

## MARKETING STRATEGIES IMPLEMENTED BY AGEN PERISAI OF BPJS KETENAGAKERJAAN IN BALI PROVINCE

I Nyoman Cakra Wibawa<sup>1</sup>, Gede Sri Darma<sup>2</sup>

Program Magister Manajemen, Undiknas Graduate School<sup>1,2</sup>

ARTICLE INFO	ABSTRACT
<p><b>Keywords:</b> Ketenagakerjaan, insurance, marketing, perisai agent, strategy</p>	<p>Perisai agent is an agency program of BPJS Ketenagakerjaan to educate and acquire BPJS Ketenagakerjaan members.. This research aimed at finding the obstacles faced by Perisai agents in educating and acquiring participants, the roles played by Perisai agents, and the strategies used for members education and acquisition. This research was a qualitative descriptive study using observation and interviews as data collection techniques. There were 10 informants involved in the interviews; 8 informants were Perisai agents in Denpasar, Badung, Gianyar, Bangli and Jembrana while 2 informants were management of the BPJS Ketenagakerjaan Denpasar and Badung. The results of data analysis showed that in carrying out education and acquisitions, Perisai agents encountered obstacles in the form of (1) the lack of information about BPJS Ketenagakerjaan, (2) the public does not understand the importance of job insurance, (3) the bad image of insurance in the eyes of the public, (4) members do not understand the claim process, (5) lack of ability to operate technology, and (6) the issue of corruption in the government. In conducting education and acquisitions, Perisai agents played roles, namely (1) educator, (2) assistant, (3) payment reminder, and (4) assist with claims. To carry out education and acquisition, several strategies were implemented, such as (1) using social media, (2) providing promos, (3) conducting mass outreach, (4) communicating via telephone, and (5) taking a personal approach.</p>
<p>E-mail: <a href="mailto:chakycak@gmail.com">chakycak@gmail.com</a></p>	<p>Copyright © 2023 Economic Journal. All rights reserved. is Licensed under a Creative Commons Attribution-NonCommercial 4.0 International License (CC BY-NC 4.0)</p>

### 1. INTRODUCTION

Badan Penyelenggara Jaminan Sosial (BPJS) is a government agency whose job is to provide social security protection for workers to overcome certain economic and social conditions by using a social insurance mechanism. Social security for workers has the aim of increasing the welfare of people who are working or can be said to be a guarantee for workers to receive things that are not desirable [1]. Judging from this statement, social security can help workers when facing unwanted things at work, such as termination of employment, work accidents, and so on. This shows that the ownership of social security for workers is important to do. Social security for workers is a form of protection against risks that may be obtained when carrying out obligations which can be in the form of care, compensation, and other forms [2].

As an organization for social security for workers, BPJS Ketenagakerjaan has a vision to realize reliable, sustainable and prosperous employment social security for all Indonesian workers. Indonesia has an extraordinary number of workers. The Indonesian Central Bureau of Statistics (2023) noted that as of August 2022, the number of workers in Indonesia was 135 296.71 thousand people or 94.14% of Indonesia's population. However, this number is very far from the number of workers who have social security or who are registered with BPJS Ketenagakerjaan. in 2022 there were 55.38 thousand participants [3]. The number of workers who have social security is very small when compared to the total number of workers in Indonesia.

To support the vision, mission, and the number of workers who have very low social security, BPJS Ketenagakerjaan is actively inviting workers, both in the formal and informal sectors, to become members of BPJS Ketenagakerjaan. This is done so that more and more workers in Indonesia have social security protection. In order to increase the number of membership, BPJS Ketenagakerjaan in 2018 launched a new program called agen perisai BPJS. Perisai is an abbreviation of Penggerak Jaminan Sosial Indonesia Indonesian Social Security Movement. The agen perisai is a new innovation for BPJS

*Marketing Strategies Implemented by Agen Perisai of BPJS Ketenagakerjaan in Bali Province. I Nyoman Cakra Wibawa, et.al*

Ketenagakerjaan in expanding the coverage of membership and employment social security. To run the agen perisai BPJS, BPJS Ketenagakerjaan recruits agents whose job is to socialize and disseminate information about BPJS Ketenagakerjaan programs to the public.

