

BRAND ASSOCIATIONS OF BPJS KETENAGAKERJAAN IN THE IMPLEMENTATION OF SOCIAL SECURITY PROGRAMS

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ABSTRACT

The success of the BPJS Employment social security program is strongly influenced by public perceptions and trust in this institution. Perceptions of service quality, ease of access, and program benefits shape the image of BPJS Ketenagakerjaan and determine the level of trust and loyalty of participants. This study aims to identify and analyze the brand associations of BPJS Ketenagakerjaan from the community's perspective, with a focus on participants' understanding of the social security program. This research uses a qualitative approach with data obtained through surveys and in-depth interviews. The survey involved 1,250 respondents from 11 BPJS Ketenagakerjaan Regional Offices in various parts of Indonesia, while 100 respondents were selected for interviews to explore more detailed data. The results showed three types of BPJS Ketenagakerjaan brand associations, namely true, false, and negative associations. Correct associations reflect participants' understanding of program benefits, such as health and work accident insurance. However, there are false associations due to information distortion, as well as negative associations related to complaints about complicated procedures, inadequate services, and delays in benefits. As a solution, BPJS Ketenagakerjaan is expected to improve service quality, expand socialization, develop innovation, implement digitalization, and build collaboration to create positive brand associations. These steps aim to support the institution's image and strengthen public trust in the social security program.

KEYWORDS brand associations, BPJS Employment, social security program.



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INTRODUCTION

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BPJS Ketenagakerjaan is a government agency that has the main mandate to protect Indonesian workers from socio-economic risks through the implementation of social security programs. The five main programs run by BPJS Ketenagakerjaan include Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT), Pension Insurance (JP), and Job Loss Insurance (JKP) (Nurdiana & Yusrizal, 2023). To carry out this mandate, BPJS Ketenagakerjaan continues to expand its membership coverage to various segments of workers, including formal workers, informal workers, workers in the construction services sector, and Indonesian Migrant Workers (PMI). All social security offered by BPJS Ketenagakerjaan is organized in accordance with the mandate of Law Number 24 Year 2011, which is the legal basis for the agency's operations.

In terms of program benefits, of course, participants want optimal benefits and satisfying services when participants submit claims or experience risks at work. BPJS Ketenagakerjaan responds to this by providing several service channels to make it easier for participants to access information, register as participants, and claim the benefits of the programs they participate in. The ease of this service is believed to foster awareness and encourage the working community to become BPJS Ketenagakerjaan participants. Information about the programs run by BPJS Ketenagakerjaan, registration, and the claim process can be obtained by coming directly to the nearest branch office or through the website and other digital channels. One of them is the Jamsostek Mobile (JMO) application which can be used to access information related to program benefits, registration, checking JHT balances, and JHT claims (Wiranda & Fahlevi, 2022).

Efforts to provide easy and satisfying services are a priority for BPJS Ketenagakerjaan in building awareness of the working community of the importance of social protection. Because good service not only increases participant satisfaction but also encourages more workers to join BPJS Ketenagakerjaan (Prayoga, 2019). This initiative encourages BPJS Ketenagakerjaan's commitment to continue to adapt to the needs of participants and improve service quality in line with the development of technology and the expectations of the working community (Setiawan & Adi, 2023).

The ease of service provided by BPJS Ketenagakerjaan directly contributes to participants' perceptions and associations with the programs it offers. Based on the Brand Equity model developed by David Aaker, the perceptions formed in participants regarding the services and benefits of BPJS Ketenagakerjaan will greatly influence brand associations. Brand associations include various perceptions, experiences, or images formed in the minds of the public about a brand. In BPJS Ketenagakerjaan, this brand association reflects how the workforce assesses the quality, reliability, and benefits provided by the social security program managed by the agency (Inayati & Wahyuni, 2017).

Correct brand association occurs when participants immediately associate BPJS Ketenagakerjaan with labor protection programs, such as Work Accident Insurance, Old Age Insurance, or Job Loss Insurance. This indicates that BPJS Ketenagakerjaan's identity and mandate have been successfully understood and accepted by the public. Conversely, if participants do not immediately remember BPJS Ketenagakerjaan or instead associate it with other institutions, then the

association is considered inappropriate or wrong. In addition, negative perceptions can be formed if participants associate BPJS Ketenagakerjaan with bad experiences, such as complicated procedures, long waiting times, or dissatisfaction with services. This negative association can have an impact on the overall image of BPJS Ketenagakerjaan and affect the level of public trust in the programs run.

