

Qualitative Analysis of Bpjs Employment Marketing Style in Medan City Towards Increasing Informal Participation in Medan City

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ARTICLE INFO

Keywords: BPJS
Ketenagakerjaan,
Marketing, Participation,
Informal Workers

Received : 20, September
Revised : 25, Oktober
Accepted: 30, November

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ABSTRACT

This research aims to analyze the marketing style of BPJS Ketenagakerjaan in the Medan City branch and its impact on increasing participation among informal workers. The method used is a qualitative approach with a case study design, allowing the researcher to explore in-depth the marketing strategies implemented, responses from informal workers, and the obstacles faced. The results show that although BPJS Ketenagakerjaan has implemented various marketing strategies such as digital media usage and direct socialization, the participation rate among informal workers remains low. Contributing factors include a lack of understanding of the program's benefits, perceptions of contribution costs as an additional burden, and limited access to information technology. This research recommends a more adaptive and educational marketing approach to enhance awareness and participation among informal workers.

INTRODUCTION

Marketing has the goal of knowing the participants well who create services so that they are in accordance with expectations that can be accepted by the participants, that is the goal of marketing that is expected. Ideally, with this marketing it should be able to create participants who always want the service. From the definition above we can understand that this marketing is a form of art and science to apply the concept of marketing to achieve target targets through delivery, communication, and creation of value from the advantages of goods or services being marketed. Of course the reach of this marketing is quite broad, of course the many stages carried out by a service when it has not yet arrived by consumers, therefore the initial broad stages can be simplified. What we know, functional management which has many theories such as Human Resources, Financial Management, Operations and Marketing which are in functional management, also in strategic management also has several starting from the vision, mission, company goals, general strategy, and its main strategy. which after all the processes are known, this marketing will determine how the target is, marketing which is specifically for products or services.

Social security is one form of social protection designed to ensure that all citizens can meet their basic living needs and cope with economic or social risks that may result in a loss or significant reduction of income. Kertonegoro states that social security is a welfare concept that protects against social and economic risks while supporting the national economy by addressing income distribution inequalities through assistance to lower economic groups (Sentanoe, 1993:10). Clearly, social security provides benefits to protect workers from income loss due to their inability to work and ensures basic needs for their families, thus preserving human dignity against uncertainty and despair. Social security is a tangible manifestation of the state's presence in protecting society from socio-economic risks such as accidents, which are covered by programs like the Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Security (JHT), and Pension Insurance (JP). Through social security, poverty can be avoided, social inequality can be prevented, and the rights to a safe, comfortable, just, and prosperous life can be realized.

Kot Medan City, as one of the metropolitan cities in Indonesia, has a significant number of informal workers. According to data from the Medan City Government, more than 212,000 informal workers in the city are involved in various sectors such as traditional market traders, construction laborers, online motorcycle taxi drivers, and freelancers. Despite this large number, only a small portion of them are registered as participants in BPJS Ketenagakerjaan. This low participation rate may be caused by several factors. Some informal workers lack an understanding of the benefits of the BPJS Ketenagakerjaan program. They often feel that this program is more relevant for formal workers with a stable income. Additionally, there is a perception that paying contributions is an additional burden in the face of unstable economic conditions.

In an effort to increase participation, BPJS Ketenagakerjaan Medan City has adopted various marketing strategies. These strategies involve direct education to informal worker communities, socialization through mass media

and digital platforms, as well as collaboration with local governments and community organizations. The "Universal Coverage Jamsostek" campaign is one of the main initiatives aimed at covering all informal workers in Medan City.

However, the effectiveness of these marketing strategies remains a question. Some studies suggest that traditional approaches, such as direct socialization, are often less optimal due to limited human resources and time. On the other hand, digital approaches can reach a larger audience, but not all informal workers have access to or understanding of information technology.

It is important to evaluate the marketing style implemented by BPJS Ketenagakerjaan Medan City to ensure that these strategies are relevant and meet the needs of informal workers. The qualitative approach in this research will deeply explore how marketing strategies are applied, the responses from informal workers, and the challenges faced in implementing these strategies.