The presence of BPJS agents is considered capable of helping BPJS Ketenagakerjaan and workers to connect with one another. Workers often do not have the skills to register at BPJS Ketenagakerjaan so that Perisai agents can provide assistance or help participants to make payments. Perisai agents also help BPJS Ketenagakerjaan as an extension to reach workers in all corners of Indonesia. The presence of Shield agents was associated with being effective and successful in increasing the number of BPJS Ketenagakerjaan membership [4].

Based on preliminary observations made by the author, BPJS Ketenagakerjaan Bali also recruits Perisai agents to disseminate programs owned by BPJS Ketenagakerjaan. In 2018, BPJS Ketenagakerjaan Bali had 5 Perisai agents and with this number they were able to increase the number of participants by 8%. BPJS Ketenagakerjaan Bali, in 2022 partnered with Village Owned Enterprises (BUMDES) in Bali to become BPJS Perisai agents. Bumdes in Jembrana is one of the Bumdes which is very pro-active and productive in conducting outreach related to the BPJS Employment program so that by 2022, Bumdes Jembrana acquired 1,000 BPJS Employment participants. Based on the success of BPJS Ketenagakerjaan Perisai agents in Bali in acquiring BPJS Ketenagakerjaan Members, the strategy undertaken by Perisai agents in Bali Province is interesting for further analysis and research. Apart from that, BPJS Ketenagakerjaan Bali's move to partner with Bumdes is also an innovation in recruiting shield agents.

#### **Literature Review**

This research is underlined on two major theories related to marketing and the relationship between service providers and consumers. The theories underline the basis for conducting this research is the Marketing Communication Mix and PESTEL Analysis. Besides, this research is based on SWOT Analysis Theory.

#### **Marketing Communication Mix**

Marketing communication is communication that represents a company, or a brand with values, vision & mission, and other elements so as to be able to build good relationships and communication with consumers. Marketing communication provides a medium for companies to represent themselves to consumers which aims to stimulate the emergence of communication and relationships that ideally can lead to the buying process and close relationships between companies and consumers [5]. That indicates that companies need to do good marketing communication to help represent the brand well so that it leads to purchases.

Kotler & Armstrong (2011) said that marketing communications mix is a specific combination of instruments used for promotional activities by a company to build good relationships and communication with consumers [6]. The marketing communications mix theory uses various sources to carry out promotions so as to build good relationships and communication between companies and consumers. The use of these various media is expected to build strong relationships between companies and consumers from various media or platforms. The marketing communications mix consists of five important elements that can be used optimally and optimally in communicating with consumers.

1. Advertising  
Advertising is one of the media or elements in the marketing communications mix that can be used by companies in communicating brands to consumers.
2. Personal Selling  
Personal selling is a strategy to communicate with consumers personally.
3. Sales promotions  
Promotion is also one of the five elements included in the marketing communications mix which provides promotions to consumers.
4. Direct Marketing  
Direct marketing is direct communication between companies and consumers and potential customers via e-mail, telephone, and also short messages.
5. Public Relations

Public relations refer to various programs organized by companies to build relationships with consumers.

### PESTEL Analysis

PESTEL Analysis stands for Political, Economic, Social, Technological, Environmental and Legal. The PESTEL Analysis theory is commonly used to carry out analysis in the world of marketing and promotion. PESTEL Analysis has two main functions for a company [7]. The first function is to assist companies in identifying important factors that are currently happening in running a business and in reaching consumers. The second function is PESTEL Analysis to help companies predict situations or possibilities that will occur in the future. Analysis using PESTEL provides a comprehensive picture of the important elements in reaching consumers so that companies can determine the right strategy according to existing conditions and situations.

Kolios & Read (2013) further explains the six elements or factors contained in the PESTEL Analysis as follows.

1. Politics  
Political stability affects other aspects, such as economic, social, technological, environmental and legal.
2. Economics  
The per capita income factor is most often considered as an economic factor, although in some cases it is also considered as part of a social factor.
3. Social  
The social aspect consists of demographic structure, religious influence, national culture, education level, educational structure, and the like.
4. Technological  
Technology sub-aspects include the level of technological development, innovation, amortization, level of equipment flexibility, level of automation, technology motivation, rate of technological change, technology development strategy, existence and function of technology centres, as well as community literacy towards the use of technology.
5. Environment  
Environmental factors relate to circumstances and environmental conditions where consumers are.
6. Legal  
The legal aspect relates to laws and regulations that apply in a region or country.

