

An Analysis of Intention to Participate National Health Insurance (JKN) Independently Based on Perceptions of Generic Drugs

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Abstract. Indonesia has been officially implemented National Health Insurance (JKN) system that guarantee the health services for participants that obtain health care benefits and protection to meet the basic needs of health. Unfortunately, the data of District Banjar only shows 39,08% of the population who have Health Insurance. So far, the study of public interest in participation of JKN independently has done quite a lot, but the analysis of intention to be a participant of JKN independently has not been much studied in relation to generic drug. Generally, people often identify JKN with generic drug. In JKN's era, the generic drug has bad perception by many observers. The purpose of the study is to analyze generic drug perception of population in Banjar district, intention to participate of JKN independently participation, and relationship both of them. This research used cross-sectional survey with a total sample of 196 respondents. Data were collected by using questionnaire based on Likert scale. Data was analyzed using descriptive test and bivariate test (chi-square test with Kolmogorov-Smirnov test as alternative test). Results of the research showed that majority of respondents, 172 respondents (87,94%) have good perception of generic drug. The average score based on three dimensions safety (3,04), efficacy (2,82), and acceptability (2,82) showed good perception of generic drugs in each dimension. Characteristics of respondents who have a significant relationship to the respondent's perception are age (p-value =0,000), income (p-value =0,000), educational level (p-value =0,001), and the main source of information about medicine (p-value =0,017). Most respondents, 132 respondents (67,13%) stated willing to become JKN participants independently. Bivariate test showed respondent's generic drug perception is significantly influenced by the intention to JKN participate independently (p-value 0,000).

Keywords: Perception, Generic Drug, Intention to Participate, National Health Insurance, JKN

1. Introduction

As mandated by the constitution and law of the Republic of Indonesia Number 40 of 2004 concerning the National Social Security System (SJSN), in order to fulfill the right of citizens to stay healthy in 2014 the government has officially rolled out the National Health Insurance scheme (JKN) [1]. JKN is a guarantee in the form of health protection so that everyone gets health care benefits and protection in meeting basic health needs [2]. The system aims to increase health care coverage (universal health coverage) for all levels of the population to contribute to the quality of the nation's health.

The Banjar Regional Government is of course also on a road map preparing itself for JKN implementation for all layers of its population. Unfortunately, the Banjar

Regency population only shows 39,08% of the population who have Health Insurance. This number is even dominated by the protected population through Regional Health Insurance (Jamkesda) and Community Health Insurance (Jamkesmas) or JKN Contribution Assistance Recipients (PBI). Therefore, efforts must be taken to increase JKN membership independently of Banjar Regency residents [3].

The efforts to ensure that Banjar Regency residents who do not have health insurance are basically a form of efforts to accelerate the expansion of JKN membership towards achieving universal coverage 2019. Data up to March 3, 2017, total new national independent JKN participants show 11.61%. JKN participants are still dominated by 52.70% by JKN PBI participants [4]. In order to develop efforts so that residents are willing to independently become JKN participants need to be

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analyzed more deeply about the intention of the population to become independently JKN participants.

So far the study of the intention to become an independently JKN participant has been done quite a lot, one of them is analysis using the Theory of Planned Behavior approach which shows that intention is influenced by attitudes, subjective norms and perceptions of their ability to behavior as in [5], [6], [7] and [8]. In addition, an analysis of the factors of socioeconomic level [5], [9] and the level of health literacy and participation in the JKN program [10].

However, the intention analysis to become an independently JKN participant has not been much examined in relation to generic drugs. In fact, people in general often identify JKN with generic drugs. JKN has created a number of fundamental changes in the field of health insurance systems, one of which is the obligation of all health facilities to refer to the National Formulary (Fornas), which is largely generic. Meanwhile, the perception of generic drugs in the JKN implementation period has not changed and is considered by some observers to be still bad. Poor perception of generic drugs is not only detrimental to the government because of the decline in public trust of the government to provide quality JKN programs that are less supportive of the successful implementation of the JKN program.

Based on the description above, the researcher is interested in conducting research on intention to participate JKN independently based on perceptions of generic drugs. It is expected to be able to make a real contribution in making the right intervention and to have leverage to increase independently JKN membership, so that all residents of Banjar Regency can be protected by health insurance.

