lin, Wang, Lee, & Zhang, 2019, p. 398). (Gao & Waechter, 2015, p. 533) shows that poor information quality has a negative impact on users' trust in mobile websites.

In the context of this study, satisfaction refers to users' post-choice evaluative and affective responses to their experiences with mobile payments; In addition, satisfaction is captured as positive feelings (satisfaction), indifference, or negative feelings (dissatisfaction) (Cao, Yu, Liu, Gong, & Adeel, 2018, p. 464). Satisfaction is the degree to which satisfaction is felt with respect to previous user experiences (Ooi, Hew, & Lee, 2018, p. 131). Satisfaction has been widely accepted as the primary measure of continued use and success in information systems and e-commerce contexts. A number of studies have used DeLone and McLean's (2003) Information System Success (ISS) model to investigate customer satisfaction (Geebren, Jabbar, & Luo, 2021, p. 1).

Perceived usefulness can be defined as the degree to which a person believes that using a particular system will improve his or her job performance (Davis 1989) in (McKillop & Quinn, 2015, p. 343). In the context of online shopping, perceived usefulness is the extent to which consumers believe that online shopping will provide access to useful information, facilitate shopping comparisons, and enable faster shopping (Kalinic & Marinkovic, 2015, p. 375).

The terms "social influence" and "subjective norm" are often considered synonymous (Marinkovic & Kalinic, 2017, p. 141). A person's social and environmental norms are important social influences in the creation of personal opinions, and subjective norms are one of the most frequently studied predictors of using m-commerce (Marinkovic & Kalinic, 2017, p. 141). Social influence can be defined as the extent to which a user feels that important others such as family and friends believe that he or she should use m-commerce. Social influence is especially important in the early stages of the development or diffusion of a new technology, when most users do not yet have direct experience and reliable information about the technology and are therefore dependent on public opinion. Social influence has been recognized as a determinant of

behavioral intention in important TAMs such as TAM2 and the Unified Theory of Acceptance and Use of Technology. Social influence is the degree to which consumers perceive that important others believe they should use a particular technology (Merhi, Hone, Tarhini, & Ameen, 2020, p. 5).

## RESEARCH METHODS

This study uses a quantitative approach with the type of research causal research. The research population at PT Mitsubishi Motors Krama Yudha Indonesia, Cikarang, was 3,107 workers. The research sample is 210 workers. The sampling technique is purposive sampling, which means that respondents are selected because the researcher believes they meet the research requirements (Hair, Celsi, Ortinau, & Bush, 2017, p. 147). Purposive sampling (purposive sampling) involves selecting sample members because they have certain characteristics (Hair, Celsi, Ortinau, & Bush, 2017, p. 86).

Research data was collected through the distribution of questionnaires. The measurement scale uses a 5-point Likert scale. Furthermore, on the variable of continuous interest research using the BPJSTKU mobile application, it is measured by three indicators (Sharma & Sharma, 2019, p. 74); (Gao & Bai, 2014, p. 189); (Kalinic & Marinkovic, 2015, p. 384). System quality is measured by four indicators (Geebren, Jabbar, & Luo, 2021, p. 6); (Sharma & Sharma, 2019, p. 74); (Gao & Bai, 2014, p. 188). Information quality is measured by four indicators (Geebren, Jabbar, & Luo, 2021, p. 6); (Sharma & Sharma, 2019, p. 74). Social norms are measured by three indicators (Kalinic & Marinkovic, 2015, p. 383); (Alalwan, Dwivedi, & Rana, 2017, p. 109). Satisfaction is measured by four indicators (Geebren, Jabbar, & Luo, 2021, p. 6) (Gao, Waechter, & Bai, 2015, p. 261). Perceived Usefulness is measured by three indicators (Kalinic & Marinkovic, 2015, p. 384) which then, operationalization of the variables can be made as shown in table 1. This study was analyzed quantitatively with the analysis method using SEM. The research data was processed with the help of SmartPLS 3 software.