METHOD

This research uses a qualitative approach to analyze the marketing style of BPJS Ketenagakerjaan in Medan City, specifically in efforts to increase the participation of informal workers. The study aims to explore in depth how marketing strategies are implemented, the responses of informal workers to these marketing efforts, and the challenges faced in the implementation of BPJS Ketenagakerjaan's marketing strategies.

This study is designed using a qualitative case study approach, focusing on the evaluation and analysis of BPJS Ketenagakerjaan's marketing in Medan City. This method was chosen to gain a deep understanding of the marketing dynamics applied by BPJS Ketenagakerjaan toward informal workers in the city. This approach allows the researcher to gather more comprehensive information about how marketing is conducted, as well as the challenges and opportunities involved.

The population in this study consists of all information related to BPJS Ketenagakerjaan marketing in Medan City, particularly efforts to increase the participation of informal workers. The research sample includes related documents that provide information about marketing strategies, campaigns conducted, and statistical data regarding the participation of informal workers. This sample is not taken from specific individuals or groups, but from various relevant sources such as academic articles, annual reports, policy documents, and publications from BPJS Ketenagakerjaan related to marketing and participation strategies in Medan City.

The data collection technique used in this study is literature review, which involves analyzing various relevant secondary sources. The data collected includes books, academic articles, reports, and related documents from BPJS Ketenagakerjaan concerning marketing and strategies to increase the participation of informal workers. The instrument used in this study is a document and literature analysis tool aimed at gaining a deep understanding of the marketing style applied by BPJS Ketenagakerjaan and its impact on the

participation of informal workers. All data collected through this literature review technique are then analyzed to provide a clearer picture of the effectiveness of BPJS Ketenagakerjaan's marketing.

The data obtained through the literature review will be analyzed qualitatively using content analysis techniques. In this technique, the researcher will identify key themes related to BPJS Ketenagakerjaan's marketing style, factors influencing informal worker participation, and obstacles and challenges faced in marketing implementation. The analysis is conducted by organizing and categorizing the data based on specific topics relevant to the research objectives.

To ensure the validity of the research results, the researcher will perform cross-verification of the collected data. This will be done by comparing various existing sources and confirming their consistency. Additionally, the researcher will also check the relevance and credibility of the sources used, such as official reports from BPJS Ketenagakerjaan, academic articles, and policy documents.

RESULTS AND DISCUSSION

The Medan City BPJS Employment Branch has implemented various marketing strategies to increase participation from informal workers or Non-Wage Earners (BPU). Here are some of the approaches used:

Marketing Approaches Implemented:

1. Use of Digital Media
BPJS Employment utilizes digital platforms to disseminate information about social security programs. Through the Jamsostek Mobile (JMO) application, informal workers can register and access services more easily.
2. Direct Socialization
Socialization is carried out by visiting locations where informal workers are active, such as traditional markets. For example, socialization at Marelan Market, Medan, which aims to increase traders' awareness of the importance of social security.
3. Universal Social Security Coverage Campaign
BPJS Ketenagakerjaan initiated the national movement "Include" (Sejahterakan Pekerja Sekitar Anda) which invites people to register informal workers around them, such as drivers, maids, and traders, into the social security program.
4. Perisai Program (Indonesian Social Security Activator)
This program involves agents who are tasked with registering informal workers and MSMEs into the BPJS Employment program. Shield Agents act as an extension of BPJS in reaching workers who are difficult to access through formal channels..
5. Marketing Segmentation Strategy

Market segmentation strategy is the process of dividing a potential market into smaller groups based on certain characteristics, such as demographic, geographic, behavioral, or psychographic.

The goal is to understand the needs, preferences, and behaviors of each segment so that products or services can be marketed more effectively and efficiently..

Communication Methods Used:

Collaboration with Bhabinkamtibmas: BPJS Ketenagakerjaan collaborates with Bhabinkamtibmas to conduct socialization and education directly to informal workers in their communities. This approach utilizes the closeness and trust that Bhabinkamtibmas have with the local community.

