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## SHIELD AGENT AS A MIDDLEMAN AGENT TO INCREASE BRAND AWARENESS OF BPJS EMPLOYMENT AND THE NUMBER OF PARTICIPANTS WHO ARE NOT WAGE EARNERS (BPU)

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Melly Aprianti\*, Erlita Ridanasti

Universitas Islam Indonesia, Yogyakarta, Indonesia

Email: 20311517@students.uui.ac.id, erlita.ridanasti.uui.ac.id

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### ABSTRACT

The social security system is designed to provide social protection, ensuring that every individual can meet basic, decent living needs. However, in 2022, BPJS Ketenagakerjaan covered less than 50% of the workforce in Indonesia. BPJS Ketenagakerjaan launched the PERISAI Program to reach potential participants in hard-to-access areas. This research aims to analyze the marketing strategies and efforts of BPJS in increasing and maintaining membership in the Non-Wage Recipients (BPU) segment through the application of the STP marketing strategy, the 7P Marketing Mix, Brand Awareness, and the role of PERISAI Agents. The method used is descriptive qualitative data analysis, utilizing interviews with key informants to gather direct data. The study results show that the "PERISAI" strategy has proven to be quite effective in increasing BPU membership, as evidenced by its success in acquisition and more interactive and intensive communication with participants. Additionally, it was found that BPJS Ketenagakerjaan still needs to focus more on improving brand awareness, as some Non-Wage Recipients (BPU) are not sufficiently familiar with BPJS Ketenagakerjaan.

### KEYWORDS

*Social Security System, BPJS Employment; Non-Wage Recipients (BPU); SHIELDAI Agents*



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## INTRODUCTION

One form of social protection is social security; social security is a form of social protection that ensures that all people can meet the basic needs of a decent life (Behrendt & Nguyen, 2019). Everyone has the right to social security to meet

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their basic needs and improve their health. The National Social Security System is organized based on the principles of humanity, benefits, and social justice for all Indonesians. The National Social Security System aims to guarantee the fulfillment of basic needs of a decent life for every participant and/or their family member, according to Law of the Republic of Indonesia No. 40 of 2004.

The government then established the Social Security Administration Agency, which is regulated in Law No. 24 of 2011 (Raharjo, 2016; Triyunarti et al., 2022). The Social Security Organizing Agency, which was later abbreviated to BPJS, was formed to administer social security programs such as BPJS Kesehatan and BPJS Ketenagakerjaan (BPJS Ketenagakerjaan, 2024a) BPJS Employment is responsible for organizing Employment Social Security through five Programs: Work Accident Insurance (JKK), Job Loss Insurance (JKP), Old Age Insurance (JHT), Pension Insurance (JP), and Death Insurance (JKM).

The principle behind this program is social insurance. Social insurance is a mandatory fund collection mechanism derived from contributions that protects socio-economic risks that befall participants and/or their family members. All persons, including foreigners who have worked in Indonesia for at least 6 (six) months, must participate in the Social Security program. The participants in question include Wage Recipients (PU), Non-Wage Recipients (BPU), Construction Service Workers (JAKON), and Indonesian Migrant Workers (PMI).

Participants who receive wages, salaries, and other forms of compensation from their employers are usually referred to as Wage Recipients (PU) (Peng et al., 2022). ASN, private employees, SOE employees, and others participate in BPJS Employment PU. Non-wage earners (BPU) do economic business independently to earn money. These workers include workers outside the employment relationship or independent workers, as well as workers outside the employment relationship who are not wage earners (Ballon, 2019), such as motorcycle taxi drivers, public transportation drivers, itinerant traders, doctors, artists, lawyers, etc. Consultation on construction work planning, implementation, and supervision is known as Construction Services (JAKON). Construction Services consists of freelancers and state administrators on large, medium, small, and micro scales. The company employs freelance day workers, wholesale workers, and workers on fixed-time contracts.

**Table 1. Data on the Number of BPJS Employment Memberships in 2022 Based on Membership Segments**

Participant Segment	2022	
	Target	Realization
Wage Recipient	43.688.525	41.582.178
Not a Wage Recipient	44.410.989	6.777.009
Construction Services	8.278.491	7.020.533
<b>Total Participants</b>	<b>96.378.005</b>	<b>55.379.720</b>

*Source: BPJS Ketenagakerjaan Annual Report Book 2022*

The table shows that in 2022, BPJS Ketenagakerjaan acquired 55,379,720 participants, consisting of the PU, BPU, and JAKON participant segments. However, the number of participants registered with BPJS Ketenagakerjaan is even less than 50% of the total population working in Indonesia in 2022, which is 144.01 million people, according to data from the Central Statistics Agency (Badan Pusat Statistik, 2024).

