

The Strategy of BPJS Ketenagakerjaan Banda Aceh Branch in the Socialization of the Non-wage Recipient Program

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Abstract

This study aims to discuss the strategies implemented by BPJS Ketenagakerjaan Banda Aceh Branch Office in disseminating the Non-Wage Recipient program and to find out the obstacles of this program. The theory used in this paper is the promotion mix model which includes: sales promotion, personal selling, direct marketing, advertising, and public relations. This study uses qualitative analysis methods. This paper uses certain data collection techniques such as an interview with respondents and documentation supporting the research.

The results showed that the strategy BPJS Ketenagakerjaan Banda Aceh Branch used in socializing the Non-Wage Recipient Program or BPU program was by advertising or promoting the benefits of the BPJS Ketenagakerjaan program for informal workers in various media. The second strategy is personal selling. The third strategy is public relations. The fourth strategy is direct marketing through the Market. The last strategy is sales promotion through socialization in informal worker forums. There are four obstacles faced by BPJS Ketenagakerjaan Banda Aceh Branch in conducting socialization this program, it is the public's view about BPJS is not an Islamic product, competition with commercial insurance, lack of firmness from the government.

Keywords: strategy, socialization, BPJS Ketenagakerjaan, non-wage recipient program, Banda Aceh

Introduction

The occupational safety and health program is one of the efforts that must be made by the company to handle work risks in ensuring the serenity mind of employees so that employees can work more productively (Indahsari et al., 2018). As a result, the company can operate efficiently with a high level of effectiveness.

The company must be responsible for personal loss exposure both for employees and their families. These losses include losses due to employees or their families experiencing accidents, death, old age, illness, or losing their jobs for various reasons (Kristiawan, Rolan.; Abdullah, 2020). Employment social security program is one of the alternatives provided by the government in providing solutions related to risk management so that workers can get the required costs by themselves (Anggraini, 2021). The fee comes from the contributions paid by participants every month. Because the cost comes from funds that are deposited every month, the funds are the workers' rights, not the aid of any party (BPJS Ketenagakerjaan, n.d.).

Funds managed by this program come from participant fees. The contribution must at least flow into the company's treasury every month. The funds raised are then invested to drive economic growth and added value from participant fees (Setyo Kohar, 2005). The small accumulation of contributions is not only due to the large number of companies that have not

become participants but also due to the small contribution. A medium or small contribution is related to the low salary or wages received by the worker and fraud committed by employers related to reporting the actual wages (Ariq & Aslami, 2022). In the employment social security program, there are two main program that are wage recipient worker and non-wage recipient worker.

Participant program who recipient wage is staff who work for company, and company will do payment every month to BPJS Ketenagakerjaan. While that participant program is non-wage recipient worker their will directly payment to BPJS Ketenagakerjaan. There are three program that can be registered for non-wage recipient worker it Employment Injury Security (JKK) Death Benefits (JKM) and Old Age Benefits (JHT).

Employment Injury Security (JKK) is protection and benefit to worker in cash or health service provide when participant worker experience with accident when they do their work or illness caused by their work environment. Death Benefit (JKM) is a cash benefit given to participant family when worker dies not cause of work accident or work illness. Then finally, Old Age Security (JHT) is protection program for guaranteeing participant receive cash when they enter retirement, permanent disability, or died. (Ketenagakerjaan, n.d.)

Literature Review and Hypotheses

Definition of Strategy

A strategy is an approach related to the implementation of ideas, planning, and execution of activities that have a certain period (Sahputra, 2020). A good strategy is in coordinating teamwork, having goals, and identifying supporting factors that are by the principles of implementing rational ideas, being efficient in funding, and having ways to achieve an effective and efficient goal (Alyas & Rakib, 2017; Fathurrochman et al., 2021)

There has a certain stage for strategy based on processing, namely (1) Formulation Strategy this includes the development of objectives, regarding external opportunities and threats. Determine strengths and weaknesses internally, establish objectivity, generate strategies, and select strategies to implement, (2) Strategy implementation, In the implementation, the strategy that has been chosen requires commitment and cooperation to implement the strategy, otherwise, the process of strategy formulation and analysis will only be a dream and far from reality. Strategy implementation is related to the allocation and organization of resources placed through the establishment of an organizational structure and leadership mechanism that is carried out in conjunction with the corporate and organizational culture, and (3) Evaluation Strategy, that is important because to be achieved the goal it can be measured by setting the next plan. Evaluation becomes a benchmark for the strategy that will be carried out by an organization and evaluation is needed to ensure the stated goals have been achieved (Soepardi, 2005),

There has various elements of marketing socialization according to (Hermawan, 2012) that are, (1) Advertising, it is the entire process that includes the delivery, planning, execution, and supervision of advertising, (2) Sales promotion, Various short-term incentives encourage the desire to try or buy a product or service, (3) Personal Sales Direct interaction with one or more prospective buyers to make presentations, answer questions and take orders, (4) Direct Marketing, it is a direct relationship with targeted individual consumers to achieve an immediate response and achieve lasting customer relationships, and (5) Public Relations and Publicity Various programs promote and protect the image of the company or its products.

