

Integration of the Information Adoption Model and Theory of Planned Behavior in Predicting the Intention to Register for *BPJS Ketenagakerjaan* in the Non-Wage Earner Segment (*BPU*)

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ABSTRACT

This study integrates the Information Adoption Model (IAM) and Theory of Planned Behavior (TPB) to predict the intention to register for *BPJS Ketenagakerjaan* in the Non-Wage Earner (BPU) segment. Primary data were collected through a questionnaire survey of 250 respondents working in the agriculture, forestry, and fisheries sectors who were not yet registered with *BPJS Ketenagakerjaan* Sampit Branch but followed *BPJS Ketenagakerjaan* social media. Data analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 3 software. The analysis results indicate that information quantity and information credibility significantly influence information usefulness, while information quality does not have a significant effect. Information usefulness significantly influences information adoption, which in turn affects purchase intention. The TPB variables—attitude toward behavior, subjective norm, and perceived behavioral control—all significantly influence purchase intention. Furthermore, information adoption mediates the relationship between information usefulness and purchase intention. These findings suggest that improving the quantity and credibility of information, along with strengthening positive attitudes, social support, and perceived ease of registration, can enhance information adoption and registration intention for *BPJS Ketenagakerjaan* among the BPU segment. The study contributes to the theoretical integration of IAM and TPB in the context of social security services for informal workers.

Keywords: *BPJS Ketenagakerjaan*; Information Adoption Model; Theory of Planned Behavior; Registration Intention; Informal Workers

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INTRODUCTION

Social security is a protection system organized by the state to ensure that all residents can meet their basic needs of a decent life, especially when facing social risks such as work accidents, illness, job loss, old age, and death (Barid, 2019). This great concept was born from the realization that everyone has the same right to live safely and prosperously, including when they are in unproductive or vulnerable conditions. In this context, the state is present through official institutions to ensure that every citizen, both formal and informal workers, receives fair and equitable protection (Abimayu & Westra, 2019)

The Employment Social Security Organizing Agency, or now known as *BPJS Ketenagakerjaan*, is the result of a transformation of PT. Social Security (Persero) which was established based on Law number 24 of 2011 concerning the Social Security Administration Agency and has been operating officially since January 1, 2014. (Tarigan et al., 2021). In its implementation, *BPJS Ketenagakerjaan* segments participants based on the type of work, namely Wage Recipients (PU) and Non-Wage Recipients (BPU). Wage Recipient Participants are those who work for employers or companies, such as private employees, state-owned employees, and non-ASN government employees who receive a fixed salary or wage every month. Meanwhile, Non-Wage Recipient participants are workers who carry out business or work independently, such as farmers, fishermen, traders, motorcycle taxi drivers, freelancers, to *freelancer* (Pranita et al., 2019). With this segmentation approach, *BPJS Ketenagakerjaan*

seeks to reach all levels of working society, both in the formal and informal sectors. The goal is that all workers in Indonesia, without exception, can benefit from employment social security as a form of state protection for its citizens (Abimayu & Westra, 2019)

IAM explains that social media can create electronic word of mouth (eWOM) that is effective in improving purchase intention through the mechanism information usefulness and information adoption (Nyagadza et al., 2023). Information shared through eWOM on social media is often considered more authentic and relevant because it comes from the real experiences of other users. When users find useful information, they tend to evaluate it more seriously (Zhang et al., 2021).

Information quality on social media greatly affects the extent to which the information can be useful to its users. When the information presented is of good quality, it improves information usefulness and relevance to those who consume the information (Leong et al., 2022; Al-Fraihat et al., 2020; Suzianti & Paramadini, 2021; Monteiro et al., 2021; Daryanto, 2022). Information credibility play a role in creating long-term relationships between information providers and their audiences. On social media, this means that accounts or individuals who are known to often present credible information will have greater influence. If the source of the information has been proven to be trustworthy, then information usefulness will increase (Jiang et al., 2021; Shaheen et al., 2020; Sardar et al., 2021; Shang et al., 2021; Abedi et al., 2020).

In the next stage, information usefulness what users feel on social media makes them accept it, understand its content, and adopt it in life. Information that is considered useful is usually relevant to the user's needs or interests, provides workable solutions, or presents insights that can enrich knowledge thereby improving information adoption (Singh et al., 2020; Akour et al., 2022; Thakkar & Chaudhari, 2021; Khan et al., 2023; Surucu-Balci et al., 2024). In the context of social media, information adoption indicates users have found relevant, useful, and trustworthy information, which then influences how they view a service. Information adoption makes them feel that they have enough data so that improving purchase intention (Verma et al., 2023; Nyagadza et al., 2023; Song et al., 2023; Aggarwal et al., 2023; Leong et al., 2022). Thus, information usefulness that social media users feel will increase purchase intention Mediated information adoption that they receive and learn (Nyagadza et al., 2023; Leong et al., 2022; Caffaro et al., 2020; Shanmugavel & Micheal, 2022).

Perceived usefulness provides a foundation for individuals to form positive perceptions, but at this point, the information has not fully influenced purchase intention (Halima et al., 2021). So that this information leads to an increase in purchase intention, the individual needs to first adopt the information as something true and worthy of following (Ventre & Kolbe, 2020). This causes the role information adoption as mediation. In other words, even if an information is considered useful, it will only have a significant impact on the intention to purchase if the individual adopts the information as a basis for decision-making (Kotamena et al., 2024; Nyagadza et al., 2023; Leong et al., 2022; Caffaro et al., 2020; Shanmugavel & Micheal, 2022).

Theory of Planned Behavior (TPB) describes that a person's intention to commit a behavior, including in the context of a purchase or purchase intention, influenced by three main factors, namely attitudes towards behavior (attitude toward behavior), subjective norms (subjective norm), and the perception of behavioral control (perceived behavioral control) (Sumarwan et al., 2012). These three elements work simultaneously in shaping a person's internal impulse to take certain actions, such as buying a product or using a service (Albayati et al., 2023). The three, attitude, subjective norm, and perceived behavioral control do not work separately, but influence and reinforce each other in forming purchase intention (Qi & Ploeger, 2021; Tian et al., 2023; Abbasi et al., 2021).