Pioneer offices and branches of BPJS Employment can be found in almost every city or district. To ensure that all Indonesian employees can participate in (BPJS Ketenagakerjaan, 2024b), each regional office strives to increase participation (Ballon, 2019; Fudge, 2005). However, it is more difficult for BPU workers who work independently and have low incomes; besides that, these BPU workers are basically difficult to reach because they are usually scattered in villages, such as farmers and fishermen, or because of limited access to information. In order to help overcome this, BPJS Ketenagakerjaan established the PERISAI Program (Indonesian Social Security Mobilizer).

The PERISAI program is an agent of BPJS Employment that is responsible for acquiring participants in hard-to-access areas. PERISAI is an individual/individual who has met the requirements set by BPJS Employment to carry out socialization, participant acquisition, and management of participation in the Employment Social Security program. In addition, the task of a shield is to inform the participants of proof of membership, inform BPJS Employment in the event of a case of claiming guarantee benefits, report the results of work activities and obstacles faced to the container, socialize the Employment Social Security Program, acquire, manage data, and process the payment of BPU participant contributions, and submit the first proof of payment from the Shield Information System to the fostered participants (Smallwood, 2019).

The BPJS Employment Bantul Branch Office handles 172,002 active memberships. The data is obtained from the marketing and membership fields of the BPJS Employment Bantul office. Membership data as of December 2022 is divided into 144,964 PU participants, 17,125 BPU participants, and 9,913 JAKON participants.

**Table 2. BPJS Employment KCP Bantul Participation Data as of December 2022**

Participant Segment	2022	
	Target	Realization
Wage Recipient	232.365	144.964
Not a Wage Recipient	196.325	17.125
Construction Services	41.701	9.913
<b>Total Participants</b>	<b>470.391</b>	<b>172.002</b>

*Source:* BPJS Employment Bantul Branch Office, 2023

**Table 3. BPJS Employment KCP Bantul BPJS Employment BPU Membership Acquisition Data February – June 2023**

Month	Participant Segment BPU	
	Target	Realization
February	180.825	17.188
March	180.825	22.199
April	180.825	20.098
May	180.825	26.046
June	180.825	26.555

*Source:* BPJS Employment Bantul Branch Office, 2023

According to the table, the acquisition of BPJS Ketenagakerjaan Bantul, especially the Non-Wage Recipient (BPU) participants segment, is increasing monthly. However, BPJS Employment Bantul Branch Office can improve its marketing strategy to achieve its target.

Several studies have explored factors influencing participation in social security programs in Indonesia. Fitriyanti et al. (2021) found that awareness and understanding of social protection programs such as BPJS Ketenagakerjaan were significantly correlated with formal sector employment and education levels. Meanwhile, Hidayati et al. (2022) emphasized that community engagement strategies, including local agents or field officers, positively affect the inclusion of informal workers in BPJS Ketenagakerjaan. However, both studies still lack a focused analysis on the effectiveness of specific strategies such as PERISAI (Penggerak Jaminan Sosial Indonesia) in rural and hard-to-reach populations. The novelty of this research lies in its contextual focus on BPJS Ketenagakerjaan in the Bantul region, analyzing acquisition trends, barriers, and agent-based outreach (PERISAI) in increasing BPU (Non-Wage Recipient) membership—an underexplored but critical component of Indonesia's universal social protection framework.

This research aims to analyze BPJS's marketing strategies and efforts in increasing and maintaining membership in the Non-Wage Recipients (BPU) segment through the application of the STP marketing strategy, the 7P Marketing Mix, Brand Awareness, and the role of PERISAI Agents.

## **RESEARCH METHOD**

### **Data Analysis Methods**

In this final project, a descriptive qualitative data analysis method is used. Walidin, Saifullah & Tabrani (2015) explained that qualitative writing is a writing method that aims to understand human or social phenomena by forming a complete and in-depth picture, and is conveyed through words. In addition, Adlini et al (2022) It also concluded that qualitative writing is a study that examines the quality of relationships, activities, situations, or various materials. Qualitative writing emphasizes holistic descriptions, which can describe activities or situations as a whole rather than comparing the effects of certain treatments or explaining people's attitudes or behaviors. Data collection techniques in qualitative research include interviews and observations.

The two categories of data used in writing, according to Waluya (2007) The types of primary data are as follows: 1) Primary data. Primary data is data obtained by the author directly from respondents, writing subjects, or things related to writing. The individuals being researched can be the source of this data or from the field. The resource persons in this writing are the Head of the Bantul BPJS Employment Branch Office, the Membership Division, PERISAI agents, and participants who are registered as BPJS Employment participants. 2) Secondary data Secondary data is data obtained indirectly from a second party or through an intermediary media (recorded by another person), or a report in the form of evidence arranged in an archive published in the form of document data.

