

DAFTAR PUSTAKA

- Adliyani, Z. O. N. (2015). Pengaruh Perilaku Individu terhadap Hidup Sehat. *Perubahan Perilaku Dan Konsep Diri Remaja Yang Sulit Bergaul Setelah Menjalani Pelatihan Keterampilan Sosial*, 4(7), 109–114.
- Al-Hanawi, M. K., Alsharqi, O., & Vaidya, K. (2020). Willingness to pay for improved public health care services in Saudi Arabia: a contingent valuation study among heads of Saudi households. *Health Economics, Policy and Law*, 15(1), 72–93. <https://doi.org/10.1017/S1744133118000191>
- Arianto, N. (2018). Pengaruh Kualitas Pelayanan Terhadap Kepuasan dan Loyalitas Pengunjung Dalam Menggunakan Jasa Hotel Rizen Kedaton Bogor. *Jurnal Pemasaran Kompetitif*, Vol 1(2), 83–101. <http://dx.doi.org/10.32493/jpkpk.v1i2.856>
- Aryani, M. A., & Muqorrobin, M. (2013). Determinan Willingness To Pay (WTP) Iuran Peserta BPJS Kesehatan. *Jurnal Ekonomi Dan Studi Pembangunan*, 14(1), 44–57.
- Asenso-Okyere, W. K., Osei-Akoto, I., Anum, A., & Appiah, E. N. (1997). Willingness to pay for health insurance in a developing economy. A pilot study of the informal sector of Ghana using contingent valuation. *Health Policy*, 42(3), 223–237. [https://doi.org/10.1016/S0168-8510\(97\)00069-9](https://doi.org/10.1016/S0168-8510(97)00069-9)
- Basaza, R., Kyasiimire, E. P., Namyalo, P. K., Kawooya, A., Nnamulondo, P., & Alier, K. P. (2019). Willingness to pay for community health insurance among taxi drivers in kampala city, uganda: A contingent evaluation. *Risk Management and Healthcare Policy*, 12, 133–143. <https://doi.org/10.2147/RMHP.S184872>
- Behzad, A., Sinai, I., Sayedi, O., Alawi, K., Farewar, F., & Zeng, W. (2022). Willingness and ability to pay for health insurance in Afghanistan. *Health Policy OPEN*, 3(April), 1–7. <https://doi.org/10.1016/j.hpopen.2022.100076>
- BPJS Kesehatan Kota Semarang. (2023). *Jumlah Peserta BPJS Kesehatan di Kota Semarang*.
- BPS Kota Semarang. (2023). *Kota Semarang Dalam Angka 2023*. <https://semarangkota.bps.go.id/publication/2023/02/28/d8a4f259d9dc202f513c5908/kota-semarang-dalam-angka-2023.html>
- Cho, Y. I., Lee, S. Y. D., Arozullah, A. M., & Crittenden, K. S. (2008). Effects of health literacy on health status and health service utilization amongst the elderly. *Social Science and Medicine*, 66(8), 1809–1816. <https://doi.org/10.1016/j.socscimed.2008.01.003>
- Christoper, R., & Chodijah, R. (2017). Faktor-faktor yang mempengaruhi pendapatan pekerja wanita sebagai Ibu rumah tangga. *Jurnal Ekonomi*

Pembangunan, 15(1), 35–52.