This research refers to previous research conducted by Indrawati et al. (2023) that analyzes the determinants purchase intention Based on the theory information adoption model (IAM). The novelty in this study lies in the analysis of the effects of e-WOM through information quality, information quantity, information credibility, information usefulness, information adoption and purchase intention on social media of government institutions such as *BPJS Ketenagakerjaan* that has not been conducted before. In addition, this study involves variables in the framework theory of planned behavior (SDGs) to analyze its influence on purchase intention.

This study aims to analyze the influence of information characteristics (quality, quantity, credibility) on information usefulness, the effect of information usefulness on information adoption, the influence of information adoption on purchase intention, and the effects of attitude, subjective norm, and perceived behavioral control on purchase intention. Additionally, the study examines the mediating role of information adoption in the relationship between information usefulness and purchase intention. The research focuses on prospective participants working in the agriculture, forestry, and fisheries sectors who have not yet registered with *BPJS Ketenagakerjaan* Sampit Branch in the Non-Wage Earner (BPU) segment but follow *BPJS Ketenagakerjaan* social media.

METHOD

Research Time and Place

This research was conducted in the period from March to May 2025 at *BPJS Ketenagakerjaan* Sampit Branch which is located at Jl. Jenderal Sudirman KM 3.8, Sampit, Central Kalimantan.

Research Design

This study uses quantitative descriptive design and verifiable research methods. Quantitative descriptive design is research that describes symptoms or events that occur, where these symptoms or events can be assessed in the form of numerical data (Sugiyono, 2022). While verifiable research is a method that aims to find out the relationship between two or more variables. This method is also used to test the influence or form of causal relationships of the problem being investigated or proposed in a hypothesis (Arikunto, 2019)

Data Types and Sources

The types of data used in this study include primary and secondary data. Primary data was collected directly from research respondents, namely prospective participants of BPJS Employment Sampit Branch Non-Wage Recipient (BPU) segment who participated in BPJS Ketenagakerjaan social media. Primary data was obtained through questionnaires. Secondary data is obtained from available sources, such as *BPJS Ketenagakerjaan* annual reports, previous research results, scientific journals, or other documents. relevant. This data is used to support the background and theoretical framework of the research

Population and Sampling Techniques

The population in this study is prospective participants who work in the agriculture, forestry, and fisheries sectors who have not been registered in the *BPJS Ketenagakerjaan* Sampit Branch of the Non-Wage Recipient (BPU) segment who follow *BPJS Ketenagakerjaan* social media. In this study, the calculation of the research sample followed the formula Sarstedt et al. (2020) By calculating the number of indicators multiplied by 5-10. In this study, there are 25 indicators so that the minimum number of samples needed is 250 respondents.

The sampling technique is purposive sampling. Purposive sampling is a sampling technique by setting certain criteria or conditions. The sample in this study has the following criteria:

1. Prospective Participants who have not been registered in the *BPJS Ketenagakerjaan* Sampit Branch in the Non-Wage Recipient (BPU) segment.

2. Follow and interact on *BPJS Ketenagakerjaan* Instagram social media.

Data Collection Methods

The data collection used in this study used a questionnaire instrument. The data used in this study are primary data, using questionnaires, the basic scale of Likert measurement. The questionnaire distributed to respondents used the Likert Scale data measurement which consisted of six point scales. The questionnaire distributed to the respondents used Likert Scale data measurement which consisted of 5 point scales. Here is a breakdown of the range of values given:

Table 1 Likert Scale Scores in Each Statement

Code	Remarks	Score
STS	Strongly Disagree	1
TS	Disagree	2
N	Neutral	3
S	Agree	4
SS	Strongly agree	5

Data Analysis Methods

Data analysis was carried out using the Partial Least Square (PLS) Using software SmartPLS version 3. PLS is one of the methods of settlement Structural Equation Modeling (SEM) which in this case is more compared to the techniques SEM Others. SEM have a higher degree of flexibility in research that connects theory and data, and are able to perform pathway analysis (path) with latent variables so that they are often used by researchers who focus on the social sciences (Ghozali & Latan, 2020). Variance-based SEM, such as Partial Least Squares Structural Equation Modeling (PLS-SEM), selected compared to covariance-based SEM (CB-SEM) in certain situations for several key reasons related to flexibility, analysis objectives, and data requirements. One of the main reasons for this is its ability to analyze complex and predictive models, especially when the purpose of research is more focused on exploring relationships between variables than on testing established theories (Ghozali & Latan, 2020). In addition, variance-based SEM is often used when the focus is on model development or prediction of relationships between variables.

RESULT AND DISCUSSION

Analisis Partial Least Square (PLS)

Data analysis was carried out using the Partial Least Square (PLS) using SmartPLS software version 3. Partial Least Square is a fairly powerful method of analysis because it is not based on many assumptions. The data also does not have to be a normal multivariate distribution (indicators with category, ordinal, interval to ratio scales can be used in the same model), the sample does not have to be large (Ghozali & Latan, 2020). The outer model for the measurement of the validity and reliability test is shown as shown in the figure below:

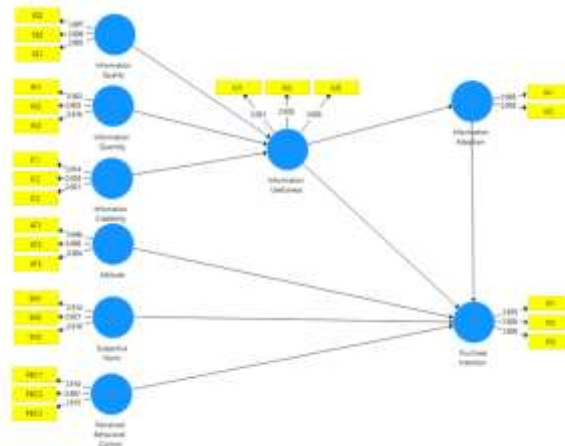


Figure 1 Outer Model
Source: data processed

In the outer model test, there were 9 latent variables, namely information quality (IQ) with 3 construct variables, information quantity (IN) with 3 construct variables, information credibility (IC) with 3 construct variables, information usefulness (IU) with 3 construct variables, information adoption (IA) with 2 construct variables, attitude (AT) with 3 construct variables, subjective norm (SN) with 3 construct variables, perceived behavioral control (PBC) with 3 construct variables and purchase intention (PI) with 3 construct variables