### **Data Collection Methods**

The data collection method refers to Sugiyono (2005) explaining that there is a data collection technique using the following methods: 1) Interview Interview is a process of obtaining information about the purpose of writing through questions and answers and face-to-face interviews conducted by interviewers with respondents through the use of a tool called an interview guide. 2) Observation Observation is observation and recording systematically based on the phenomena being investigated, including observing the attention of an object with sensory tools, known as observation. 3) Documentation is data derived from interviews and observation results (observations) equipped with documentation methods. The documentation method includes data on matters in the form of notes, books, transcripts, newspapers, news, magazines, meeting minutes, agendas, and photos of activities.

**Table 4. Profile of Resource Person**

<b>Name</b>	<b>Position</b>
Albertus Wahyudi Setyo Basuki	Head of Branch Office
Christina Pangestuti	Pioneer Account Representative
Kuswanto	PERISAI Agent of BPJS Employment Bantul
Nurchayati	BPJS Employment Bantul Participants

### **Internship Location and Time**

The internship was carried out at the BPJS Ketenagakerjaan Bantul Branch Office, which is located on Jalan Ringroad Selatan, Gonjen, Tamantirto, Kasihan, Bantul. It lasted four months, from February 20, 2023, to June 20, 2023, and the working hours were in accordance with BPJS Employment rules.

### **Data Analysis Techniques**

In this study, data collection was carried out using the triangulation method to test the correctness of the data obtained. This method is used to increase the validity and reliability of data by combining various sources of information, techniques, and viewpoints. According to Sugiyono (Sugiyono, 2011), triangulation is a method used to test the credibility of data by examining data through various approaches and at different times. Therefore, in this study, the author applies three types of triangulation: 1) Source Triangulation. Source triangulation is used to verify the credibility of data by examining information obtained from various sources, such as interview results, archives, or other documents. In this study, data were obtained from three main groups: internal BPJS Ketenagakerjaan Bantul, BPJS Ketenagakerjaan Bantul PERISAI agents, and BPJS Ketenagakerjaan Bantul participants who are included in the Non-Wage Recipient (BPU) segment. By taking data from these various sources, researchers can check the consistency of the information provided by each source, thereby reducing the possibility of bias that can arise if relying on only one source. 2) Triangulation Technique Triangulation technique involves the application of several data collection methods to obtain similar information. In this study, the researcher applied three data collection methods: interviews, observations, and documentation. 3) Time Triangulation Time can affect data accuracy; to ensure credibility, data must be verified by conducting observations, interviews, and documentation at different times until reliable data is

obtained. This study applied time triangulation by conducting two interview sessions on August 20, 2024, and August 23, 2024. The following are the details of the application of this technique: a) First Interview (August 20, 2024) The first interview was conducted on August 20, 2024, with resource persons from two internal BPJS Employment Bantul. This interview aims to obtain an initial view of PERISAI agents as middleman agents in an effort to increase brand awareness and the number of BPU memberships. The data collected in this session provided an initial overview of the current situation and the initial perception of the resource persons regarding the research topic. b) Second Interview (August 23, 2024) The second interview was conducted on August 23, 2024, to obtain more in-depth data after the initial analysis of the information from the first interview. The interview was conducted with PERISAI BPJS Ketenagakerjaan Bantul agents and BPJS Ketenagakerjaan Bantul BPU participants. The focus of this session is on collecting more detailed information and classifying the data that has been obtained previously. In addition, the second interview also aims to verify the consistency of information from the first interview and identify any changes or developments in the views of the interviewees.

## RESULT AND DISCUSSION

### **Implementation of Segmentation, *Targeting*, and Positioning of BPJS Employment Bantul in Increasing the Number of BPU (Non-Wage Recipients) Membership**

**Segmentation** in an interview with Mr. Albert, Head of the BPJS Employment Office, explained that BPJS Employment divides membership into several segments: Wage Recipients (PU), Non-Wage Recipients (BPU), Construction Services (Jakon), and Migrant Workers (PMI). The main focus of this interview is on the BPU segment, which includes informal workers such as market traders, fishermen, farmers, peddlers, and motorcycle taxi drivers. *"Second, they are not wage recipients, those who do not get wages from employers, such as market traders, fishermen, farmers, peddlers, motorcycle taxi drivers, and others."*