### SWOT Analysis

SWOT analysis is a systematic identification of strategic factors to formulate a strategy [8]. SWOT analysis is said to be an analysis capable of identifying internal and external factors that influence a process or structure [9]. Based on the SWOT analysis definition, it can be said that SWOT analysis is an analysis that identifies internal and external factors to create new strategies to achieve goals. The strengths and weaknesses can be identified by conducting an in-depth analysis of the internal factors of a process while opportunities and threats are obtained by examining existing external factors [9].



This research focused on the strategies of Perisai agents in educating, acquiring, and maintaining the loyalty of BPJS Ketenagakerjaan membership in Bali. Several studies that have the same topic and are relevant have been carried out by several previous researchers. One of them is a study entitled Competence of Indonesian Social Security Driver (Perisai) in Increasing Participation at BPJS Employment Medan City Branch aimed to understand the competence of Perisai agents at BPJS Ketenagakerjaan in increasing BPJS Ketenagakerjaan membership [10]. This research used the Analytical Hierarchy Process (AHP). The results showed that PERISAI's creativity was the most influential competency in increasing the membership of the BPJS Ketenagakerjaan in the Medan City Branch. The results of this study become new information in conducting training for BPJS Ketenagakerjaan Perisai agents.

Research related to the role of promotion in increasing community participation in BPJS Employment *Peranan Promosi dalam Meningkatkan Keikutsertaan Masyarakat dalam Program Penyelenggaraan Jaminan Sosial Ketenagakerjaan Studi Kasus di BPJAMSOSTEK Kantor Cabang Palembang* [1]. The purpose of this study was to find out how the influence of promotion in order to increase community participation in the program of administering employment social security. The results of the study found that participants who took part in the BPJamsostek program only reached 2.3 million workers (27%) of the total number of potential workers reaching 8.5 million workers (across Sumbagsel), both Wage Recipients (PU), Non-Wage Recipients (BPU) and Construction Services (Jakon). Specifically for coverage share participation in the province of South Sumatra with details of 2,916,275 participants, and participation from a total of 7,952,597 in South Sumatra (this figure includes the provinces of South Sumatra, Lampung, Bengkulu, Jambi and Bangka Belitung).

## 2. METHOD

This research was designed as qualitative research. The selection of the research design was based on the formulation of the problem and research objectives which aim to explain and explore the phenomenon of shielding agents as an effort to increase participation of BPJS Ketenagakerjaan membership in Bali. This research took the setting at the Bali Denpasar Branch of BPJS Ketenagakerjaan, located on Jl. Hayam Wuruk No.143, Denpasar City, Bali. BPJS Ketenagakerjaan Bali Denpasar Branch.

The data used in this study were collected using two data collection techniques, namely direct observation, interviews. Informants involved in this research were 10 people consisting of 2 informants who are management at the Bali Denpasar Branch of BPJS Ketenagakerjaan and Badung Branch of BPJS Ketenagakerjaan. Data that has been collected through observation, interviews were analysed through three stages of analysis. The three stages of analysis were data reduction, data analysis, and drawing conclusions.

## 3. RESULT AND DISCUSSION

The results of the study found three findings related to the research objectives, namely the obstacles encountered by Perisai agents, the role of Perisai agents in education and acquisition of BPJS Ketenagakerjaan members, and the strategies implemented by Perisai agents in conducting education and acquisitions.

### Obstacles Encountered By Perisai Agents

The first focus of this research was the obstacles faced by Perisai agents in Bali in acquiring BPJS Ketenagakerjaan membersh. Perisai agents who became informants in this study came from Bangli, Jembrana, Gianyar, Denpasar and Badung. Each region has different community characteristics. However, based on the results of interviews with informants, the obstacles faced by Perisai agents can be said to be the same. The following are the obstacles faced by the informants in this study.