- Dartanto, T., Pramono, W., Lumbanraja, A. U., Siregar, C. H., Bintara, H., Sholihah, N. K., & Usman. (2020). Enrolment of informal sector workers in the National Health Insurance System in Indonesia: A qualitative study. *Heliyon*, 6(11), e05316. <https://doi.org/10.1016/j.heliyon.2020.e05316>
- Ghanbari, S., Ramezankhani, A., Montazeri, A., & Mehrabi, Y. (2016). Health literacy measure for adolescents (HELMA): Development and psychometric properties. *PLoS ONE*, 11(2), 1–12. <https://doi.org/10.1371/journal.pone.0149202>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariat Dengan Program IBM SPSS 25* (Edisi ke-9). Universitas Diponegoro. http://slims.umn.ac.id/lib/phpthumb/phpThumb.php?src=../images/docs/Aplikasi_Analisis_Multivariete_Dengan_Program_IBM_SPSS_23__E.jpg
- Ghozali, I., & Latan, H. (2015). *Partial Least Square Konsep Teknik dan Aplikasi dengan Program Smart PLS 3.0*. Universitas Diponegoro Semarang.
- Green, L. W., & Kreuter, M. W. (1984). Modifying and Developing Health Behavior. *Annu. Rev. Public Health*, 5, 215–236.
- Grossman, M. (1972). On the Concept of Health Capital and the Demand for Health. *Journal of Political Economy*, 80(2), 223–255. <http://www.jstor.org/stable/1830580>
- Hanley, N., & Splash, C. L. (1993). Cost-Benefit Analysis and The Environment. *Edward Elgar Publishing*, number 205. <http://www.e-elgar.com/shop/isbn/9781852784553>
- Hanum, N. (2018). *Pengaruh Pendapatan , Jumlah Tanggungan Keluarga Dan Pendidikan Terhadap Pola Konsumsi Rumah Tangga Nelayan Di Desa Seuneubok Rambong Aceh Timur*. 2(1), 75–84.
- Hardika, C. P., & Purwanti, E. Y. (2020). Analisis willingness to pay terhadap iuran BPJS Kesehatan pada pekerja sektor informal di Kota Semarang. *Diponegoro Journal of Economics*, 9(3), 131–143. <http://ejournal-s1.undip.ac.id/index.php/jme>
- Healthcare.gov. (n.d.). *Health Status*. Retrieved February 28, 2023, from <https://www.healthcare.gov/glossary/health-status/>
- Hendrik. (2011). Analisis Pendapatan dan Tingkat Kesejahteraan Masyarakat Nelayan Danau Pulau Besar dan Danau Bawah di Kecamatan Dayun Kabupaten Siak Provinsi Riau. *Jurnal Perikanan Dan Kelautan*.
- Hildayanti, A. N., Batara, A. S., & Alwi, M. K. (2020). Determinan Ability To Pay dan Willingness To Pay Iuran Peserta Mandiri BPJS Kesehatan di Kecamatan Takabonerate (Studi Kasus di Kabupaten Kepulauan Selayar). *PROMOTIF: Jurnal Kesehatan Masyarakat*, 10(2).

<https://doi.org/10.56338/pjkm.v1i1i.1515>

- Idris, H., Satriawan, E., & Trisnantoro, L. (2017). Determinant of Health Insurance Ownership in the Informal Sector: A Panel Study from Indonesia Family Life Survey. *Advanced Science Letters*.
<https://doi.org/http://dx.doi.org/10.1166/asl.2017.9186>
- Ineke Putri, P., & Witati. (2020). Economics Development Analysis Journal Determinant of Willingness to Pay Health Insurance Contribution to Informal Workers Article Info. *Economics Development Analysis Journal*, 9(2), 2020.
<http://journal.unnes.ac.id/sju/index.php/edaj>
- Jacobs, P. (1997). *The Economics of Health and Medical Care* (Jennyfer M. (ed.); Second edi). Aspen Publication.
- Jing, X., Lekey, F., Kacpura, A., & Kathy, J. (2016). *Health Indicators within EHR Systems in Primary Care Settings: Availability and Presentation*.
- Junialdi, R., Yonariza, Y., & Arbain, A. (2019). Economic Valuation of Mangrove Forest At Apar Village Pariaman City of West Sumatra. *Jurnal Analisis Kebijakan Kehutanan*, 16(2), 117–132.
<https://doi.org/10.20886/jakk.2019.16.2.117-132>
- K.R. Gomathi. (2018). Determinants of Willingness To Pay for Health Insurance of The Informal Industrial Workers in Coimbatore-Tamil Nadu. *Shanlax International Journal of Economics*, 6(2).
<https://doi.org/10.15444/gmc2018.05.06.05>
- Kemntrian Kesehatan Republik Indonesia. (2022). *Profil Kesehatan Indonesia 2021*. <https://www.kemkes.go.id/id/profil-kesehatan-indonesia-2021>
- Kotler, P., & Armstrong, G. (2009). *Principles of Marketing* (13th ed.). Pearson Education.
- Kotler, Philip, & Keller, K. L. (2008). *Manajemen Pemasaran* (Edisi 12 J). PT Index Kelompok Gramedia.
- Latumahina, G., & Anastasia, N. (2014). Kesiediaan untuk Membayar pada Green Residential. *Finesta*, 2(1), 82–86.
- Lee, T. W., Kang, S. J., Lee, H. J., & Hyun, S. I. (2009). Testing health literacy skills in older Korean adults. *Patient Education and Counseling*, 75(3), 302–307. <https://doi.org/10.1016/j.pec.2009.04.002>
- Luh, N., Ayu, K., Dewi, S., Erviantono, T., & Pramana, G. I. (2022). Negara Kesejahteraan (Welfare State) dalam Pelaksanaan Kebijakan BPJS Kesehatan di Kabupaten Tabanan. *Jurnal Ilmu Politik, Vol 1 No 1*, 273–286.
<https://jurnal.harianregional.com/politika/id-89501>
- Lupiyoadi. (2001). *Manajemen Pemasaran Jasa*. PT. Salemba Empat.
- Mankiw, N. G. (2000). *Teori Ekonomi Makro (Terjemahan)* (Edisi Keem).