Uji Outer Model

Convergent *Validity* Test and AVE Value

Table 2 Convergent *Validity* Test and AVE Value

Variable	Item	Outer Loading Value	AVE Value
<i>Information Quality</i>	IQ1	0.892	0.807
	IQ2	0.897	
	IQ3	0.906	
<i>Information Quantity</i>	IN1	0.903	0.823
	IN2	0.903	
	IN3	0.916	
<i>Information Credibility</i>	IC1	0.914	0.849
	IC2	0.928	
	IC3	0.921	
<i>Information Usefulness</i>	IU1	0.921	0.863
	IU2	0.928	
	IU3	0.939	
<i>Information Adoption</i>	IA1	0.956	0.863
	IA2	0.958	
<i>Attitude</i>	AT1	0.946	0.839
	AT2	0.896	
	AT3	0.904	
<i>Subjective Norm</i>	SN1	0.914	0.843
	SN2	0.921	
	SN3	0.918	
<i>Perceived Behavioural Control</i>	PBC1	0.918	0.808
	PBC2	0.862	
	PBC3	0.915	
<i>Purchase Intention</i>	PI1	0.850	0.792
	PI2	0.909	
	PI3	0.909	

Source: data processed

The standard size in the validity test was the outer loading value > 0.7 and the AVE value > 0.5 . The description of the validity test on several research variables is contained in Table 4.3 with the following information:

1. Information quality has an outer loading value from IQ1 to IQ3 of 0.892; 0.897 and 0.906 respectively where the value is higher than 0.7. This means that all information quality indicators are valid. On the other hand, the AVE value is stated at 0.807 which is greater than 0.5. This means that the latent variable information quality is able to explain the indicators.
2. Information quantity has an outer loading value from IN1 to IN3 of 0.903; 0.903 and 0.916 respectively where the value is higher than 0.7. This means that all information quantity indicators are valid. On the other hand, the AVE value is 0.823 which is greater than 0.5. This means that the latent variable information quantity is able to explain the indicators
3. Information credibility has an outer loading value from IC1 to IC3 of 0.914; 0.928 and 0.921 respectively where the value is higher than 0.7. This means that all information credibility indicators are valid. On the other hand, the AVE value is stated as 0.849 which is greater than 0.5. This means that the latent variable of information credibility is able to explain its indicators
4. Information usefulness has an outer loading value from IU1 to IU3 of 0.921; 0.928 and 0.939 respectively where the value is higher than 0.7. This means that all information usefulness indicators are valid. On the other hand, the AVE value is stated at 0.863 which is greater than 0.5. This means that the latent variable information usefulness is able to explain the indicators
5. Information adoption has an outer loading value from IA1 to IA2 of 0.956 and 0.958 respectively, which is higher than 0.7. This means that all information adoption indicators are valid. On the other hand, the AVE value is stated at 0.863 which is greater than 0.5. This means that the latent variable of information adoption is able to explain the indicators
6. Attitude has an outer loading value from AT1 to AT3 of 0.946; 0.896 and 0.904 respectively where these values are higher than 0.7. This means that all attitude indicators are valid. On the other hand, the AVE value is stated at 0.839 which is greater than 0.5. This means that the latent variable attitude is able to explain the indicators
7. The subjective norm has an outer loading value from SN1 to SN3 of 0.914; 0.921 and 0.918 respectively where the value is higher than 0.7. This means that all subjective norm indicators are valid. On the other hand, the AVE value is stated at 0.843 which is greater than 0.5. This means that the latent variable subjective norm is able to explain the indicators
8. Perceived behavioral control has an outer loading value from PBC1 to PBC3 of 0.918; 0.862 and 0.915 respectively where the value is higher than 0.7. This means that all perceived behavioral control indicators are valid. On the other hand, the AVE value is stated at 0.808 which is greater than 0.5. This means that the latent variable perceived behavioral control is able to explain the indicators
9. Purchase intention has an outer loading value from PI1 to PI3 of 0.850; 0.909 and 0.909 respectively where the value is higher than 0.7. This means that all purchase intention indicators are valid. On the other hand, the AVE value is stated at 0.792 which is greater than 0.5. This means that the latent variable purchase intention is able to explain the indicators.

Discriminant Validity

Tabel 3 Discriminant Validity Nilai Fornell Lacker Criterion

Variable	<i>Attitude</i>	<i>Information Credibility</i>	<i>Information Adoption</i>	<i>Information Quality</i>	<i>Information Quantity</i>	<i>Information Usefulness</i>	<i>Perceived Behavioural Control</i>	<i>Purchase Intention</i>	<i>Subjective Norm</i>
<i>Attitude</i>	0.916								
<i>Information Credibility</i>	0.877	0.921							
<i>Information Adoption</i>	0.851	0.832	0.957						
<i>Information Quality</i>	0.769	0.797	0.785	0.899					
<i>Information Quantity</i>	0.881	0.804	0.840	0.804	0.907				
<i>Information Usefulness</i>	0.860	0.847	0.848	0.780	0.868	0.929			
<i>Perceived Behavioural Control</i>	0.869	0.863	0.854	0.778	0.860	0.863	0.899		
<i>Purchase Intention</i>	0.892	0.907	0.863	0.767	0.839	0.842	0.874	0.890	
<i>Subjective Norm</i>	0.847	0.882	0.837	0.743	0.797	0.823	0.843	0.878	0.918

Source: data processed

Based on the table above, it can be seen that the diagonal value of each variable is larger when compared to the other variables. This indicates that the construct variables in each variable can form a latent variable well or discriminately valid.