The entire process of searching for information, registering, and claiming the benefits of the BPJS Ketenagakerjaan program provides an important experience for its participants. If this experience consistently goes well, it will create a true and positive Brand Association. A positive Brand Association can increase participants' loyalty to the BPJS Ketenagakerjaan program, which in turn helps this institution maintain and expand workers' participation in social security (Lakshman & Faiz, 2021). Loyalty can also be measured through the sustainability of contribution payments by registered workers.

Currently, BPJS Ketenagakerjaan has around 39 million active participants who come from various social, economic, age, and educational backgrounds, and are spread throughout Indonesia. These participants, directly or indirectly, have different experiences related to their participation process in the Employment Social Security program. These experiences shape personal views and perceptions of BPJS Ketenagakerjaan's performance. Therefore, the Brand Association felt by participants is very important to be used as material for evaluation and strategic planning for BPJS Ketenagakerjaan and the government.

Previous research by Setiawan and Adi (2023), explored user perceptions of BPJS Employment services through the Jamsostek Mobile (JMO) application in the Banuspa area. The results showed that members were satisfied with the application and responded positively to the services provided. However, this study also recommends the need for wider socialization to increase the use of these applications by the community.

Another study by Maharani and Mandira (2022) highlighted that convenience and security have a major impact on participant satisfaction. They recommend that BPJS Ketenagakerjaan continue to develop digital services such as JMO to make them more accessible, responsive, and practical. In addition, they also suggested optimizing social media to provide a quick response to participants' needs, especially regarding data updates.

This research offers novelty by focusing on an in-depth analysis of the Brand Association felt by various segments of participants, whether positive, negative, or false. The aim is to obtain strategic information to improve BPJS Ketenagakerjaan brand management. From a better understanding of Brand Association, the results of this study are expected to contribute to the improvement of communication strategies and services carried out by BPJS Ketenagakerjaan. In addition, this research provides insights for stakeholders in formulating more effective policies to strengthen the success of social security programs in Indonesia.

RESEARCH METHOD

This research uses a qualitative method as its approach. The qualitative approach aims to obtain a deep understanding of a phenomenon through the collection and analysis of data that is not in the form of numbers, such as text, interviews, or observations (Aspers & Corte, 2019). Data collection in this study was carried out through a qualitative survey organized by BPJS Ketenagakerjaan in collaboration with a third party, namely PT Morrigan Services. The survey was conducted in 11 BPJS Ketenagakerjaan Regional Offices (Kanwil) spread across Indonesia with a total of 1,350 respondents. Survey respondents represent various stakeholder groups, including formal workers from various business scales, informal workers, employers, labor unions, community leaders, and central and local governments. Of the total respondents, 1,250 respondents collected data through surveys, while 100 respondents conducted in-depth interviews to obtain more detailed and in-depth data. The sampling method used was stratified random sampling, which allows structured sampling based on certain groups or categories, with the following details:

No	Kanwil	% Sample	n
1	Banten	6 %	83
2	Banuspa	6 %	78
3	DKI Jakarta	19 %	260
4	Jabar	13 %	174
5	Jateng dan DIY	11 %	148
6	Jatim	11 %	148
7	Kalimantan	8 %	106
8	Sulama	8 %	104
9	Sumbagsel	6 %	82
10	Sumbagut	6 %	84
11	Sumbariau	6 %	83
TOTAL		100 %	1.350

No	Respondent Type	% Sample	n
1	Wage Recipient	36 %	484
2	Company / Employer PIC	12 %	162
3	Non-wage earner (BPU)	18 %	242
4	Heirs	8 %	107
5	PU Candidate (Never Been a Participant)	10 %	135
6	BPU Candidate (Never Been a Participant)	10 %	139

7	Local Government	6 %	81
TOTAL		100 %	1.350

RESULT AND DISCUSSION

Brand association is a perception, thought, feeling, or image connected to a brand in the minds of consumers. Aaker (2010), as cited by Nugroho and Hidayati (2021), defines brand association as everything related in consumer memory to a brand. In the Theory of Reasoned Action (TRA), it is explained that a person tends to take an action if the action is seen as positive. In this case, brand loyalty is an action driven by brand association as one of the driving factors.