2. Methodology

2.1 Research design

The design of this study was a descriptive-analytic study, cross-sectional survey design research.

2.2 Model used

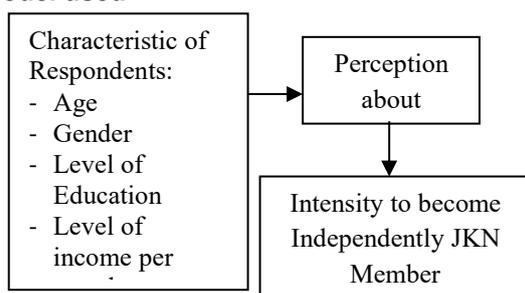


Fig 1. Model used in the study

2.3 Instrument and data collection technique

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Based on the data collection technique, this study used survey research type. The questionnaire included two parts, namely the research informed consent sheet and the core questionnaire. The core questionnaire contains three parts, as follows: a) respondent characteristics, consisting of age, gender, level of education, level of income per month, and the main source of drug information b) perception of generic drugs, adapted and modified according to needs in the studies [11], [12], [13] and [14] c) the intention to become an independently JKN participant, adapted and modified according to the needs of research studies [15]. The form used in the measurement of perceptions about generic drugs uses a Likert scale in four answer choices namely strongly agree, agree, disagree, and strongly disagree. While the intention is to become an independently JKN participant using multiple choices in two answer choices, namely willing and unwilling.

2.4 Population and sample

The population in this study were all residents in Banjar Regency who were not JKN members totaling 362,185 people. The number of samples used in this study was 196 people. Calculated using the formula, namely:

$$\begin{aligned}
 n &= \frac{N.Z\alpha2.p.q}{d^2(N-1) + (N.Z\alpha2.p.q)} & (1) \\
 &= \frac{362.185.1,96.0,5(1-0,5)}{(0,052).(362.185-1) + 1,96.0,5(1-0,5)} \\
 &= 195,91 \approx 196
 \end{aligned}$$

The sampling method was done by proportional random sampling. The research subjects used in this study met the inclusion criteria, as follows: a) permanent residents in Banjar Regency over the age of 18 years b) respondent have not been JKN participants c) respondent have seen, heard, recognized and / or used generic drugs d) respondents were more than 18 years and f) respondent Willing to participate, cooperate and be able to communicate well. While the exclusion criteria in this study, as follows: a) respondents with educational background related to medical and medicine and b) respondents who did not provide complete information from the questionnaire filled in.

2.5 Data analysis

Data analysis conducted in this study is as follows:

1. Characteristics of Respondents
The analysis used is descriptive analysis using frequency distribution, describing the overall data of the research sample.
2. Perception of Generic Medication and Intention to become JKN Participants independently

a. Univariate Analysis

The analysis used descriptive analysis for the overall data of the research sample. Respondents' answers are classified into four categories of answers that are strongly agree, agree, disagree, and strongly disagree; successively with scores 4, 3, 2, 1 in the form of favorable statements and otherwise unfavorable. The average categorization of answers was determined based on a) 1,00-1,75 very bad scale b) 1,76-2,50 bad c) 2,51-3,25 good and d) 3,26-4,00 very good. While the intention to become a JKN participant

independently is categorized to be willing and unwilling.

b. Bivariate analysis

Bivariate analysis was conducted to determine the relationship of perceptions about generic drugs with the intention to become independently JKN participants, using the chi-square test with the alternative Kolmogorov-Smirnov test [16].