Non-wage Recipient (BPU)

Non-Wage Recipient Workers are a worker who carries out independent economic activities or businesses to earn income from their activities (Baskoro, 2021), which include (1)

Employers, for example, entrepreneurs or company owners, (2) Workers outside the employment relation or self-employed, for example, doctors, lawyers, architects, artists, and freelance, and (3) Workers who do not receive wages or informal workers, such as farmers, fishermen, taxi drivers, public transportation drivers, artists, and others.

Membership of Non-Wage Recipients (BPU)

Those who want to register can come directly to the nearest BPJS Ketenagakerjaan Branch Office or can register through a forum/group/partner/payment point (aggregator/banking) that has collaborated with BPJS Ketenagakerjaan. The number of contributions that must be paid by BPJS Ketenagakerjaan participants depends on the wages reported by the participant when he/she registers. The wage basis for calculating non-wage-recipient contributions is 2% per month of reported income, information is obtained from the official tax website (Wiradika, 2018).

There are three programs that BPU workers can participate in, namely Work Accident Insurance (JKK), Death Insurance (JKM), and Old Age Security (JHT) (*BPJS Ketenagakerjaan*, n.d.).

Research Method

This research method is qualitative, which qualitatively describes and analyses the data obtained and then elaborates in the form of an actual explanation (Fadli, 2021; Gunawan, 2022), to find out how the BPJS Ketenagakerjaan communication strategy in disseminating the participation of Non-Wage Recipients. This research was conducted at the BPJS Ketenagakerjaan Banda Aceh branch.

In this collection technique will running by two step its Documentation and Interview, in documentation in this paper uses data and information collected in the form of books, archives, documents, written numbers, and pictures in the form of reports and information that can support research (Sukmadinata, 2005). In interview has conducted were direct interviews with prepared questions. However, in this process, there are also additional questions to see the answers that develop (Nazir, 1988). The author has prepared a list of contains questions related to the subject matter to be studied (Sukmadinata, 2005)

The Object of this research is the Socialization of the Employment Social Security Program to BPU Workers. The Subject in this research are non-wage recipients, non-wage program participants, and the Head of Marketing for BPJS Ketenagakerjaan at the Banda Aceh Branch Office. This object will be described and analysed by the researcher based on theories that are the object of research (Ramdhan, 2021). The objects are participants and non-participants of this program and Head of Marketing for BPJS Ketenagakerjaan at the Banda Aceh Branch Office.

This paper using interactive analysis model data collecting, data reduction, date presentation, and conclusion drawing (Huberman & Miles, 2002), which can be described as follows, (1) Data collection to collecting data obtained through interviews and documentation is also added by making field notes, (2) Data reduction, data reduction is a form of analysis that categorizes, collects, discards unnecessary, and coordinates data in such a way that conclusions can be drawn and verified, (3). Data Presentation, data presentation is a series of information organizations that allows for the collection of conclusions, and (4) Conclusion Drawing where the researcher concludes the data by the formulation of the problem that has been stated. The data described can be concluded in general terms.

Results and Discussion

BPJS Ketenagakerjaan

Implementing social security program is one of the country's responsibilities to provide socio-economic protection to the community. Indonesia developed a social security program based on funded social security, that is funded by participants and is still limited to working people in the formal sector.

The important state from PT. Jamsostek as Labour Social Security administering agency is through PP No.36/1995. The Jamsostek program provides basic protection to meet the minimum needs of workers and their families, by providing certainty of the ongoing flow of family income as a partial or full replacement of lost income due to social risks. Furthermore, at the end of 2004, the Government also issued Law Number 40 of 2004 concerning the National Social Security System. The law relates to the amendments to the 1945 Constitution concerning amendments to article 34 paragraph 2, which now reads: "The state develops a social security system for all people and empowers incapable by human dignity". The benefits of this protection can provide workers with a sense of security so that they can concentrate more on increasing work motivation and productivity.

As a public program, Jamsostek provides compulsory rights and obligations for employers and workers based on Law No. 3 of 1992 regulating the Types of Work Accident Insurance Programs (JKK), Old Age Security (JHT), Death Benefits (JKM), and Health Care Insurance (JPK), while the participant's obligations are administration and payment. PT Jamsostek (Persero) which was transformed into BPJS (Social Security Administering Agency) for Employment is still trusted to organize the social security program for workers, which includes JKK, JKM, and JHT. On July 1, 2015, BPJS Ketenagakerjaan implemented new program, it is the Pension Guarantee as the maximum protection for Indonesian workers.