Then Keni (2019) added that brand association is a memory that appears in the minds of consumers about a brand. The stronger consumers' memories of a particular brand, the higher their experience in consuming that brand. Thus, brand association can be interpreted as memories stored in the minds of consumers that can encourage loyalty, including in visits to certain places. This shows that brand association has an important role in building positive experiences and consumer loyalty to a brand or place.

When someone has a positive brand association towards a brand, they will more easily remember information about the brand. In addition, consumers tend to feel that actions related to the brand are positive, which in turn can increase consumer loyalty to the brand. Brand association has an important role in the world of business and marketing because it helps create a brand image in the minds of consumers, influence their preferences, and shape purchasing decisions and customer loyalty (Yulianti, 2023). In relation to the BPJS Employment institution, brand association is formed through various experiences, information, and interactions experienced by participants and the wider community. This perception is based on how the programs offered by BPJS Employment are implemented and understood by the participants. Surveys and interviews are used to evaluate brand associations perceived by various participant segments.

The survey results show that words or phrases such as “safe,” “trusted,” “slow,” “bureaucracy,” and “benefits” were frequently used by respondents to describe BPJS Ketenagakerjaan. This finding indicates that while the organization is perceived to provide a sense of security and trust, there are also negative perceptions regarding slow processes and complicated bureaucracy. The words that emerged illustrate that BPJS Ketenagakerjaan's brand association is a combination of positive perceptions and challenges that need to be overcome to improve participants' image and loyalty to the institution.

Meanwhile, interviews with various segments of participants, including formal and informal workers, employers, labor unions, community leaders, and the government, provide deeper insights into BPJS Ketenagakerjaan's brand association. In in-depth interviews, participants associated this institution with the concept of job security, reliable social security, and as an institution that provides

protection for workers. These perceptions suggest that BPJS Ketenagakerjaan has a fairly strong position as a provider of security for the workforce and is considered to contribute to creating social stability. This reflects that the existence of BPJS Employment is recognized as important by the community, especially in providing protection against the risks faced by workers.

However, this perception also indicates a great responsibility for this institution to continue to improve services and ensure that the benefits received by participants are in line with expectations. By building consistently positive brand associations, BPJS Ketenagakerjaan can be more trusted by the wider community as an institution that truly cares and is able to provide reliable social security.

However, this perception also tends to vary depending on individual experience, type of work, and the level of knowledge of participants regarding the benefits and services provided by BPJS Ketenagakerjaan. Brand association relates to information stored in the customer's mind about a brand, which can be positive or negative, which is connected to consumer memory (Sucahyo, 2017). In BPJS Ketenagakerjaan, the analysis of brand associations shows that there are three types of associations identified based on interviews with various segments of participants, namely correct associations, wrong associations, and negative associations.

Correct associations reflect participants' good understanding of the BPJS Ketenagakerjaan program. Respondents who understand the benefits of this service clearly associate BPJS Ketenagakerjaan with tangible benefits, such as health protection, pension security, and work accident insurance. This view is in line with the main objective of the BPJS Ketenagakerjaan program to provide social protection for workers.

However, there are also incorrect associations, indicating a misunderstanding or distortion of information among participants. Some respondents, for example, assume that BPJS Ketenagakerjaan is only for formal workers, and feel that the benefits they receive are not worth the contributions paid. Such misconceptions can reduce participants' trust in the program.

In addition, the interviews also revealed negative associations. Some respondents complained about registration procedures that were considered complicated, inadequate services, and delays in benefit distribution. These findings are in line with research by Rani and Jalil (2022) who found that BPJS Ketenagakerjaan participants in Meulaboh Branch often lacked understanding of the benefits of these programs, felt confused in claiming or paying contributions, and faced long claim times. In fact, when participants consult with BPJS Ketenagakerjaan employees regarding payment of contributions, the explanations given are often difficult to understand.

The findings suggest that it is important for BPJS Ketenagakerjaan to formulate strategic initiatives to improve brand management, focusing on service improvement, technology utilization, and more effective socialization. Feedback from respondents through interviews provided valuable insights on weaknesses in BPJS Ketenagakerjaan's services as well as relevant suggestions for improvement.

Some of these include improving the quality of communication, using technology to simplify the registration and claims system, and providing more comprehensive information on program benefits.