Reliability Test

To test reliability, it can be done through Cornbach's Alpha and Composite reliability, a variable can be said to be reliable when it has a Cornbach's Alpha value of ≥ 0.7 and Composite reliability ≥ 0.8 (Ghozali & Latan, 2020)

Table 4 Cronbach's Alpha and Composite Reliability Values

No	Variable	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>	Ket
1	<i>Attitude</i>	0.904	0.940	Reliable
2	<i>Information Credibility</i>	0.911	0.944	Reliable
3	<i>Information Adoption</i>	0.908	0.956	Reliable
4	<i>Information Quality</i>	0.881	0.926	Reliable
5	<i>Information Quantity</i>	0.893	0.933	Reliable
6	<i>Information Usefulness</i>	0.921	0.950	Reliable
7	<i>Perceived Behavioural Control</i>	0.881	0.927	Reliable
8	<i>Purchase Intention</i>	0.868	0.920	Reliable
9	<i>Subjective Norm</i>	0.907	0.942	Reliable

Source: data processed

From the SmartPLS output results in the table above, it is known that all construct variables have a Cronbach's alpha value above 0.7 and composite reliability above 0.8. So it can be said that all variables are reliable because they have met the minimum values of Cornbach's Alpha and Composite reliability. Based on these calculations, it can be concluded that the questionnaire has met the reliability criteria, which means that the questionnaire is able to produce consistent data.

Uji Inner Model

Coefficient of Determination

The determination coefficient is used to measure the accuracy of predictions (conjectures). In general, the value of R² of 0.75 is considered to have a large guessing

accuracy, R^2 of 0.50 has a moderate accuracy estimate, and an R value² < 0.25 has a low guessing accuracy (Manley et al., 2021). The results of the determination coefficient value can be seen in the following table

Table 5 Coefficient of Determination

No	Item	R Square	R Square Adjusted
1	Information Adoption	0.745	0.744
2	Information Usefulness	0.846	0.844
3	Purchase Intention	0.845	0.842

Source: data processed

Based on the table above, it can be seen that the accuracy of the estimation of the R^2 information usefulness model is 0.846. Based on these values, it has a large guessing accuracy. The guessing accuracy of the R^2 information adoption model was 0.74. Based on these values, it has a large guessing accuracy. Then, it was known that the accuracy of the R^2 purchase intention model estimate was 0.845, so it was concluded to have a large accuracy estimate. A high determination coefficient value also indicates that the model is robust or robust. This means that the model has a good ability to describe the relationships between the variables being studied and is able to provide accurate predictions. A robust model tends to be more stable and consistent when applied to different sample data or to other similar situations, thus providing a high level of confidence in the research results.

Effect Size

As for evaluating the value of R^2 of all endogenous variables using f^2 . Difference f^2 with R^2 is f^2 more specific to each exogenous variable. In general, a value of 0.02 is considered to have effect size small, 0.15 has affect size medium and 0.35 have affect size large (Manley et al., 2021). Here is a table of values f^2

Table 6 Effect Size Value f^2

Variable	Attitude	Information Credibility	Information Adoption	Information Quality	Information Quantity	Information Usefulness	Perceived Behavioral Control	Purchase Intention	Subjective Norm
Attitude								0.005	
Information Credibility						0.474			
Information Adoption								0.024	
Information Quality						0.014			
Information Quantity						0.089			
Information Usefulness			2.927					0.010	
Perceived Behavioral Control								0.107	
Purchase Intention									
Subjective Norm									0.154

Source: data processed

Based on the table above, it can be seen that the effect size with a large category produces the effect of information usefulness on information adoption of 2,927. Then, the effect size with the large category was also produced on the effect of information credibility on information usefulness of 0.474. The effect size with the medium category produced a subjective norm on purchase intention of 0.154.

Predictive Relevance

In addition to evaluating the magnitude of the R value² As a criterion of prediction accuracy, researchers can use the Stone-Geisser Q2. The value of Q2 is obtained using the blindfolding. As a relative measure of predictive relevance, a value of 0.02 is considered to have a small predictive relevance, 0.15 has a moderate predictive relevance, and 0.35 has a large predictive relevance (Manley et al., 2021)

Tabel 7 Predictive Relevance

No	Variable	Q2
1	<i>Attitude</i>	
2	<i>Information Credibility</i>	
3	<i>Information Adoption</i>	0.676
4	<i>Information Quality</i>	
5	<i>Information Quantity</i>	
6	<i>Information Usefulness</i>	0.721
7	<i>Perceived Behavioural Control</i>	
8	<i>Purchase Intention</i>	0.653
9	<i>Subjective Norm</i>	

Source: data processed

- a. The predictive relevance of information quality, information quantity and information credibility to information usefulness is 0.721, which is classified as a large predictive relevance
- b. The predictive relevance of information quality, information quantity, information credibility and information usefulness to information adoption was 0.676, which is classified as a large predictive relevance
- c. The predictive relevance of information quality, information quantity, information credibility, attitude, subjective norm, perceived behavioral control, information usefulness and information adoption to purchase intention was 0.653, which is classified as a large predictive relevance

Fit Model Analysis

Fit model analysis in Structural Equation Modelling (SEM) is an evaluation process to determine the extent to which the proposed theoretical model fits the empirical data collected. The following are the results of the fit model analysis

Table 8 Fit Model Analysis

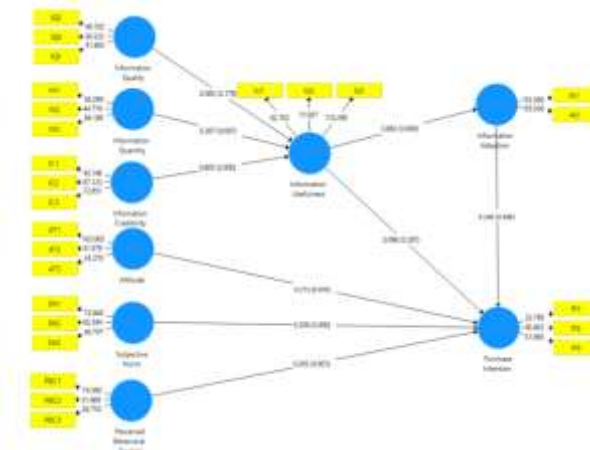
No	Indicator	Value	Conclusion
1	SRMR	0.039	Model Fit
2	NFI	0.839	Model Fit