**Table 1. Variable Operations**

Variable	Indicators	Measurement Scale
Continued interest in reusing the BPJSTKU mobile application	<ol style="list-style-type: none"> <li>1. Continuing interest in using mobile applications on a regular basis.</li> <li>2. Continuing interest in using mobile applications rather than discontinuing their use.</li> <li>3. Sustained interest in using mobile applications in the near future</li> </ol>	Likert scale (5 points) in the form of ordinal data
System Quality	<ol style="list-style-type: none"> <li>1. The mobile application is easy to use.</li> <li>2. The mobile application is visually appealing.</li> <li>3. The mobile application is well structured.</li> <li>4. Reliable mobile application</li> </ol>	Likert scale (5 points) in the form of ordinal data

Variable	Indicators	Measurement Scale
Information Quality	<ol style="list-style-type: none"> <li>1. Accurate information.</li> <li>2. Relevant information.</li> <li>3. Complete information.</li> <li>4. Latest information</li> </ol>	Likert scale (5 points) in the form of ordinal data
Social norms	<ol style="list-style-type: none"> <li>1. Coworkers often persuade.</li> <li>2. Use the mobile application if it has been used a lot.</li> <li>3. Trends in using mobile applications.</li> </ol>	Likert scale (5 points) in the form of ordinal data
Satisfaction	<ol style="list-style-type: none"> <li>1. Recommend mobile application.</li> <li>2. Satisfied with the mobile application service.</li> <li>3. Wise choice.</li> <li>4. Happy with the mobile application service.</li> </ol>	Likert scale (5 points) in the form of ordinal data
<i>Perceived Usefulness</i>	<ol style="list-style-type: none"> <li>1. Save time.</li> <li>2. Increase knowledge.</li> <li>3. Increase effectiveness.</li> </ol>	Likert scale (5 points) in the form of ordinal data

## FINDINGS AND DISCUSSION

The critical values for the two-tailed test were 1.65 (Sig. 0.1), 1.96 (Sig. 0.05), and 2.58 (Sig. 0.01). The strength and significance of the path coefficients were evaluated for the hypothesized structural paths between the constructs. Based on the results of calculating path analysis using SmartPLS 3.0, the results of hypothesis testing can be seen in Figure 1.