BPJS Ketenagakerjaan Strategy Banda Aceh in Disseminating Non-Wage Recipient Program

Building partnerships with institutions, such as government agencies, conducting socialization to the public understand this program and what benefits will be received. BPJS Ketenagakerjaan need to do more effort to stimulate community to get right information because if the BPJS Ketenagakerjaan team socializes but the community still does not understand the BPJS Ketenagakerjaan program, it will be a little difficult to persuade them to be interested in registering themselves as participants.

Then build institutional partnerships, such as with PTSP (One Stop Services), which is licensing activity whose management process starts from the application stage to the stage of document issuance which is served through one door and carried out in one place, the institution must have internal requirements from BPJS Ketenagakerjaan.

BPJS Ketenagakerjaan must cooperation with other institutions such as the Department of Manpower, through job training. Then like PKH and other institutions, what is called a strategic partnership is formed because of the trust and commitment between partners (Purba, 2008) and then carries out cooperation with companies such as Alpindo, Kodim, Trade Unions, and others. The targets of non-wage recipients include Ojek, traders from traditional markets, fishermen, and farmers, who have independent businesses and have no relationship or connection with the salary provider.

Before carrying out the socialization activities, the BPJS Ketenagakerjaan marketing team will discuss the BPU segment that will be socialized, so BPU workers will be gathered to make it easier for the BPJS Ketenagakerjaan team to carry out socialization activities. Because the non-wage worker segment is very broad, such as farmers and fishermen, it would be better if the segments were first sorted, then socialization would be carried out based on the segments. For example, for fishermen, socialization activities will be coordinated through the

harbormaster, which is the place where they are permitted to go to sea. They will be socialized when they want to go to sea, to be safe when they work. Socialisation of this program is not door-to-door, because there are many workers, and when they are going to register, it inefficient because take a persuasive approach one by one.

Therefore base on formation get from Head of Participant BPJS Ketenagakerjaan, socialization must be carried out in groups. It will be seen from the segments to be socialized, for example farmers, coordinated through agricultural extension, then there will be guidance from the extension itself, as well as with other non-wage recipients. Like the merchants, who will find out who the association is. The Ojek Online, through their company partners, the BPJS Ketenagakerjaan Marketing team will socialize the program with them when they gather.

If there are participants who do not know at all about the BPJS Ketenagakerjaan program, especially BPU, BPJS Ketenagakerjaan will continue to carry out socialization to people who do not know or understand well about available programs, even though participants who have been socialized are interested in participating or not. And the number of contributions paid by BPJS Ketenagakerjaan participants, especially non-wage recipients, are all based on their salary. BPJS Ketenagakerjaan does not burden the participants or prospective participants. That way, all workers will get benefits in the form of a social security program from BPJS Ketenagakerjaan, which can be claimed or disbursed at any time according to the participant's request or needs. Programs that can be followed include Old Age Security (JHT), Work Accident Insurance (JKK), and Death Insurance (JKM).

In conducting promotions, especially for non-wage recipients, BPJS Ketenagakerjaan does not need to use promotions like other insurance. Because BPJS Ketenagakerjaan itself is indeed an agency under the President that has labor laws and regulations. BPJS Ketenagakerjaan does get full support from the government, it will be easier for BPJS Ketenagakerjaan to conduct socialization. BPJS Ketenagakerjaan also assisted by stakeholders such as community leaders, and the BPJS Ketenagakerjaan shield team.

Head of Participant BPJS Ketenagakerjaan Ms. Syarifah Mirazona explaint about program namely “Grebek Pasar”, which is an activity that involves all employees going directly to traditional markets in Banda Aceh, where they visit worker shops one by one, distribute brochures, and provide information about the importance Ketenagakerjaan social security program for workers. BPJS Ketenagakerjaan marketing simply goes directly to the community, because in this way BPJS Ketenagakerjaan can meet directly with prospective participants and establish participants. BPJS Ketenagakerjaan also makes brochures, advertisements, campaigns, and promotions through social media, banners, billboards, websites, YouTube, and others.