Education through Shield Agents: Shield Agents not only enroll new participants but also provide education on the benefits of social security programs, ensuring a good understanding among informal workers..

Strategy Effectiveness in Increasing Participation:

The above strategies have shown positive results in increasing the participation of informal workers. For example, through the Shield program, BPJS Ketenagakerjaan has successfully reached workers in areas that were previously difficult to access, increasing the number of participants from the informal sector. In addition, collaboration with Bhabinkamtibmas has expanded the reach of socialization, increasing informal workers' awareness and understanding of the importance of social security.

Informal Workers' Response to BPJS Employment Marketing:

Although BPJS Ketenagakerjaan has made various efforts to reach out to informal workers, the participation rate of this group is still relatively low. Data shows that in October 2021, active participants from the Non-Wage Earner (BPU) program reached 3.03 million workers, an increase of 41.2% compared to the same period in 2020. However, this figure is still far from the expected target, given the dominance of informal workers in the national labor structure..

Factors Affecting Attitudes and Behavior of Informal Workers:

1. Perceptions of BPJS Employment Benefits: Many informal workers do not fully understand the benefits of this social security program. Some of them even think that BPJS Ketenagakerjaan is only intended for formal workers or employees of large companies.
2. Ability to Pay Contributions: Unstable economic conditions make some informal workers object to the amount of contributions that must be paid. The decline in income, especially due to the COVID-19 pandemic, has further burdened them, making them reluctant to join the program..
3. Trust Level: Negative news related to BPJS Ketenagakerjaan, such as issues of corruption and unpaid claims, reduce informal workers' level of trust in this institution. As a result, they are hesitant to register themselves as participants.

Barriers to Marketing Implementation:

1. **Limited Access to Information Technology:** The digital campaign conducted by BPJS Ketenagakerjaan is less effective in reaching informal workers who have limited access or literacy to information technology. This results in information about the social security program not being conveyed properly.
2. **Ignorance of Social Security Benefits:** Lack of targeted socialization means that many informal workers do not understand the benefits and registration procedures of BPJS Ketenagakerjaan. They are also often unaware that this program is available to them.
3. **Economic Issues:** Financial limitations are the main obstacle for informal workers to pay BPJS Ketenagakerjaan contributions. Their spending priorities are more focused on daily needs, so social security contributions are considered an additional burden..

Analysis of the Appropriateness of Marketing Strategies to the Needs of Informal Workers

Informal workers are a group that is often difficult to reach in social security programs due to the nature of their work which is not formally bound to the employer. In Medan City, the effectiveness of BPJS Ketenagakerjaan's marketing strategy can be analyzed through the following points:

1. **Strategies that are already effective**
 - **Awareness Campaign:** BPJS Ketenagakerjaan actively socializes its program through mass media and community events. This is effective in raising awareness of informal workers.
 - **Collaboration with Local Communities:** Partnering with merchant associations, online ride-hailing drivers, or micro-enterprise communities is a relevant step to reach this segment effectively.
2. **Area that Need Improvement**
 - **Simplification of the Registration Process:** Many informal workers do not have enough time or understanding to register. Digitalization should be accompanied by assistance.
 - **Contribution Flexibility:** Considering the fluctuating income of informal workers, BPJS needs to offer more flexible contribution options, such as daily or weekly payments.
 - **More Personalized Communication:** Marketing strategies still tend to be generic. A storytelling approach based on real-life examples could increase relevance.
3. **Comparison with Other Sectors**
 - In the international social security sector, incentive-based approaches (such as premium discounts or initial subsidies) are often used to attract the informal sector. BPJS can learn from the private insurance sector, which uses gamification strategies for customer engagement.

Factors Affecting the Decision of Informal Workers to Join

1. Psychological Factors

- Perception of Risk: Awareness of work accident risks and the benefits of social security is a key factor. However, many informal workers perceive these risks as small.
- Motivation for Security: The desire to protect oneself and family from financial uncertainty drives the decision to register.