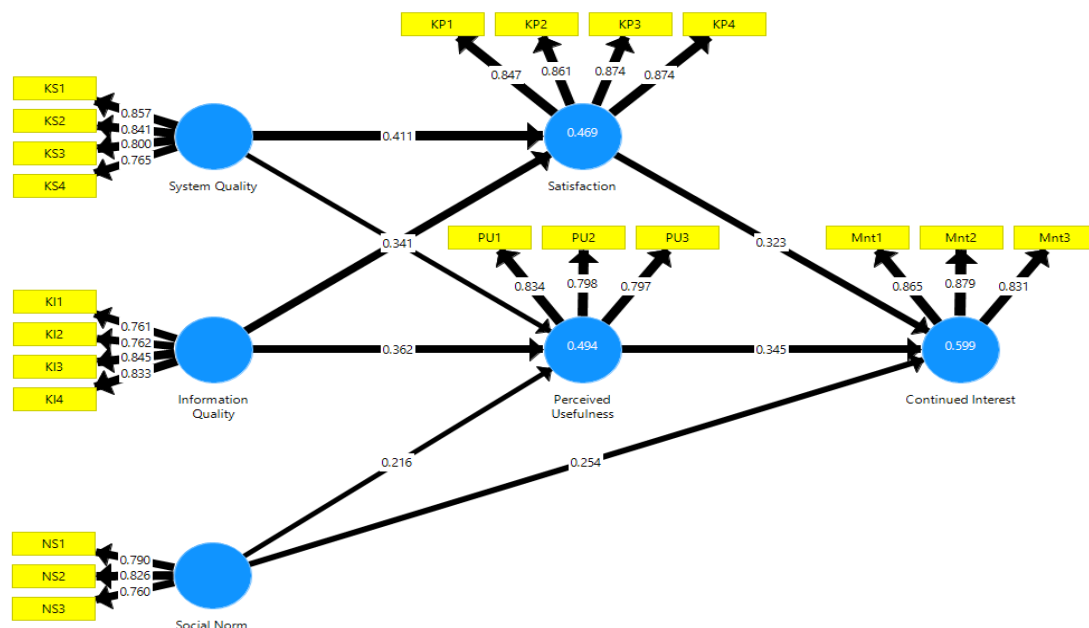


Figure 1. Path Coefficients And Significance

**Tabel 1 The Result Of Hypothesis test**

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Hypothesis	Result
System Quality -> Satisfaction	0,411	0,417	0,068	6,045	<b>0,000</b>	H1	Accepted
System Quality -> Perceived Usefulness	0,241	0,245	0,078	3,069	<b>0,002</b>	H2	Accepted
Information Quality -> Satisfaction	0,341	0,340	0,068	5,009	<b>0,000</b>	H3	Accepted
Information Quality-> Perceived Usefulness	0,362	0,362	0,079	4,571	<b>0,000</b>	H4	Accepted
Social Norm -> Perceived Usefulness	0,216	0,215	0,066	3,300	<b>0,001</b>	H5	Accepted
Social Norm -> Continued Interest	0,254	0,249	0,066	3,834	<b>0,000</b>	H6	Accepted
Perceived Usefulness -> Continued Interest	0,345	0,350	0,078	4,425	<b>0,000</b>	H7	Accepted
Satisfaction -> Continued Interest	0,323	0,323	0,063	5,107	<b>0,000</b>	H8	Accepted

Based on the findings of the research data in table 2, the results of testing the hypothesis of this study can be seen as follows::

1. The results of the partial test show that the quality of the system has a positive and significant effect on satisfaction, this is evidenced by the acquisition of the calculated T value of 6.045 and Sig. 0.000. Due to the P values (0.000) < 0.05 and < 0.01, it means that there is a significant effect, thus H1 is accepted. Furthermore, to determine the magnitude of the effect of system quality on satisfaction, the path coefficient ( $\beta$ ) is 0.411 including the category of strong influence because it is above 0.25 as recommended by (Keith, 2015, p. 62).
2. The results of the partial test show that the quality of the system has a positive and significant effect on perceived usefulness, this is evidenced by the acquisition of the calculated T value of 3.069 and Sig. 0.002. Due to the P values (0.002) < 0.05 and < 0.01, it means that there is a significant effect, thus H2 is accepted. Furthermore, to determine the magnitude of the influence of system quality on perceived usefulness, the path coefficient ( $\beta$ ) is 0.241 including the category of moderate influence because it is in the range between 0.10 0.25 as recommended by (Keith, 2015, p. 62).
3. The results of the partial test show that the quality of information has a positive and significant effect on satisfaction, this is evidenced by the acquisition of the calculated T value of 5,009 and Sig. 0.000. Due to the P values (0.000) < 0.05 and < 0.01, it means that there is a significant effect, thus H3 is accepted. Furthermore, to determine the magnitude of the influence of information quality on satisfaction, the path coefficient ( $\beta$ ) is 0.341 including the category of strong influence because it is above 0.25 as recommended by (Keith, 2015, p. 62).
4. The results of the partial test indicate that the quality of information has a positive and significant effect on perceived usefulness, this is evidenced by the acquisition of the calculated T value of 4.571 and Sig. 0.000. Due to the P values (0.000) < 0.05 and < 0.01, it means that there is a significant effect, thus H4 is accepted. Furthermore, to determine the magnitude of the influence of information quality on perceived usefulness, the path



coefficient ( $\beta$ ) is 0.362 including the category of strong influence because it is greater than ( $>$ ) 0.25.

5. The results of the partial test show that social norms have a positive and significant effect on perceived usefulness, this is evidenced by the acquisition of the calculated T value of 3,300 and Sig. 0.001. Due to the P values ( $0.001 < 0.05$  and  $< 0.01$ ), it means that there is a significant effect, thus H5 is accepted. Furthermore, to determine the magnitude of the influence of social norms on perceived usefulness, the path coefficient ( $\beta$ ) is 0.216 including the category of moderate influence because it is in the range between 0.10 0.25.
6. The results of the partial test show that social norms have a positive and significant effect on sustainable interest in using the 'BPJSTKU' mobile application, this is evidenced by the acquisition of the calculated T value of 3.834 and Sig. 0.000. Due to the P values ( $0.000 < 0.05$  and  $< 0.01$ ), it means that there is a significant effect, thus H6 is accepted. Furthermore, to determine the magnitude of the influence of social norms on sustainable interest in using the mobile application 'BPJSTKU', the path coefficient ( $\beta$ ) is 0.254 including the category of strong influence because it is greater than ( $>$ ) 0.25.
7. The results of the partial test show that perceived usefulness has a positive and significant effect on continued interest in using the 'BPJSTKU' mobile application, this is evidenced by the acquisition of the calculated T value of 4.425 and Sig. 0.000. Due to the P values ( $0.000 < 0.05$  and  $< 0.01$ ), it means that there is a significant effect, thus H7 is accepted. Furthermore, to determine the magnitude of the effect of perceived usefulness on continued interest in using the mobile application 'BPJSTKU', the path coefficient ( $\beta$ ) is 0.345 including the category of strong influence because it is greater than ( $>$ ) 0.25.
8. The results of the partial test show that satisfaction has a positive and significant effect on sustainable interest in using the mobile application 'BPJSTKU' this is evidenced by the acquisition of the calculated T value of 5.107 and Sig. 0.000. Due to the P values ( $0.000 < 0.05$  and  $< 0.01$ ), it means that there is a significant effect, thus H8 is accepted. Furthermore, to determine the magnitude of the effect of satisfaction on continued interest in using the mobile application 'BPJSTKU', the path coefficient ( $\beta$ ) is 0.323 including the category of strong influence because it is greater than ( $>$ ) 0.25.