Table 1. Respondents Characteristics

| Characteristics of Respondents | Number of Respondents (n) | Percentage (%) |
|---|---------------------------|----------------|
| Age | | |
| Young adults (18-40 years) | 131 | 66.84% |
| Old adults (>40 years) | 65 | 33.16% |
| Gender | | |
| Men | 75 | 38.27% |
| Women | 121 | 61.73% |
| Level of Education | | |
| Lower Education | 129 | 65.82% |
| Higher Education | 67 | 34.18% |
| Level of income per month | | |
| <South Borneo Province Minimum Wage (UMP) | 50 | 25.51% |
| ≥ equal or higher than South Borneo Province Minimum Wage (UMP) | 146 | 74.49% |
| Main source of drugs information | | |
| Health Workers | 189 | 96.43% |
| Friends and family | 7 | 3.57% |

3. RESULT AND DISCUSSION

3.1 Characteristics of Respondents

Age is categorized into two: young adults (18-40 years old) and old adults (> 40 years). Consideration of differences in age levels can affect a person's perception [17], so both young adult age and old adult age are presented as criteria in the implementation of this study. The number of respondents with the initial adult age category (n = 131; 66,84%) had a greater proportion than the old adult age category (n = 65; 33,16%). This is in line with BPS data from Banjar Regency in 2016 which shows that when viewed according to age groups dominated by productive age [18].

The number of respondents based on the results of the survey was dominated by respondents who were female (n = 121; 61,73%). The figure of the majority of respondents with female gender is different from the BPS data of Banjar Regency in 2016 which states that the ratio of male and female population is almost balanced at 1,03: 1,00 [18].

The level of education can influence one's knowledge, so it is presented as one of the criteria in the implementation of this research. Generally, the higher the level of education of a person, the easier it is for someone to obtain information [17]. The majority of respondents have a low level of education (n = 129; 65,82%). Comparisons between BPS data of Banjar in Regency 2016 and survey results show identical things. According to BPS data from Banjar Regency in 2016, the majority of Banjar Regency's population is 75,52% of junior high school education and only 27,48 percent of those who have a high school education and above [19].

The level of income per month is related to one's needs, generally the more a person's needs, the greater the person's effort to increase income. A person's needs can influence perceptions of something [17] and can influence a person's policy in deciding something. The level of income per month in each category refers to the South Borneo Province Minimum Wage (UMP) in 2018, which is Rp. 2,454,671. Based on the results of the survey, the level of income per month of the respondent was in line with or exceeding the South Borneo minimum wage UMP, namely (n = 146; 74,49%).

Information sources are closely related to knowledge and perception. Surrounding environment, electronic media, print media and health counseling can influence community information sources [17]. Based on the survey results, the main source of drug information was dominated by health workers (n = 189; 96.43%). Previous research also shows that the most widely available source of information on medicinal consumers in Penang, Malaysia comes from pharmacists and doctors [20].

3.1 Respondents' Perceptions of Generic Drugs

Table 2. Respondents' Perceptions of Generic Drugs

| Respondents' Category on Perception of Generic Drugs | Number of Respondents (n) | Percentage (%) |
|--|---------------------------|----------------|
| Very Bad | 2 | 0.71% |
| Bad | 3 | 1.42% |
| Good | 172 | 87.94% |

Table 4. Relationship between the respondents' characteristics and perceptions of generic drugs

| Respondents' Characteristics | Respondents' Category on Perception of Generic Drugs | | | | P-value |
|--|--|--------------|----------------|--------------------|---------|
| | Very Bad n (%) | Bad n (%) | Good n (%) | Very Good n (%) | |
| Age | | | | | |
| Young Adults (18-40 years) | 1 (0.71) | 1 (0.71) | 114 (58.16) | 14 (7.09) | 0.000 |
| Old Adults (>40 years) | 0 (0) | 3 (1.42) | 57 (29.08) | 6 (2.84) | |
| Gender | | | | | |
| Men | 0 (0) | 1 (0.71) | 67 (34.04) | 7 (3.55) | 0.280 |
| Women | 1 (0.71) | 3 (1.42) | 104 (53.19) | 13 (6.38%) | |
| Level of Education | | | | | |
| Lower Education | 1 (0.71) | 1 (0.71) | 113 (57.45) | 14 (7.09) | 0.001 |
| Higher Education | 0 (0) | 3 (1.42) | 58 (29.79) | 6 (2.84) | |
| Level of income per month | | | | | |
| < South Borneo Province Minimum Wage (UMP) | 1 (0.71) | 3 (1.42) | 39 (19.86) | 7 (3.55) | 0.000 |
| ≥Equal or higher than South Borneo Province Minimum Wage (UMP) | 0 (0) | 1 (0.71) | 132 (67.38) | 13 (6.38) | |
| Main source of drugs information | | | | | |
| Health Workers | 1 (0.71) | 4 (2.13) | 164 (83.69) | 19 (9.93) | 0.017 |
| Friends and family | 0 (0) | 0 (0) | 7 (3.55) | 0 (0) | |

| | | |
|-----------|----|-------|
| Very Good | 19 | 9.93% |
|-----------|----|-------|

Based on the results of the survey, the majority of respondents (n = 172; 87.94%) had a perception that generic drugs was good.