Erlangga.

- Mankiw, N. G., Quah, E., & Wilson, P. (2014). *Pengantar Ekonomi Mikro* (Edisi Asia). Penerbit Salemba Empat.
- Mantra, I. B. (2003). *Demografi Umum*. Pustaka Raja.
- Mowen, J. C., & Minor, M. (2002). *Perilaku Konsumen Jilid 1 (Terjemahan)* (Lina Salim (ed.); Edisi 5). Erlangga.
- Mpuuga, D., L. Yawe, B., & Muwanga, J. (2020). Determinants of Demand for Health Insurance in Uganda: An Analysis of Utilisation and Willingness to Pay. *Tanzanian Economic Review*, 10(1), 1–22. <https://doi.org/10.56279/ter.v10i1.53>
- Muhlis, A. N. A. (2022). Determinants of the National Health Insurance Uptake in Indonesia. *Indonesian Journal of Health Administration*, 10(1), 111–121. <https://doi.org/10.20473/jaki.v10i1.2022.111-121>
- Muniarti, M. P. et al. (2013). *Alat-Alat Pengujia Hipotesis*. Universitas Katolik Soegijjapranata.
- Mustofa, A. dkk. (2020). *Administrasi Pelayanan Kesehatan Masyarakat*. file:///D:/RENCANA/Gabungan Administrasi Pelayanan Kesehatan Masyarakat_Revisi.pdf
- Muttaqien, M., Setyaningsih, H., Aristianti, V., Selby Coleman, H. L., Hidayat, M. S., Dhanalvin, E., Siregar, D. R., Mukti, A. G., & Kok, M. O. (2021). Why did informal sector workers stop paying for health insurance in Indonesia? Exploring enrollees' ability and willingness to pay. *PLoS ONE*, 16(6 June), 1–19. <https://doi.org/10.1371/journal.pone.0252708>
- Nadhir, M. (2017). *Bahan Ajar Ekonomi Kesehatan*. Universitas Pejuang Republik Indonesia.
- Nanda, M. B. (2021). - Faktor-faktor Yang Mempengaruhi Permintaan Pelayanan Kesehatan Rumah Sakit Umum Daerah Depati Bahrin Kabupaten Bangka. *Equity: Jurnal Ekonomi*, 9(1), 38–50. <https://doi.org/10.33019/equity.v9i1.51>
- Nicholson, W., & Snyder, C. (2012). *Microeconomic Theory Basic Principles and Extensions* (Eleven Edi). South-Western Cengage Learning.
- Notoadmojo, S. (2012). *Metode Penelitian Kesehatan*. PT Rineka Cipta.
- Nutbeam, D. (2000). Health literacy as a public health goal: A challenge for contemporary health education and communication strategies into the 21st century. *Health Promotion International*, 15(3), 259–267. <https://doi.org/10.1093/heapro/15.3.259>
- Paasche-Orlow, M. K., & Wolf, M. S. (2007). The Casual Pathways Linking Health Literacy to Health Outcomes. *American Journal of Health Behavior*, S19–S26. <https://doi.org/10.5555/ajhb.2007.31.suppl.S19>