## CONCLUSION AND RECOMMENDATION

### Conclusion

Based on the results of hypothesis testing and research discussion, the conclusions of this study are as follows:

1. The quality of the system partially has a positive and significant effect on satisfaction, and the magnitude of the effect ( $\beta$ ) is 0.411 and Sig. 0.000 with strong influence category. This means that the more the quality of the system is improved, the more user satisfaction will increase.
2. The quality of the system partially has a positive and significant effect on usefulness, and the magnitude of the effect ( $\beta$ ) is 0.241 and Sig. 0.002 with moderate influence category. This

means that the more the quality of the system is improved, the more usefulness of the user will be.

3. The quality of information partially has a positive and significant effect on satisfaction, and the magnitude of the effect ( $\beta$ ) is 0.341 and Sig. 0.000 with strong influence category. This means that the more the quality of information is improved, the more user satisfaction will increase.
4. The quality of information partially has a positive and significant effect on usefulness, and the magnitude of the effect ( $\beta$ ) is 0.362 and Sig. 0.000 with strong influence category. This means that the more the quality of information is improved, the user's usefulness will increase.
5. Social norms partially have a positive and significant effect on perceived usefulness, and the magnitude of the effect ( $\beta$ ) is 0.216 and Sig. 0.001, with a moderate influence category. This means that the more social norms are improved, the user's usefulness will increase.
6. Social norms partially have a positive and significant effect on continued interest in using the 'BPJSTKU' mobile application, and the magnitude of the effect ( $\beta$ ) is 0.254 and Sig. 0.000, with a strong influence category. This means that the more social norms are improved, the more sustainable interest will be in using the 'BPJSTKU' mobile application.
7. Perceived usefulness partially has a positive and significant effect on continued interest in using the 'BPJSTKU' mobile application, and the magnitude of the effect ( $\beta$ ) is 0.345 and Sig. 0.000, with a strong influence category.
8. Satisfaction has a positive and significant effect on sustainable interest in using the mobile application 'BPJSTKU', and the magnitude of the effect ( $\beta$ ) is 0.323 and Sig. 0.000, with a strong influence category. This means that the more user satisfaction increases, the higher the continued interest in using the BPJSTKU mobile application.

### Recommendation

Based on the findings of the research data on descriptive statistical tests and the results of the SEM inner model test. So the writer can give research suggestions as follows:

1. In the system quality variable, the highest outerloading value obtained is the easy-to-use BPJSTKU mobile application. So it is better if the quality of this system continues to be improved and maintained because the BPJSTKU mobile application is easy to use in its operation/use, so that it can increase satisfaction and provide high value benefits for its users.
2. In the information quality variable, the highest outerloading value is 0.845 regarding the BPJSTKU mobile application providing complete information. The suggestion should be to continue to maintain and improve the quality of the information contained in the BPJSTKU mobile application to provide complete information because it has an impact on the level of satisfaction and provides value for benefits for its users.
3. On the social norm variable, the highest outerloading value is 0.826 regarding the respondent will use the BPJSTKU mobile application if the application has been widely used by the respondent's co-workers. So the advice that can be given is that workers should use the



BPJSTKU mobile application because it has a benefit value because users can do a Simulation of Old Age Security Calculations (JHT).

4. In the perceived usefulness variable, the highest outerloading value is 0.834 regarding using the BPJSTKU mobile application to save respondents' time in obtaining information. So users should continue to use this mobile application because it provides value benefits in the form of saving time to get the information they need.
5. In the variable of continuous interest in reusing the BPJSTKU mobile application, the highest outerloading value is 0.879 regarding respondents intending to continue using the BPJSTKU mobile application rather than discontinuing its use. The suggestion is that users of the BPJSTKU mobile application should continue to use it regularly because it has value benefits for workers, such as getting the latest information.

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