Source: data processed

Table 8 shows that the research model has been feasible and in accordance with the analyzed data or it can be interpreted that the research model has accurately reflected the structure of the relationships that exist in the data. This is because the Standardized Root Mean Square Residual (SRMR) value is $0.039 < 0.08$ and the Normed Fit Index (NFI) value is $0.839 > 0.8$

Structural Model Path Coefficient

Structural model coefficient analysis was used to find out which relationships had a significant effect



Gambar 4.2 Inner Model

Source: data processed

Table 9 Coefficient Testing and Direct Influence Testing of Structural Models

Hipt.	Variable Relationships	Coefficient β	t Statistics	p Values	Ket.
H1	<i>Information Quality => Information Usefulness</i>	0.083	1.344	0.179	Rejected
H2	<i>Information Quantity => Information Usefulness</i>	0.267	2.714	0.007	Accepted
H3	<i>Information Credibility => Information Usefulness</i>	0.605	6.352	0.000	Accepted
H4	<i>Information Usefulness => Information Adoption</i>	0.863	34.427	0.000	Accepted
H5	<i>Information Adoption => Purchase Intention</i>	0.240	2.379	0.080	Accepted
H6	<i>Attitude => Purchase Intention</i>	0.273	2.659	0.010	Accepted
H7	<i>Subjective Norm => Purchase Intention</i>	0.358	3.717	0.000	Accepted
H8	<i>Perceived Behavioural Control => Purchase Intention</i>	0.305	3.332	0.001	Accepted

Source: data processed

Based on the direct influence test, it is known that only hypothesis 1, namely information quality on information usefulness, is rejected or does not have a significant effect. This is due to the p values of $0.179 > 0.05$. while in hypotheses 2 to hypothesis 8 it is accepted because the p value of Values < 0.05 .

Table 10 Coefficient Testing and Indirect Influence Testing of Structural Models

Hipt.	Variable Relationships	Coeficin β	t Statistics	p Values	Ket.
H9	<i>Information Usefulness => Information Adoption => Purchase Intention</i>	0.321	3.381	0.000	Accepted

Source: data processed

From the table above, the p value is $p < 0.05$ so that it can be concluded that the hypothesis is accepted or there is an indirect influence of information usefulness on purchase intention mediated by information adoption.

Discussion

The Effect of Information Quality on Information Usefulness

The results of the analysis showed that information quality did not have a significant effect on the information usefulness of prospective participants who had not been registered in the *BPJS Ketenagakerjaan* Sampit Branch of the Non-Wage Recipient (*BPU*) segment who had not participated in *BPJS Ketenagakerjaan* social media. In IAM, information quality is indeed positioned as one of the important determinants that affect the perception of the usefulness of information, but this influence is not always direct and universal, but is highly dependent on the context of the recipient of the information and the path of information exposure experienced by the individual.

In the group of prospective Non-Wage Recipients (BPU) participants who have not been registered and do not follow *BPJS Ketenagakerjaan's* social media, the information received tends to be limited, unsustainable, and often obtained indirectly through third parties, such as colleagues, family, or the social environment. In such conditions, individuals do not have an adequate information frame to assess whether the information conveyed has high quality in terms of accuracy, completeness, and relevance. As a result, although objectively the information provided by *BPJS Ketenagakerjaan* is of good quality, this quality does not necessarily translate as useful information by prospective participants, because they are not yet at the stage of in-depth cognitive evaluation as assumed in IAM

Furthermore, IAM explained that the adoption and perception of the usefulness of information is greatly influenced by involvement and information need. In prospective Non-Wage Recipients (BPU) participants who have not been registered, the level of information needs regarding the employment social security program tends to be low or has not been clearly formed. When the need for information has not been felt as something urgent, the quality of information is not the main determining factor in shaping the perception of usability. In other words, even high-quality information is not considered useful because it is not in harmony with the personal needs and interests of prospective participants at that stage.

The Effect of Information Quantity on Information Usefulness

The results of the analysis showed that information quantity had a positive and significant effect on information usefulness. In IAM, the quantity of information is understood as one of the characteristics of messages that play an important role in shaping an individual's perception of the usefulness of information, especially in the early stages of the information adoption process. In the context of potential participants, the amount of information received allows individuals to get a more complete picture of an issue or service. When information is presented in an adequate amount, covering various aspects such as benefits, procedures, conditions, and consequences, individuals have a richer reference to understand the message being conveyed. In the perspective of IAM, this condition strengthens the process of cognitive understanding, so that information is not only received passively, but begins to be evaluated and connected to the needs and personal situation of the recipient of the information. As a result, the information is perceived to be more useful in aiding decision-making

Furthermore, IAM emphasized that the adoption of information is greatly influenced by the extent to which information is able to reduce uncertainty (uncertainty reduction). A sufficient quantity of information provides an opportunity for individuals to compare, clarify, and confirm the messages received. With an adequate amount of information available, potential participants don't just rely on one isolated piece of information, but gain a broader context. This makes information feel more applicable and relevant, thereby increasing the perception of information usefulness

Positive influence information quantity can also be understood as a confidence-building mechanism in IAM. Repeated and varied exposure to information strengthens memory and increases familiarity with the topic being discussed. As individuals are exposed to information more frequently, those messages tend to be considered more important and worth considering. In the context of IAM, this condition reinforces the persuasion pathway that drives individuals to judge information as something useful, even though they may not yet have reached the stage of full adoption or real action. Thus, the findings that information quantity have a positive and significant effect on information usefulness. It shows that in the process of information adoption, especially in the group of prospective participants, the availability of adequate information is a key factor in shaping the perception of the usefulness of information. In the framework Information Adoption Model, the quantity of information acts as an initial trigger that helps individuals understand, interpret, and judge information as useful, thus paving the way for the next stage of information adoption. The results of this study are in line with

previous research that information quantity have a positive and significant effect on information usefulness (Mukesh et al., 2023; Prasetyo et al. 2024; Indrawati et al., 2023).