Ms. Chris ARP BPJS Employment Bantul also added. The BPJS Employment Bantul BPU segment targets independent workers such as farmers, craftsmen, and art workers. *"We focus on socialization for BPU workers, such as farmers and craftsmen, such as pottery craftsmen in Kasongan. We collaborated with Bangunjiwo Village to gather around 60 pottery artisans and conduct socialization, so that all of them finally registered. In addition, we are also collaborating with the Cultural Office to socialize art workers, and around 150 art workers have also been registered."*

Through the BPJS Employment PERISAI agent, Mr. Kus identified a segment of BPU participants, mostly farmers in rural areas. *"In the village most of them are farmers, and they harvest every four or three months."*

BPJS Ketenagakerjaan Bantul's market segmentation to increase BPU (Non-Wage Recipient) membership includes people without employers (independent workers) and communities.

**Targeting** BPJS Ketenagakerjaan Bantul targets BPU, because the government does not require this segment to register and needs an approach through education. One of the important targets is vulnerable workers in the informal sector, such as labor-intensive workers who are protected with the support of the local



government. In his interview, Mr. Albert, Head of the Bantul Employment BPJS Office, conveyed this. *"For Non-Wage Recipients, we focus more on education and awareness because their registration is voluntary."*, *"The Regional Government approach, we are trying for local governments to budget the APBD or APBDDES to support protection for Non-Wage Earners."*

Ms. Chris ARP of BPJS Ketenagakerjaan Bantul also added that BPJS Ketenagakerjaan Bantul targets independent workers in rural areas and labor associations such as farmer groups or artisans. *"The Agriculture Office, for example, has fostered groups such as farmers, and we also socialize with these groups. Each OPD has a fostered group that we can reach for the acquisition of BPU."*

BPJS Employment through PERISAI agents targets farmers and informal workers in rural areas. PERISAI agents acquired new participants in the BPU segment, with a main focus on the informal sector. Mr. Kus, a PERISAI agent, conveyed this: *"If the BPU is more than 1000, from 2017 until now."*

BPJS Ketenagakerjaan Bantul targets BPU workers in the informal sector, such as farmers and artisans, through education and local government support. This approach focuses on vulnerable workers in rural areas, assisted by PERISAI agents.

**Positioning**, BPJS Ketenagakerjaan Bantul positions itself as an important and affordable provider of employment social protection for BPU, emphasizing that the benefits of the guarantee program at BPJS Ketenagakerjaan are much lower than daily expenses such as cigarettes and gasoline. In an interview with Mr. Albert, Head of the Bantul BPJS Employment Office, *"For example, BPJS Employment contributions of 16,800 per month compared to daily living expenses, such as cigarettes or gasoline, are actually very affordable."*

Mbak Chris ARP BPJS Ketenagakerjaan Bantul also conveyed another opinion. BPJS Employment positions itself as a social protection provider for independent workers who do not have an employer or company to facilitate them. This is conveyed through socialization and collaboration strategies with various parties, as in the following statement: *"We are also working with PERISAI agents to acquire Non-Wage Recipient membership. So, if socialization is carried out in rural areas, PERISAI agents with connections there will help. That way, they can help reach more participants."*

Through the PERISAI agent, Mr. Kus positions the service as a program that provides important and affordable employment protection. It also emphasized that this program can help people avoid serious financial repercussions in the event of a work accident or the death of the head of the family. *"By becoming a PERISAI agent, I can help them so that, for example, when the head of the family dies, the family left behind does not have a new poverty."*

BPJS Ketenagakerjaan Bantul positions itself as an affordable employment social protection for BPU, emphasizing the benefits of PERISAI agents, especially in rural areas.

### **BPJS Bantul Employment 7P Marketing Mix in Increasing the Number of BPU (Non-Wage Recipients) Membership**

**Product**, BPJS Ketenagakerjaan offers products in the form of insurance programs offered for BPU membership, including three main guarantees: Work Accident Insurance (JKK), Old Age Insurance (JHT), and Death Insurance (JKM).

Adjusting to the needs of informal workers who carry out basic protection from the risk of accidents and deaths. In an interview with Mr. Albert, Head of the Bantul Employment BPJS Office, "Well, specifically for BPU (Not a Wage Recipient), we are looking at their character; they can only get protection from three programs, such as Work Accident Insurance, Old Age Insurance, *and Death Insurance.*"

Mr. Kus, an agent of PERISAI BPJS Ketenagakerjaan Bantul, also conveyed another opinion: the main products for BPU participants are the Work Accident Insurance (JKK) and Death Insurance (JKM) programs, which are tailored to the needs of the village community: *"We offer JKK and JKM programs for 16,800 rupiah."*