To strengthen positive brand association, the first step is to improve service quality. Providing fast, easy, and transparent services can increase participant trust and satisfaction. Previous research shows that service quality has a positive and significant influence on brand image (Aisha & Kurnia, 2018; Agussalim & Ali, 2017). BPJS Ketenagakerjaan can improve its service quality by speeding up claim processing time, reducing the complexity of administrative procedures, and providing responsive and friendly customer service.

In addition to improving service quality, intensive socialization to the community is also an important step. Based on research by Rani and Jalil (2022), the lack of public knowledge about the BPJS Ketenagakerjaan program is a major obstacle that hinders participation and utilization of the program. Many people do not understand the benefits they have or are confused in utilizing the facilities provided. In fact, the name change from PT Jamsostek (Persero) to BPJS Ketenagakerjaan since January 1, 2014 is still not fully understood by the community. Therefore, BPJS Ketenagakerjaan needs to increase socialization efforts with a more creative and effective approach.

Socialization can be done through various channels, such as digital campaigns on social media, webinars, and public service announcements. Direct engagement with formal and informal worker communities is also important to raise awareness. BPJS Ketenagakerjaan can organize workshops, workplace information sessions, or collaboration with trade union organizations to provide a deeper understanding. In addition, providing easy-to-understand information materials, such as video tutorials, infographics, and brochures, can help reach various segments of society.

Furthermore, innovation is an important step that must be taken by BPJS Ketenagakerjaan to strengthen brand associations and improve the quality of service to the community. When providing public services, innovation is a form of adaptation to the development of information technology and the evolving needs of the community. Sufi and Prihati (2021) in Samudera and Pertiwi's research (2022) define public service innovation as new ideas or ideas, as well as modifications of existing services, which aim to increase service effectiveness and efficiency.

One of the relevant innovations to be implemented by BPJS Ketenagakerjaan is service digitalization. With digitalization, participants can access services more easily and quickly without having to come directly to the office. Putri (2024) states that digitalization is the latest innovation in public services that provides easy access for the community. BPJS Ketenagakerjaan can strengthen digital services, such as through the development of mobile applications, online portals, and chatbot features that can provide real-time information and solutions. This innovation not only increases participant satisfaction but also gives the impression of being modern and responsive to community needs.

In addition to innovation, collaboration is also an important key in strengthening BPJS Ketenagakerjaan brand associations. Collaboration with various parties, such as companies, local governments, and community organizations, can expand the reach of BPJS Ketenagakerjaan programs and create synergies in providing better services. For example, collaboration with local governments can facilitate program socialization to workers in the informal sector, while collaboration with companies can improve compliance in paying contributions and protecting workers.

So from these various efforts, it is hoped that BPJS Ketenagakerjaan will be able to create more positive brand associations while overcoming shortcomings and negative or wrong perceptions that have been attached. Brand associations play a very important role in building a good image and increasing public trust in this institution. With a dedication to continuously improve and strengthen its brand associations, BPJS Ketenagakerjaan has a great opportunity to build a more positive public perception. Ultimately, this strategy will help BPJS Ketenagakerjaan achieve its main goal, which is to provide comprehensive, reliable, and appropriate social protection for all workers in Indonesia.

CONCLUSION

BPJS Employment's brand association in the implementation of social security programs is formed through various experiences, information, and interactions experienced by participants and the general public. To evaluate the brand association of this institution, a survey and interviews with respondents were conducted. The survey results revealed that terms or phrases such as "safe," "trusted," "slow," "bureaucracy," and "benefits" are often used by respondents in describing BPJS Ketenagakerjaan. In addition, in-depth interviews identified three types of brand associations towards BPJS Ketenagakerjaan, namely true, false, and negative associations. Correct associations indicate participants' good understanding of the program's benefits, such as health insurance and work accidents. However, there are also incorrect associations stemming from misleading or incomplete information, as well as negative associations reflecting complaints about complicated procedures, inadequate service quality, and delays in benefit distribution. To overcome this, BPJS Ketenagakerjaan is expected to improve service quality, increase socialization of program benefits, and develop innovations in services. In addition, the application of more efficient digital technology and collaboration with various parties are also solutions to create more positive brand associations. These steps are expected to improve the institution's image and increase public confidence in the social security program.

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