The Affect of Information Credibility through Information Usefulness

The results of the analysis show that information credibility has a positive and significant effect on information usefulness. In IAM, the credibility of information occupies a central position because it serves as a bridge between the characteristics of the message and the individual's decision to receive and utilize the information. Information that is perceived to be credible will be easier to process, receive, and be considered useful by the recipient of the information. Based on the IAM perspective, the credibility of information is closely related to the level of trust an individual has in the truth, reliability, and objectivity of the information received. When potential participants view information as trustworthy, they tend to reduce skepticism and cognitive resistance to the message. This condition allows individuals to focus more on the substance of the information and its relevance to personal needs, so that the information is perceived to have a higher usefulness. On the other hand, information whose credibility is doubtful will be difficult to be considered useful, even if it is presented in a complete or interesting way

Furthermore, IAM explained that information credibility plays an important role in the process of persuasion and adoption of information through a trust-based processing mechanism. Once trust in the information has been established, individuals do not need to re-evaluate every detail of the message too deeply. This process makes information easier to internalize and use as a basis for consideration in decision-making. In this context, credibility serves as a quality signal that strengthens the perception that the information is worthy of reference, thereby increasing the usefulness of the information

Positive influence information credibility against information usefulness also reflects the role of information sources in IAM. Information that comes from sources that are perceived to be competent, authoritative, and reputable will be more easily accepted and considered relevant to the life of the recipient of the information. When potential participants trust the source of information, they tend to believe that the information is accurate and not misleading, so that the information is seen as having practical value and real benefits. Within the framework of IAM, this condition reinforces the information adoption pathway, where credibility becomes an important prerequisite before individuals assess the usefulness of information. Thus, the findings that information credibility have a positive and significant effect on information usefulness affirms that in Information Adoption Model, trust in information is a key factor in shaping the perception of usability. Credible information is not only cognitively received, but also internalized as a reliable basis for understanding, considering, and making decisions. This shows that increasing information credibility is an important strategy to encourage the perception of information usability and strengthen the information adoption process in prospective participants. The results of this study are in line with previous research that information credibility have a positive and significant effect on information usefulness (Abedi et al., 2020; Hussain et al., 2020; Ngarmwongnoi et al., 2020).

The Effect of Information Usefulness on Information Adoption

The results of the analysis show that information usefulness has a positive and significant effect on information adoption. In IAM, information usefulness is the result of the cognitive evaluation process of the information received and becomes a direct link between the characteristics of information and adoption behavior. In the framework of IAM, individuals do not necessarily adopt information just because it is available or easily accessible, but rather because it is perceived to be able to provide real benefits in understanding an issue or aiding decision-making. When prospective participants rate information as useful, it means that the information is considered relevant, applicable, and in accordance with their needs and conditions. This perception of usefulness encourages individuals to use the information as a

reference, both in shaping attitudes, intentions, and actions, which is ultimately reflected in information adoption.

Furthermore, IAM explained that information usefulness plays a role as a mechanism for internalizing information. Information that is considered useful will be processed more deeply and integrated into the individual's knowledge framework. This process increases the likelihood that information is not only understood, but also trusted and used in a real context. Thus, the higher the perception of the usefulness of information, the greater the individual's tendency to adopt the information, because the information is considered to have practical value that can be used as a basis for decision-making.

Positive influence information usefulness against information adoption also shows that information adoption decisions are rational and benefit-based in IAM perspective. Individuals tend to adopt information that is able to answer their needs, reduce uncertainty, and provide clear guidance. When information is perceived as useful, cognitive barriers and doubts about information are reduced, so individuals are more open to receiving and using the information as a reference for behavior. Thus, these findings confirm that in Information Adoption Model, information usefulness is a key factor that directly drives information adoption. Perceived useful information does not only stop at the level of comprehension, but continues at the stage of receiving and using information. This shows that efforts to increase the adoption of information need to be focused on how the information can be perceived as useful and relevant by the recipients, thereby encouraging the optimal information adoption process. The results of this study are in line with previous research that information usefulness have a positive and significant effect on information adoption (Leong et al., 2022; Abedi et al., 2020; Park, 2020).

The Effect of Information Adoption on Purchase Intention

The results of the analysis show that information adoption has a positive and significant effect on purchase intention. In IAM, information adoption represents a condition when individuals not only receive and understand information, but also internalize it as a basis for consideration in decision-making. Based on IAM's perspective, when information has been adopted, individuals consider the information valid, relevant, and trustworthy to be used as a reference. This adoption process reflects that information has passed the stage of evaluation of usefulness and credibility, so that it is no longer seen as just additional knowledge, but as a reference in forming attitudes and intentions. Therefore, the information that has been adopted has greater persuasive power in influencing purchase intention, because it has been integrated into the individual's cognitive structure.

Furthermore, IAM explained that the adoption of information will reduce uncertainty and perceived risks in the decision-making process. When individuals have adopted information, they feel they have a sufficient knowledge base to assess the benefits and consequences of a choice. This condition increases confidence and confidence in making decisions, which ultimately encourages the formation of an intention to make a purchase or follow-up action. In other words, information adoption serves as a mechanism that strengthens individual beliefs so that behavioral intentions can be formed more clearly.