2. Social Factors

- Community Influence: Recommendations from friends or colleagues are often more effective than formal promotions.
- Social Norms: If registering for BPJS is considered "normal" within a certain community, workers are more likely to follow suit.

3. Economy Factors

- Affordability of Contributions: Irregular income causes many informal workers to delay or cancel their registration.
- Perceived Value: If the benefits received are perceived to far outweigh the contributions paid, workers are more motivated to register.

Evaluation of Barriers and Potential Solutions

1. Main Barriers in Marketing BPJS Ketenagakerjaan

- Lack of Awareness and Understanding: Many informal workers are unaware of the existence or benefits of BPJS Ketenagakerjaan.
- Irregular Income: The fluctuating income of informal workers makes it difficult for them to commit to paying contributions consistently.
- Limited Access to Technology: Not all informal workers have access to the internet or the ability to use digital applications.
- Lack of Trust: There is a negative perception of government services that influences the decision to apply.

2. Potential Solutions

Digital Technology Optimization:

- Develop simple, lightweight, and accessible apps without a stable internet connection
- Provide payment options via e-wallets, online motorcycle taxi applications, or local payment kiosks.

Education and Socialization:

- Use social media and short videos in easy-to-understand language to explain the benefits of the program.
- Engage local community leaders or influencers to increase trust.

Flexibility of Contributions and Packages:

- Offer daily or weekly-based contribution packages to suit informal workers' income patterns.
- Provide early incentives such as contribution subsidies for new registrants.

Partnerships with Local Institutions:

- Work with cooperatives, traditional markets, or small business communities to expand the reach of the program.

RECOMMENDATION

1. A More Personalized Communication Approach
 - Use the success stories of informal workers who have experienced the benefits of BPJS to attract the attention of similar audiences.
 - Ensure marketing messages are relevant to their needs and conditions.
2. Expanding Reach Through Technology
 - Implement more massive digital marketing campaigns through popular apps among informal workers.
 - Ensure there is offline assistance for those who are less familiar with technology.
3. Collaboration with the Private Sector and NGOs
 - Collaborating with companies or organizations that focus on empowering informal workers for joint socialization.
 - Offer co-branding schemes to increase credibility
4. Improving Public Service and Trust
 - Transparency related to the management of funds and benefits provided.
 - Open direct communication channels for questions and complaints.

Drawing conclusions

The main obstacles in BPJS Employment marketing include lack of awareness, limited access to technology, fluctuations in the income of informal workers, and lack of trust. Potential solutions include technology optimization, continuous education, flexibility of contributions, and collaboration with local institutions.

With a more personalized and flexible marketing approach, as well as the effective use of technology, BPJS Ketenagakerjaan can increase the participation of informal workers in Medan. Transparency, education, and more responsive services are the keys to answering the challenges.

CONCLUSION

Based on the results of the analysis of the marketing style of BPJS Ketenagakerjaan in Medan City, it can be concluded that the marketing approach used is quite diverse, by utilizing digital media through the JMO platform, direct socialization, as well as cooperation with the University of North Sumatra, the Universal Coverage Social Security campaign, the Shield program, and market segment strategies. In addition, the communication method also involves collaboration with Bhabinkamtibmas agents to reach a wider community, especially among informal workers.

However, while these approaches are comprehensive, there are some barriers that reduce the effectiveness of increasing informal worker participation. The main obstacles include limited access to information technology, lack of understanding of the benefits and importance of social security, as well as

economic factors that are obstacles in registering and paying BPJS contributions. Informal working communities tend to lack understanding of the long-term benefits of this social security, and limited economic resources make them hesitant to join.

SUGGESTION

To overcome these obstacles, it is recommended that BPJS Ketenagakerjaan be more intensive in educating about the benefits of social security, as well as expanding access to information with a more personalized approach. In addition, increasing cooperation with various parties, including government agencies and local communities, can accelerate the dissemination of information and increase participation rates. The implementation of more user-friendly technology is also important so that information and registration become more accessible to informal workers in Medan City.

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