Table 3. Respondents' Perceptions of Generic Drugs Judging from the Dimensions of Safety, Efficacy, and Acceptability.

| Dimensions of Respondents' Perceptions of Generic Drugs | Mean Scores |
|---|-------------|
| Safety | 3.04 |
| Efficacy | 2.82 |
| Acceptability | 2.82 |

Based on the survey results, respondents' perceptions of the quality of generic drugs in terms of the dimensions of safety, efficacy and acceptability in general were good.

3.2 Relationship between The Respondents' Characteristics and Perception of Generic Drugs

The majority of respondents in the young adult age group had a good perception of 114 respondents (58,16%); similarly, with the older adult age group 57 respondents (29,08%). The results of the analysis of the effect of age on the perception of the generic drug of the respondent showed that both had a significant effect ($p = 0,000$). Study report by Lambert et al. states that older adult groups have a tendency to save money by replacing branded drugs with generic drugs which in fact are priced lower [21]. In line with the results of these studies, a study also states that there is a tendency for patients with chronic diseases to be identified with the majority of older adult groups to use generic drugs compared to branded drugs [22] and [23]. Meanwhile, the results of research by Shrank et al. also states that when compared to patients in the elderly group, the group of young patients expressed less acceptance of generic drugs [24]. Thus, it can be said that there is a tendency for older adults to have a better perception of generic drugs than young adults.

Both respondents in the group with male and female sex, both of them have a good perception of generic drugs in a row, namely 67 respondents (34,04%) and 104 respondents (53,19%). The results of the analysis of the effect of gender on the perception of the generic drug of the respondents showed that they did not have a significant effect ($p = 0.280$). The results of this study are in accordance with Morison's research which states that gender and perceptions about generic drugs do not have a meaningful relationship [17]. In line with this, the results of research by Toklu and Dulger also stated that there was no relationship between patient acceptance of generic drugs with gender [25].

A total of 58 respondents (29,79%) with higher education had a good perception of generic drugs and none of the respondents had a very bad perception about generic drugs. The group of respondents with low education amounted to 113 respondents (57,45%) had a good perception of generic drugs, but a number of respondents (0.71%) had a very bad perception about generic drugs. The results of the analysis of the influence of the education level on perceptions about the generic drugs of the respondents showed that both had a significant effect ($p = 0.001$). Related to this, the report of Iosifescu et al. and Alrasheedy et al. stated that a low level of education was significantly associated with negative perceptions of generic drugs [16] and [27]. The results of research by Babar et al. also states that perceptions of generic drugs are better owned by patients with higher levels of education [13].

Furthermore, the results of research by Shrank et al. states that when compared with patients with low levels of education, patients with higher education level of

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perception of generic drugs have better value than generic branded drugs [24]. The report by Lituhayu also states that the low level of education of the community affects the perception of generic drugs. This is because high levels of patient education have a relationship with the knowledge of good generic drugs, and vice versa [28]. As reported by Babar et al. which states that a high level of education has a relationship with the knowledge of the correct generic drugs [13]. The influence of the level of education with the perception of the quality of generic drugs can be attributed to the level of patient understanding of all information related to oral and written generics both from health professionals, advertisements in the mass media and the internet as well as information sourced from friends or family and colleagues' patient. Patients with low education levels are vulnerable by having a poor understanding of all information obtained.