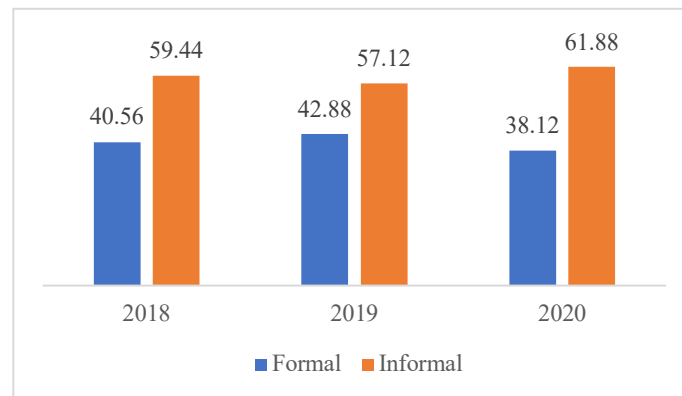
Then Ms. Syarifah Mirazona also said about BPJS Ketenagakerjaan also holds events such as events with JBC (Join Business Council), holding exhibitions, participating in activities with several Acehnese SMEs, as well as promoting social security programs. However, since the pandemic period, BPJS Ketenagakerjaan has not held any event activities due to Health Protocol regulations.

If non-wage workers are found who are not interested in registering as participants, BPJS Ketenagakerjaan will still explain, and understand in terms of the benefits of the program, then provide examples such as rewards or claims from people who have become participants to raise their awareness of program benefits. Persuading employee to be interest in registering as participants, is not the same as wage recipients who are obliged to register, when approaching non-wage workers, BPJS Ketenagakerjaan uses a persuasive approach.

Table 1. Percentage of Workers in Aceh, 2018-2020

Years	Labor	Freelance	Family Worker	Businesses assisted by temporary worker	Non-agricultural worker	Freelance workers on farm	Businesses assisted by permanent worker
2018	36.29	20.83	13.58	15.8	4.96	4.28	4.27
2019	38.8	21.71	11.77	14.95	4.08	4.62	4.08
2020	34.28	21.6	14.44	14.38	5.84	5.62	3.83

The number of active labor participants is 19,505, PU (wage recipients), 2,685 BPU (non-wage recipients), and 21,862 Jakon, (construction services), with a total of 44,052. Meanwhile, the percentage of coverage is 34.48 percent of PU, 8.99 percent of BPU, and 299.23 percent of Jakon, for a total of 46.98 percent. This number does not include civil servants, the military, and the police. According to statistical data on the implementation of the employment social security program in Banda Aceh, the coverage of the community of active protected workers in the program until the period of December 31, 2021, as many as 56,574, Wage Recipients (PU) workers in the formal sector, 29,878 Non-Wage Recipients (BPU) workers in the informal sector, 7,306 Construction Services (Jakon), for a total of 93,758, {Formatting Citation}

**Figure 1.** Aceh's Formal and Informal Workers

In simple terms, the formal and informal activities of the working population can be identified based on their employment status. Formal workers include business status assisted by permanent workers; the rest include informal workers. Based on this identification, during February 2018-February 2020, informal workers increased by 2.44 percent and Formal workers decreased by 2.44 percent. (*Badan Pusat Statistik Provinsi Aceh*, n.d.)

Barriers faced by BPJS Ketenagakerjaan Banda Aceh in Disseminating the Non-Wage Recipient Program

Based on the results of interviews conducted by researchers, obstacles faced by the BPJS Ketenagakerjaan Banda Aceh branch in socializing this non-wage recipient program are that they need a direct approach to the segment itself because non-wage workers cannot be forced or are not required to register. The next obstacle faced is not possible for BPJS Ketenagakerjaan to hold activities where gather a lot of people, and it will be difficult to conduct socialization through the Zoom application to BPU workers. Then the lack of understanding of non-wage workers on social security will make them think there is no difference between the BPJS Ketenagakerjaan program and other insurances. So, it will require more effort so that the approach can be carried out emotionally and efficiently.

Conclusion

The form of marketing communication strategy carried out by BPJS Ketenagakerjaan Banda Aceh Branch Office is five promotional mix models, is advertising, sales promotion, personal selling, direct marketing, and public relations. The concept of advertising is which actively deliver messages through print and electronic media. The concept of sales promotion includes continuously conducting outreach to BPU workers, such as Go-Jek associations, fishermen, and farmers. The concept of direct marketing by routinely conducting "Gerebek Pasar" to markets around Banda Aceh City. Then, the concept of personal selling assisted by the Service Division, will offer a "win back" program to participants who are claiming their JHT balance. The last is the concept of community relations, in collaboration with the local government and assisted by community institutions and regional offices then also participating in the activities of several Acehnese SMEs. Obstacles faced by BPJS Ketenagakerjaan Banda Aceh Branch Office in disseminating the BPU program to informal workers are more likely to be external factors, such as (1) the Public's view that BPJS is not by Shari'a, (2) Competition with Commercial Insurance, (3) Lack of Firmness from Government.

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