Based on interviews, the products that BPJS Ketenagakerjaan Bantul offers for BPU (Non-Wage Recipient) membership are JKK (Work Accident Insurance), JKM (Death Insurance), and JHT (Old Age Insurance). BPJS Employment offers several programs for BPU (Non-Wage Recipients), which aim to provide social protection for independent workers or those who are not tied to employers. The programs are as follows (<https://www.bpjsketenagakerjaan.go.id/bukan-penerima-upah.html>, 2024): 1) JKK (Work Accident Insurance). The JKK (Work Accident Insurance) program provides protection to workers from the risk of experiencing work accidents while working. The JKK program provides cash and/or health services benefits if participants experience work accidents, ranging from traveling from home to work to returning home, or illnesses caused by the work environment. The forms of JKK benefits are as follows: a) Unlimited treatment b) HOME CARE Service c) Death benefit 48X wages d) Permanent total disability benefit 56X wages e) Max scholarship benefits of IDR 174 Million for 2 children f) Temporary compensation for being unable to work 100% of the first 12 months' wages 50% of the next month until recovered *"any JKK benefits when they have a work accident there is a cost of transportation assistance from the scene to the hospital, yes assisted, Unlimited treatment and treatment has no limit according to medical indications, then when he is in a work accident there is a name if he can't work on a doctor's certificate, he can't work, there is a name for temporary compensation of not being able to work, so as long as he can't work because of a work accident he gets our compensation if the salary is 1,000,000, for example, twelve months he has to be treated, he can't work, yes, he gets 1,000,000 every month, right, right, Then, if the disability lacks function, if the disability is 56 times the salary, for example, 1,000,000 means that it can get 56,000,000 and the child can get a scholarship, imagine"* in an interview with Mr. Albert. 2) JKM (Death Insurance) The JKM (Death Insurance) program is given when the participant dies, not due to illness or work accident. The form of JKM benefits helps families with: a) Funeral expenses b) Death compensation c) Periodic compensation for 24 months d) Scholarship benefits of a maximum of Rp 174 million for 2 children *"if you die due to a work accident today, the list of payment of nuwun sewu contributions the next day dies due to a work accident is directly covered, for example, if 16,800 means 1,000,000 times 48 times salary 48,000,000 plus funeral expenses 10,000,000 plus periodic compensation for 2 years which is sent at once 12,000,000 72,000,000 plus his two children get scholarships from kindergarten to college"* in an interview with Mr. Albert. 3) JHT (Old Age Guarantee) The JHT (Old Age Guarantee) program is a lump sum cash benefit given to individuals who reach the age of 56 years, have a permanent total disability, pass away, quit their job (layoffs, resign and leave



Indonesia for good), or partial recruitment for workers with a minimum of 10 years of membership. The forms of JHT benefits are: a) Employee contributions, b) Results of JHT development. "There continue to be old-age security savings at BPJS Employment and such pension guarantees," in an interview with Mr. Albert.

**Price**, in an interview with Mr. Albert, Head of the BPJS Employment Office, explained that the BPJS Employment contribution for BPU is a minimum of IDR 16,800 per month for two programs, and IDR 36,800 per month for three programs:

*"Now the minimum payment for 2 programs is 16,800, if 3 programs add 20,000 to 16,800, the calculation is  $1,000,000 \times 1\%$  for Work Accident Insurance means 10,000, for Death Insurance the wage is only 6,800, if the Old Age Insurance is  $2\%$  of 1,000,000 means 20,000, it means  $16,800 + 20,000 = 36,800$  for BPU."*

The interview results show that BPJS Ketenagakerjaan Bantul's price strategy for the BPU (Non-Wage Recipient) segment is based on the assumed wage percentage of IDR 1,000,000 per month. The minimum payment for two programs (Work Accident Insurance and Death Insurance) is Rp16,800, and for three programs (plus Old Age Insurance) is Rp36,800. This strategy prioritizes affordable costs to ensure affordable social protection for independent workers. Mrs. Nur, a participant of BPJS Employment Bantul, in an interview, also admitted this:

*"In addition, the price is also affordable for me."*

**Promotion** is carried out through direct socialization, especially through PERISAI agents who approach the local community, as well as utilizing social media and WA blasting to remind the payment of contributions. In the author's interview with Mr. Albert, Head of the BPJS Employment Office: *"We conduct socialization, send reminders through WhatsApp blasting, and use PERISAI agents."*, *"We have Jamsostek Mobile (JMO), now there is information that the person can explore. We have a website that we provide, then we have Call 175, then there is Twitter (X), Facebook, and Instagram."*