Most respondents both in the group with monthly income level $< \text{UMP}$ in South Borneo Province and $\geq \text{UMP}$ in South Borneo Province both have good perceptions of generic drugs, respectively 39 respondents (19.86%) and 132 respondents (56.74%). Respondents in the group with monthly income level $< \text{UMP}$ in South Borneo Province who had very bad perceptions about generic drugs were known to 1 respondent (0.71%), while in groups with monthly income levels $\geq \text{UMP}$ South Borneo Province was known to none who have very bad perceptions about generics. The results of the analysis of the effect of monthly income levels on perceptions about the respondent's generic drugs showed that they had a significant effect ($p = 0,000$). Research report by Shrank et al. also states that income has a meaningful relationship with questions given about perceptions of generic drugs [24]. In line with this, a study in the US by Iosifescu et al. also states that a person with low income generally has a negative view of generic drugs [26]. Regarding the above, the results of research by Kohli and Buller stated that someone with low income tends to have a more negative attitude towards generic drugs [29]. According to Shrank et al. patients with low income tend to have a low level of knowledge, so the attitude is more negative towards generic drugs [24].

The research data of the respondent group with the main information source of medicines from health workers showed 164 respondents (83.69%) had a good perception about generic drugs. Whereas the group of respondents with the main information source of medicines from friends or family only showed 7 people (3.55%) had a good perception. The results of the analysis of the influence of the main source of information about drugs on perceptions of the respondent's generic drugs showed that they had a significant effect ($p = 0.017$). Health workers have an active role in educating the public about the quality of generic drug use, especially supported by the level of trust shown by the community towards health care providers [17].

3.3 Intention to Participate JKN Independently

The results showed that the majority of 132 respondents (67.13%) stated that they were willing to become independently JKN participants, consisting of 78 respondents (39,72%) stated that they were willing to be independent class III JKN participants, 54 respondents 27, 66% stated that they were willing to become independently JKN participants in class II, and 1 respondent (0,71%) stated that they were willing to become independent JKN participants in class I.

Table 5. Intention to Participate JKN Independently

| Intention to Participate JKN Independently | Number of Respondents (n) | Percentage (%) |
|--|---------------------------|----------------|
| Willing | 132 | 67.13 |
| Not willing | 64 | 32.87 |

Table 6. Relationship between Perception of Generic Drugs and Intention to Participate JKN Independently

| Respondents' Category on Perception of Generic Drugs | Respondents' Intention to Participate JKN Independently | | P-value |
|--|---|----------------|---------|
| | Not Willing n (%) | Willing n (%) | |
| Very Bad | 0 (0) | 1 (0.71) | 0.000 |
| Bad | 3 (1.42) | 1 (0.71) | |
| Good | 56 (28.37) | 115 (58.87) | |
| Very Good | 4 (4.34) | 15 (15.93) | |

3.4 Relationship between Perception of Generic Drugs and Intention to Participate JKN Independently

Most respondents with a good perception of generic drugs, 115 people (58.87%) stated that they were willing to become independently JKN participants. The respondent group with a very good perception of generic drugs and stated that they were willing to become independently JKN participants 15 respondents (15.93%) were more than the respondents with the same level of perception and stated that they were not willing to become independently JKN participants 4 people (4.34%). Meanwhile, respondents with poor perceptions of generic drugs and stated that they were not willing to become independently JKN participants were 3 people (1.42%) more than the respondents with poor perceptions of generic drugs and stated that they were willing to become independently JKN participants 1 person (0.71%). The results of the analysis of the effect of perceptions about generic drugs on the intention of independently JKN participation showed that both had significant effects ($p = 0,000$). In line with this, a survey by BPJS Health stated that there were still some people who were reluctant to register as JKN participants for various reasons, one of which was related to the perception that the JKN program was a cheap treatment program even free for the lower class [30]. Whereas, as is well-known, people often identify JKN with generic drugs. Observers' speech Head of Center for Economic Studies and Health Policy at the University of Indonesia Prof. dr. Hasbullah Thabrany,

MPH, Dr. PH. states that in Indonesia there are still many who have an understanding of JKN as guarantor of low-cost health services. Drugs that are guaranteed only generic drugs that have cheap and low-quality connotations. Aggravating this, the Ministry of Health's policy which reveals that the majority of JKN use generic drugs actually makes the public's perception of generic drugs worse [31].

4. CONCLUSION

Age, monthly income level, education level and the main source of information about drugs have a significant effect on perceptions about generic drugs. Perceptions of generic drugs have a significant effect on the intention of independently JKN participation.

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