Positive influence information adoption against purchase intention also shows that the intention to buy does not arise spontaneously, but through the systematic process of receiving and using information as described in IAM. The information that has been adopted tends to be considered relevant to the individual's personal needs and situation, thus giving rise to an internal urge to act. In this context, purchase intention It is a manifestation of a matured cognitive process, in which information is not only understood, but also believed and used as the basis for decision-making. Thus, these findings confirm that in Information Adoption Model, information adoption has a strategic role in encouraging purchase intention. The stronger the rate of adoption of information, the more likely an individual is to form a purchase intent, as the information has become a trusted and perceived cornerstone. This suggests that

success in influencing purchase intent depends largely on the extent to which information is able to be adopted by the individual, rather than simply being conveyed or understood superficially. The results of this study are in line with previous research that information adoption have a positive and significant effect on purchase intention (Indrawati et al., 2023; Leong et al., 2022; Mensah et al., 2022).

The affect of Attitude toward Behavior through Purchase Intention

The results of the analysis show that attitude toward behavior has a positive and significant effect on purchase intention. In SDGs, attitudes towards a behavior are the main determinants that shape an individual's intention to carry out that behavior, including in the context of a purchase decision. This attitude reflects an individual's evaluation, both cognitively and affectively, of how beneficial, important, or valuable a behavior is to him/her.

In the context of prospective Non-Wage Recipients (BPU) participants who have not yet been registered, attitude toward behavior reflects an individual's assessment of the behavior of becoming a BPJS Employment participant, whether the behavior is seen as beneficial, important, and relevant to the work conditions and work risks they face. When prospective participants have a positive attitude, for example, viewing *BPJS Ketenagakerjaan* membership as a form of self-protection and family, a guarantee of income sustainability, or a symbol of responsibility for the future, then the evaluation encourages the formation of purchase intention in the form of an intention to register as a participant. This positive attitude is a strong internal driver even though individuals have not been intensively exposed to official information through *BPJS Ketenagakerjaan* social media. Within the framework of the SDGs, attitudes towards behavior are formed from behavioral beliefs, which are individual beliefs about the consequences of a behavior and the evaluation of those consequences. In prospective Non-Wage Recipient (BPU) participants, the belief that *BPJS Ketenagakerjaan* membership can provide protection in the event of a work accident or death, even if obtained from limited information or other people's experiences, is enough to form a positive attitude. When these beliefs are considered to provide greater benefits than the costs or efforts that must be expended, the attitude towards behavior becomes more favorable and leads to an increase in the intention to register

Positive influence attitude toward behavior against purchase intention It also shows that in the group of prospective participants who have not participated in *BPJS Ketenagakerjaan*'s social media, the decision to intend to register is more determined by personal evaluation than by social pressure or ease of access to information. In conditions of limited exposure to official information, individual attitudes serve as the primary filter that determines whether a behavior is worth considering. When attitudes towards membership are positive, individuals tend to have psychological readiness to act, so that the intention to buy or register can be formed more strongly. Thus, these findings confirm the relevance of Planned Behaviour Theory in explaining the purchase intention to prospective Non-Wage Recipient (BPU) participants who have not been registered with *BPJS Ketenagakerjaan* Sampit Branch. Attitude toward behavior proved to be a key driving factor purchase intention, even in groups that are not yet connected to official communication channels. This shows that the formation of a positive attitude towards *BPJS Ketenagakerjaan* membership is an important strategy in increasing registration intentions, because a favorable attitude is the main basis for the emergence of behavioral intentions as described in the TPB. The results of this study are in line with previous research that attitude toward behavior have a positive and significant effect on purchase intention (Prasetio et al., 2024; Wang et al., 2023; Farid et al., 2023).

The Influence of Subjective Norms on Purchase Intention

The results of the analysis showed subjective norms. In TPB, subjective norms represent an individual's perception of social pressure or expectations from people who are considered important, such as family, colleagues, community, or respected figures, towards the

decision to commit a behavior, including the decision to become a participant in *BPJS Ketenagakerjaan*. In the context of prospective BPJS Employment participants, the influence of subjective norms shows that the intention to register is not only formed by personal considerations, but also by views and encouragement from the social environment. When individuals feel that the people closest to them consider *BPJS Ketenagakerjaan* membership as something important, useful, and should be owned, then individuals tend to internalize these expectations. This internalization process encourages the formation of purchase intentions, because individuals want to adjust their behavior to the social norms and expectations that apply in their environment

Furthermore, the SDGs explain that subjective norms are formed from normative beliefs, namely individual beliefs about what is expected by significant parties, as well as individual motivation to comply with these expectations. For prospective BPJS Employment participants, recommendations or positive experiences conveyed by family, fellow workers, or community members who have become participants can strengthen the belief that membership is the right choice. When individuals have high motivation to follow the advice or example of their social environment, the influence of subjective norms on the intention to buy or register becomes stronger

Positive influence subjective norm against purchase intention It also reflects the characteristics of social security service purchase decisions that are fraught with uncertainty and risk. In conditions like these, individuals tend to rely on social references as a source of legitimacy for decisions. Within the framework of the SDGs, social pressure serves as a doubt reduction mechanism, where support or approval from the surrounding environment increases the individual's sense of security and confidence to intend to make a purchase. Thus, subjective norms are an important factor that encourages the intention to register for prospective *BPJS Ketenagakerjaan* participants. Thus, these findings confirm that in Planned Behaviour Theory, subjective norm has a significant role in shaping purchase intention prospective participants of BPJS Employment. The stronger an individual's perception that their social environment supports and expects BPJS Employment membership, the greater the individual's intention to register. This shows that the strategy of increasing membership intention does not only need to focus on individuals, but also on strengthening social influences and positive norms in the environment of prospective participants. The results of this study are in line with previous research that subjective norm have a positive and significant effect on purchase intention (Shimul et al., 2022; Intayos et al., 2021; Ngah et al., 2021).