Another opinion was also conveyed by Mbak Chris, who serves as the ARP of BPJS Employment Bantul: *"PERISAI is closer to the community, so it is more effective in reaching people around. However, the most effective is the support from government regulations that require BPU membership registration."*

Through PERISAI agents, Mr. Kus conducts promotions through the distribution of pamphlets and direct socialization, and often uses RT or group meetings to convey information. *"There are two ways, ma'am. First, we use pamphlets. Second, we immediately explained the program's benefits to the public, how to make a claim, and what must be prepared. We convey all of that directly."*

In an effort to increase BPU (Non-Wage Recipients) membership, BPJS Employment promotes BPU membership through direct socialization by PERISAI agents, social media, WhatsApp blasting, and community meetings. They also take advantage of the JMO application and government regulatory support to expand the promotion's reach (See Appendix 6).

**Distribution**, in an interview with Mr. Albert, Head of the BPJS Employment Office, explained that to make it easier to register and pay, BPJS Employment Bantul uses various channels, such as collaborating with PERISAI agents, banks, post offices, and digital channels such as the Jamsostek Mobile (JMO) application. *"We collaborate with BRILink, Agen46, BNI46, Post Office, and Pegadaian to make*

*registering and paying BPJS Ketenagakerjaan through their Smart Agents channels easier."*

Mbak Chris ARP of BPJS Ketenagakerjaan Bantul added another opinion. BPJS Ketenagakerjaan Bantul takes advantage of cooperation with local governments, related agencies, and PERISAI agents to reach people in rural areas. *"We are also collaborating with the Manpower Office and the DPRD to disseminate information. The DPRD helps by gathering people from its area. In addition, we are also active on social media for wider information, especially in Bantul, where we are collaborating with the Directorate of Agriculture and Urban Villages."*

The distribution strategy of BPJS Ketenagakerjaan Bantul aims to increase BPU (Non-Wage Recipient) membership by making it easier to register and pay through various channels, such as PERISAI agents, Banks, Post Offices, Pawnshops, and JMO applications. The strategy also involves collaboration with local governments and related agencies to reach the community, especially in rural areas.

**In an interview with Mr. Albert, Head of the BPJS Employment Office, People explained that PERISAI agents play an important role in recruiting and approaching BPU because they are directly connected to the local community and can provide information and assistance directly. PERISAI agents usually do direct sales. "However, PERISAI agents help a lot in acquisitions because they are close to the people in the village and local communities."**

Ms. Chris ARP of BPJS Employment Bantul added that PERISAI agents are at the forefront of socialization and recruitment of BPU participants, especially in rural areas. *"We are also working with PERISAI agents to acquire Non-Wage Recipient memberships."* BPJS Ketenagakerjaan Bantul, to increase BPU (Non-Wage Recipients) participation, implements a people strategy by focusing on the role of PERISAI agents. PERISAI agents are important in increasing BPU participation because they are directly connected to local communities, especially in rural areas, and act as the vanguard in socialization and recruitment of BPJS Employment participants.

**Process**, in an interview with Mr. Albert, Head of the BPJS Employment Office, explained that BPJS Employment implements an easy process with a mobile application, digital payment channels, and direct support from PERISAI agents to facilitate the registration and payment of contributions. *"We have a name, Jam-sostek Mobile application, almost the same as the JKN application."*

Meanwhile, Mbak Chris ARP BPJS Ketenagakerjaan Bantul added that the registration and membership maintenance process is done through a direct socialization approach, validation of participant data, and reminders to pay contributions. *"If we already have a system from the center, their cellphone numbers will be validated when participants register. Later, they will get information via SMS or WhatsApp about their protection. For example, if their protection is due to expire on August 31, they will receive a reminder to make a payment to keep their membership active."*

The service process is supported by the use of technology, including a special application that makes it easier for PERISAI agents to register and pay participants. In an interview with Mr. Kus, an agent of PERISAI BPJS Ketenagakerjaan Bantul. *"Yes, we also help with payment, because as a PERISAI agent, we have a special application from BPJS Ketenagakerjaan."*

From the participant side, Mrs. Nur added the experience of the process at BPJS Ketenagakerjaan Bantul: *"It's easy, just use your ID card, KK, phone number, and Email. So that's one thing."*

BPJS Ketenagakerjaan's process strategy in increasing BPU (Non-Wage Recipients) focuses on the use of technology, information systems, and PERISAI agents.