- Pindyck, R. S., & Rubinfeld, D. L. (2018). *Microeconomics 9th Edition (Textbook)*. Pearson. www.pearsonglobaleditions.com
- Purwanto, A., & Taftazani, B. M. (2018). Pengaruh Jumlah Tanggungan Keluarga Terhadap Tingkat Kesejahteraan Ekonomi Keluarga Pekerja K3L Universitas Padjadjaran. *Jurnal Pekerjaan Sosial*.
- Rahardja, P., & Manurung, M. (2010). *Teori Ekonomi: Suatu Pengantar* (Edisi Keem). Lembaga Penerbit Fakultas Ekonomi dan Bisnis Universitas Indonesia.
- Romero, A. N., Sri Ratna Suminar, & Zakiran, A. H. (2023). Pemenuhan Hak Pasien BPJS dalam Mendapatkan Pelayanan Antidiskriminasi Dihubungkan dengan UU Rumah Sakit. *Jurnal Riset Ilmu Hukum, Vol 3 No.1*, 31–36. <https://doi.org/10.29313/jrih.v3i1.2121>
- Rosyidi, S. (2001). *Pengantar Teori Ekonomi (Pendekatan kepada Teori Ekonomi Mikro dan Makro)*. PT. Raja Grafindo Persada.
- Sani, S. A., Silalahi, P. R., Alkahfi, M. A., & Harahap, A. M. (2022). Pengaruh Kualitas Produk, Kualitas Pelayanan dan Harga terhadap Kepuasan Nasabah Dalam Menggunakan Sistem Online Trading Berbasis Syari'ah: *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 5(4), 1623–1637. <https://doi.org/10.47467/alkharaj.v5i4.1864>
- Santoso, S. (2014). *Statistik Multivariat*. PT. Elex Media Komputindo.
- Schiffman, L. G., & Kanuk, L. L. (2010). *Consumer Behaviour*. Pearson Prentice Hall.
- Sentell, T. (2012). *Implications For Reform: Survey Of California Adults Suggests Low Health Literacy Predicts Likelihood Of Being Uninsured*. <https://doi.org/10.1377/hlthaff.2011.0954>
- Sihaloho, E. N. (2015). Determinan Kemauan Membayar Iuran Peserta Jaminan Kesehatan Nasional Mandiri di Wilayah Kerja Dinas Kesehatan Kota Semarang. *Jur. Kesmas, Fakultas Ilmu Keolahragaan, Universitas Negeri Semarang, 1*, 193. <http://lib.unnes.ac.id>
- Simanjuntak, G. E. (2009). *Analisis Willingness To Pay Masyarakat Terhadap Peningkatan Pelayanan Sistem Penyediaan Air Bersih Dengan WSLIC*. Institut Pertanian Bogor.
- Simonson, I., & Drolet, A. (2003). Anchoring Effects on Consumers' Willingness-to-Pay and Willingness-to-Accept. *SSRN Electronic Journal*, 1787. <https://doi.org/10.2139/ssrn.383341>
- Sørensen, K., Van Den Broucke, S., Fullam, J., Doyle, G., Pelikan, J., Slonska, Z., & Brand, H. (2012). Health literacy and public health: A systematic review and integration of definitions and models. *BMC Public Health*, 12(1), 80. <https://doi.org/10.1186/1471-2458-12-80>

- Stiglitz, J. (2000). Welfare Economics and Pareto Efficiency. In *Economics of the Public Sector* (pp. 57–63).
- Sudjarwo, Y. S., Trisnantoro, L., & Doeljaehman. (1998). Faktor-Faktor Yang Mempengaruhi Penggunaan Kartu Pelayanan Kesehatan Oleh Peserta JPKM-Koperasi KUD Sari-Mulyo di Puskesmas Nanggulan. *Jurnal Manajemen Pelayanan Kesehatan, Vol. 01/No.*
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sukirno, S. (2002). *Teori Ekonomi Mikro* (Cetakan Ke). Rajawali Press.
- Tamin, O. Z., Rahman, H., Kusumawati, A., Munandar, A. S., & Setiadji, B. H. (1999). ‘ Ability To Pay ’ (Atp) Dan ‘ Willingnes To Pay ’ (Wtp). *Jurnal Transportasi, Forum Studi Transportasi Antar Perguruan Tinggi (FSTPT)*, 1(2), 121–139.
- Tarigan, I. (2017). Gambaran Out of Pocket pada Awal Era JKN di Indonesia Description Out of Pocket in the Early Era JKN at Indonesia. *Jurnal Penelitian Dan Pengembangan Pelayanan Kesehatan, 1(2)*, 141–146.
- Thi Thuy Nga, N., FitzGerald, G., & Dunne, M. P. (2018). Family-Based Social Health Insurance for Informal Workers in Vietnam: Willingness to Pay and Its Determinants. *Asia-Pacific Journal of Public Health, 30(6)*, 512–520. <https://doi.org/10.1177/1010539518799785>
- Tjiptono. (2007). *Service Quality and Satisfications* (Edisi ke 2). ANDI.
- Todaro, P. M. (2000). *Pembangunan Ekonomi di Dunia Edisi Ke-3 Jilid 1*. Erlangga.
- Walters, C. G. (1974). *Consumer Behavior: Theory and Practice*. Richard D. Irwin.
- Wang, C., Lang, J., Xuan, L., Li, X., & Zhang, L. (2017). The effect of health literacy and self-management efficacy on the health-related quality of life of hypertensive patients in a western rural area of China: A cross-sectional study. *International Journal for Equity in Health, 16(1)*, 1–11. <https://doi.org/10.1186/s12939-017-0551-9>
- Zarcadoolas, C., Pleasant, A., & Greer, D. S. (2003). Elaborating a definition of health literacy: A commentary. *Journal of Health Communication, 8*(January 2015), 119–120. <https://doi.org/10.1080/713851982>
- Zhao, J., & Kling, C. L. (2005). WTP Compensating Variation and The Cost of Commitment. *Economic*.
- Zweifel, P. (2007). The theory of social health insurance. *Foundations and Trends in Microeconomics, 3(3)*, 183–273. <https://doi.org/10.1561/07000000004>