The Affect Perceived Behavioral Control through Purchase Intention

The results of the analysis showed that perceived behavioral control had a positive and significant effect on the purchase intention of prospective *BPJS Ketenagakerjaan* participants. In TPB, perceived behavioral control reflects the extent to which individuals perceive themselves as having the ability, resources, and opportunity to perform a behavior. This perception has to do not only with actual control, but also with the individual's subjective beliefs about the ease or difficulty of realizing such behaviors. In the context of prospective *BPJS Ketenagakerjaan* participants, the positive influence of perceived behavioral control shows that the intention to register is greatly influenced by the perception of ease in the membership process. When potential participants feel that the registration procedure is easy to understand, the fee is affordable, access to services is available, and the administrative requirements are not complicated, they will be more confident that the registration behavior can be carried out without any significant barriers. This belief encourages the formation of purchase intention, because individuals feel able to control the decisions and processes that will be undertaken.

Based on TPB, perceived behavioral control is formed from control beliefs, namely individual beliefs about factors that can facilitate or inhibit behavior, as well as perceptions of

the strength of these factors. In prospective *BPJS* Employment participants, factors such as flexibility in contribution payment time, availability of registration channels, and ease of obtaining service information are important elements in building a perception of control. When these factors are judged to be supportive, individuals will have a higher sense of confidence to intend to enroll.

Significant influence perceived behavioral control against purchase intention also shows that the decision to register as a participant of *BPJS Ketenagakerjaan* is not solely driven by social attitudes and norms, but also by practical considerations regarding one's own abilities. In the context of social security services, which are often perceived as complex and long-term, a sense of ability and control is crucial in shaping behavioral intentions. TPB explained that the greater the perception of control that an individual has, the stronger the intention to carry out this behavior, even in conditions of uncertainty. Thus, these findings confirm that in Planned Behaviour Theory Consumer, perceived behavioral control is an important predictor of purchase intention prospective participants of *BPJS* Employment. When individuals feel they have control and the ability to register, the intention to become a participant will increase significantly. This shows that efforts to increase participation intention need to be directed at strengthening the perception of convenience, affordability, and accessibility, so that prospective participants feel that the behavior of registering is in their control and worthy of realization. The results of this study are in line with previous research that perceived behavioral control have a positive and significant effect on purchase intention (Abbasi et al., 2021; Intayos et al., 2021; Farid et al., 2023).

The Effect of Information Usefulness on Purchase Intention Mediated by Information Adoption

The results of the analysis showed that information adoption was able to mediate the influence of information usefulness on the purchase intention of prospective *BPJS Ketenagakerjaan* participants. These findings show that the perception of information usability alone is not enough to directly encourage purchase intent, but rather needs to go through the process of adopting information in order to effectively influence behavioral intent. In the perspective of TPB, purchase intention is the result of a cognitive process that involves the formation of attitudes, subjective norms, and perceptions of behavior control. Information usefulness plays a role in the early stages of behavioral beliefs, where prospective participants assess whether information about *BPJS Ketenagakerjaan* is relevant and beneficial to their needs. However, information that is considered useful does not necessarily directly affect the intention to register if the information has not been actually received and used as a basis for consideration. This is where the role of information adoption becomes crucial as a mediation mechanism

Information adoption reflects a condition when prospective participants not only understand the information, but also trust and internalize it as a reference in decision-making. When information that is perceived to be useful has been adopted, it begins to form a more positive attitude towards the behavior of registering as a *BPJS* Employment participant. Within the framework of SDGs, this process strengthens behavioral beliefs which then contributes to the formation of attitude toward behavior. This increasingly positive attitude further encourages an increase in purchase intention.

Furthermore, the role of mediation information adoption can also be understood as a booster of self-confidence and control in the SDGs. The information that has been adopted provides clarity and certainty, so that prospective participants feel more confident in making decisions. This condition indirectly reinforces the perception of behavioral control and reduces doubt, which ultimately increases the intention to register. Thus, information adoption serves as a bridge between cognitive evaluation of information and the formation of behavioral intentions. Thus, these findings confirm that in the context of prospective *BPJS*

Ketenagakerjaan participants, the relationship between information usefulness and purchase intention indirect and mediated by information adoption. In the framework Planned Behaviour Theory Consumer, information that is perceived to be useful needs to be adopted first in order to form beliefs, attitudes, and a sense of control that encourage purchase intent. This shows that communication strategies are not enough to just present useful information, but also to ensure that the information is truly received, trusted, and used by potential participants as a basis for decision-making. The results of this study are in line with previous research that information adoption able to mediate influence information usefulness against purchase intention (Indrawati et al., 2023; Verma et al., 2023).

Managerial Implications

The managerial implications for *BPJS Ketenagakerjaan* in increasing the purchase intention of Non-Wage Recipient (BPU) participants can be effectively addressed through the Segmentation, Targeting, and Positioning (STP) approach, based on the findings of the study. The segmentation should go beyond demographics and occupation, incorporating psychographic and behavioral factors like information engagement, cognitive readiness, and occupational risk perception. At the targeting stage, *BPJS Ketenagakerjaan* should prioritize segments showing positive responses to information quantity and credibility, with a focus on informal work communities and local social networks where community-based communication is more effective. In terms of positioning, *BPJS Ketenagakerjaan* must be positioned as a job protection solution that is accessible, relevant, and socially supported, emphasizing real benefits, ease of process, and a sense of security. This approach will not only increase communication effectiveness but also build a stronger foundation for sustainable participant registration by encouraging information adoption and fostering a sense of control.

CONCLUSION

This study concludes that the formation of purchase intention in prospective participants of *BPJS Ketenagakerjaan* in the Non-Wage Recipient (BPU) segment takes place through gradual cognitive and social mechanisms, based on the Information Adoption Model (IAM) and Theory of Planned Behavior (TPB). The findings show that the quality of information has no significant effect on the usability of information for individuals with limited exposure, while the quantity and credibility of information have a positive influence on the perception of its usefulness. The perception of the usefulness of information becomes an important prerequisite for the adoption of information, which in turn influences the intention of registration. In addition, this study found that positive attitudes, social support, and the perception of ease of registration had a significant effect on the intention to join *BPJS Ketenagakerjaan*. Finally, information adoption has been proven to mediate the influence of information usefulness on purchase intention, emphasizing that information must be adopted first to influence enrollment decisions.

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