**Physical Evidence**, the BPJS Employment Bantul office is very accessible because it is located on the side of the South Ring Road. This office is also equipped with a large and tall pylon sign, making it easier for participants and prospective participants to find the location easily (See Appendix 6, in Figure 4. 14). In addition, BPJS Ketenagakerjaan Bantul provides a fairly large parking area, able to accommodate motorized vehicles and cars comfortably. The car parking area is also equipped with parking markings, so that vehicles can park regularly and efficiently (See Appendix 6, in Figure 4. 15). Before entering the service room, BPJS Ketenagakerjaan Bantul provides hand sanitizer to maintain hand hygiene, smoker bin to safely dispose of cigarette butts, as well as information about service operating hours at the entrance to make it easier for visitors to plan their visit (See Appendix 6, in Figure 4. 16). When entering the service room, visitors will be greeted by security officers (security guards) who ask about their needs. Next to the entrance, there are various brochures about membership to PU, BPU, Jakon, and other social security products. After that, visitors will be directed to fill out the form according to the constraints, then receive a queue number from the queue machine. This entire process will be assisted by security personnel, so that visitors can follow the procedure easily (See Appendix 6, in Figure 4. 17). The waiting room of BPJS Ketenagakerjaan Bantul is very comfortable, equipped with various facilities such as air conditioning that maintains room temperature, comfortable seats for waiting, free drinking water, and free Wi-Fi access that makes it easier for visitors to stay connected. In addition, this room is always kept clean, with a neat arrangement and a fragrant aroma that makes visitors comfortable while waiting for services (See Appendix 6, in Figure 4. 18). In the service room, there are several wall displays containing information about the JHT (Old Age Insurance), JP (Pension Insurance) and JKM (Death Insurance) insurance programs. In addition, there is also information about the JMO application, which makes it easier for participants to access services digitally, as well as service information that explains the expected service standards, so that visitors can understand and take advantage of all available services (See Appendix 6, in Figure 4. 19).

BPJS Ketenagakerjaan Bantul has effectively implemented a mix of physical evidence marketing strategies through various facilities and services provided. Strategic location, clear signage, ample parking area, and comfortable service and waiting rooms with various important information are all designed to enhance the visitor experience and facilitate access to services. This effort shows BPJS Ketenagakerjaan Bantul's commitment to providing efficient and quality services for participants and prospective participants.

Other physical evidence was found by the author from the results of an interview with Mrs. Nur, a BPJS Ketenagakerjaan participant, who had various experiences that her family and the surrounding community felt very helped and felt the benefits of the employment guarantee programs offered by BPJS Ketenagakerjaan

for BPU (Non-Wage Recipient) membership. *"If I don't exist, but my brother has experienced it. While working in a furniture factory, his leg was hit by a drill. And some of my neighbors have also been hit by iron shards in the eye and admitted to the hospital. My brother felt the benefits. There are also cases of the death of neighbors who also receive compensation. There are many benefits of BPJS Employment, and even new participants who have registered in good health will still get compensation if they pass away."*

BPJS Ketenagakerjaan Bantul provides comfortable and easily accessible physical facilities, such as spacious parking and air-conditioned waiting rooms, and makes it easier for participants to access complete information. Previous participants' experience also shows the real benefits of the BPJS Employment Guarantee program, which can increase the confidence of prospective new participants (Undang-Undang, 2011).

### **Brand Awareness of BPJS Ketenagakerjaan Bantul in Increasing the Number of BPU (Non-Wage Recipients) Membership**

The author conducted interviews with several related parties to determine the Brand Awareness level of BPJS Ketenagakerjaan Bantul. An interview was conducted with Mr. Albert, Head of the Bantul Employment BPJS Office: *"The challenge is that many BPUs are poorly educated and unfamiliar with technology."*

The author also conducted an interview with ARP BPJS Ketenagakerjaan Bantul Mbak Chris: *"For BPU, who are usually independent workers such as farmers or ranchers in rural areas, they are often not familiar with digital media. So, we continue to use PERISAI for socialization in these areas."*, *"The challenge is that many people do not understand that BPJS has two types: Employment and Health. Many still think it's enough to have just one."*

Mr. Kus, as an agent of PERISAI BPJS Ketenagakerjaan Bantul, also added: *"In addition, it is difficult to convince prospective participants because they often do not know the real benefits. Many people only know about BPJS Kesehatan and think it is the same as BPJS Ketenagakerjaan. This is the obstacle we face."*

The results of the interview show that there are still many challenges related to brand awareness, especially in the BPJS Ketenagakerjaan BPU (Non-Wage Recipient) participant segment, namely: 1) The number of participants and prospective participants who have a low level of education and are not familiar with technology, makes it difficult to recognize the BPJS Ketenagakerjaan brand. 2) Many people still do not understand the difference between BPJS Ketenagakerjaan and BPJS Kesehatan, which are often considered the same. 3) Difficulties in convincing prospective participants to join, because many are not aware of the benefits of BPJS Employment (Arianto, 2023; Aulia et al., 2023).

Based on the interviews conducted, the Brand Awareness of BPJS Ketenagakerjaan Bantul for the BPU (Non-Wage Recipient) segment is still at the Brand Recognition level according to David Aaker's (1991) model. This is because many people only recognize BPJS in general, but do not understand the difference between BPJS Ketenagakerjaan and BPJS Kesehatan, and are not aware of the specific benefits of the BPJS Ketenagakerjaan program.

### **PERISAI Agent of BPJS Employment Bantul in Increasing the Number of BPU Participation (Non-Wage Recipients)**

In an interview, Mr. Albert, Head of the BPJS Employment Office, explained that the PERISAI agent functions as a bridge between BPJS Employment and the community. They do direct sales and socialization to the community, and although only a small percentage of them sign up, their role is crucial in the acquisition. *"PERISAI agents help a lot in the acquisition because they are close to the people in the village and local communities."*

Ms. Chris ARP BPJS Employment Bantul also added in the interview that the most effective marketing method for BPU is a combination of direct socialization and the use of PERISAI agents. PERISAI agents have an advantage in terms of proximity to the local community, making it easier to reach and influence prospective participants. *"For the most effective, it is actually almost the same between socialization and SHIELDAI. However, PERISAI is closer to the community, so it is more effective in reaching people around."*

As a PERISAI agent in the interview, Mr. Kus also realized that the role of PERISAI agents has proven to be more effective in acquiring BPU participants because they can reach remote areas and communities that are difficult to reach by the BPJS Employment office directly. *"It seems to be more effective." "Because PERISAI is closer to the community than the office, which is limited and difficult to reach remote areas. So, BPJS Employment recruits PERISAI agents to reach far-flung areas."*

As a PERISAI agent, Mr. Kus also explained the duties of PERISAI agents in the interview: *"Yes, we provide education, socialization, continue to recruit us to become participants, and we continue to pay."*

The above statement is evidenced in an interview with Mr. Kus, a PERISAI BPJS Ketenagakerjaan agent who has acquired more than 1,000 participants during his time as a PERISAI agent. *"From the first year to the present year, yes, if the BPU is more than 1,000 people, you have more than 1,000 people."*

Implementing the "SHIELDAI" strategy of BPJS Ketenagakerjaan Bantul to increase the number of BPU (Non-Wage Recipients) membership shows significant results. PERISAI agents act as a bridge between BPJS Ketenagakerjaan and local communities, especially in remote areas. The success of this strategy can be seen from: 1) Proximity to the Community, PERISAI agents are more effective in reaching and influencing prospective participants in the local community because of their proximity to the community. 2) Socialization and Direct Education, a marketing method that combines direct socialization and the use of PERISAI agents, has proven effective in increasing BPU participation. 3) Participant Acquisition Achievements, PERISAI agents, such as Mr. Kus, managed to acquire more than 1000 participants, demonstrating the success of this strategy in achieving the membership target.

The results of the interview above show that PERISAI agents are an important element in the Bantul Employment BPJS strategy to increase the number of BPU (Non-Wage Recipients) members. The proximity of PERISAI agents to the community and a direct approach to socialization are key factors in success.

## CONCLUSION

This paper finds that PERISAI agents, as Middleman agents, to increase the number of participation in Non-Wage Earners (BPU) participants have shown quite effective results. Based on the results of interviews with interviews, it can be concluded that: 1) PERISAI agents contribute as *middleman agents* of BPJS Employment because they are a bridge between BPJS Employment and potential participants, especially in hard-to-reach areas. They convey information, facilitate registration, and provide administrative support with a personal and local approach. In this way, they effectively answer questions, overcome communication barriers, and build relationships between BPJS Employment and the community. Therefore, the contribution of PERISAI agents is important in increasing BPJS Employment brand awareness and the number of participants, especially in the BPU participant segment. 2) Brand awareness for prospective participants in the BPU segment is still at the *Brand Recognition level*, because many people only recognize BPJS in general, but do not understand the difference between BPJS Employment and BPJS Kesehatan, and are not aware of the specific benefits of the BPJS Employment program. 3) The increase in the number of BPU participants through PERISAI agents is quite effective. The role of PERISAI agents in bridging communication between BPJS Ketenagakerjaan and prospective participants, as well as in facilitating the registration process and providing administrative support, has contributed significantly to the increase in the number of BPU participants. The personal and local approach adopted by PERISAI agents allows them to better answer questions and overcome obstacles, thereby accelerating the acquisition process and increasing community engagement.

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