#### a. Information about BPJS Ketenagakerjaan has not been conveyed properly

The first obstacle encountered by Perisai agents in accepting membersh was that information about BPJS Ketenagakerjaan had not been conveyed properly and clearly to the public. There were still many people who do not know about BPJS Ketenagakerjaan. Currently, the public only knows about BPJS Kesehatan and does not have information about BPJS Ketenagakerjaan. The

community is also still confused about the differences between BPJS Kesehatan and BPJS Ketenagakerjaan so they are unable to differentiate between those two. Rejection was often obtained because of community confusion. The community thought that there is no need to have BPJS Ketenagakerjaan because they already have BPJS Kesehatan.

b. Lack of public understanding of the importance of job protection

The second obstacle encountered by all research informants was the lack of public understanding of the importance of job protection. Even though people already know and can differentiate between BPJS Kesehatan and BPJS Ketenagakerjaan, there are still many people who do not understand work safety insurance. People do not understand the importance of work safety insurance so that people tend to underestimate work safety insurance. Even people of productive age think that it is the parents with non-productive age who need BPJS Ketenagakerjaan more because it is related to old age security.

c. People's bad experiences with insurance

Another challenge or obstacle encountered by shield agents in acquiring members is the bad experience of the community with other insurance in the past. Some people refused to become BPJS Ketenagakerjaan members because they have had bad experiences, such as the difficulty of making insurance claims which they find difficult for the community. Because of this bad experience, people closed themselves off from other types of insurance.

d. People do not understand the claiming process in health facilities

The third challenge encountered by shield agents is that not all health facilities accept BPJS Ketenagakerjaan claims. Not all health facilities have regulations to accept BPJS Ketenagakerjaan claims. This challenge was experienced by informant 02 when helping BPJS Ketenagakerjaan members in making claims at health facilities.

e. Limited ability to use technology

Constraints or challenges do not only come from the process of educating and acquiring. Challenges are still faced when the community has become BPJS Ketenagakerjaan members. This is related to the ability of the community, especially the elderly who are unable to operate technology. This relates to the dues payment process which is actually easy to do using internet banking or m-banking, so the Perisai agents must provide guidance for the public when making contribution payments.

f. News about corrupt government

Another challenge encountered in the acquisition process was the news about the government committing corruption. The current state of corruption affects the intention and desire of the people to become BPJS Ketenagakerjaan members. Three informants said that the community questioned the dues that would be paid later.

### **The Role of Perisai Agents In Education And Acquisition Of BPJS Ketenagakerjaan Members**

In carrying out their duties Perisai agents have special roles from the education process to the BPJS Ketenagakerjaan claim process. The results of the data analysis found that the Perisai agents has four roles, namely as follows.

a. Perisai agents are educators

This role as an educator is carried out to foster and build awareness and understanding of the Indonesian people, especially the people in Bali, regarding work safety insurance and programs owned by Employment BPJS.

b. Perisai agents are the community assistants

Perisai agents also have a role as assistants who must be ready to assist the community in the process of registering BPJS Ketenagakerjaan members and assisting in other matters needed by the community. When the community is unable to operate the technology, the Perisai agents must assist the community to register.

c. The Perisai agents are reminder



The role of Perisai agents continues to remind BPJS Ketenagakerjaan members to make contribution payments. In addition, Perisai agents also need to help direct members to make payments using the payment channels that have been provided.

d. Perisai agents assist the community in claims

The final role is to assist the community in filing claims. The community will seek and ask for help from Perisai agents if the community wants to make claims out of their BPJS Ketenagakerjaan.

Looking at the roles carried out by Perisai agents, it can be seen that Perisai agents have a long and significant roles in BPJS Ketenagakerjaan membership. The first role starts from the process of approaching the target community, communicating with regional leaders or target communities, educating the community, assisting the community in registering, assisting the community in making payments, to assisting the community in making claims. This is in accordance with the results of found that the results showed that personal selling was carried out using the stages of prospecting, pre-approach, outreach, and demonstration, overcoming objections, closing and follow-up and maintenance [12]. These roles can lead to the loyalty of BPJS Ketenagakerjaan members because they provide comfort for BPJS Ketenagakerjaan members. The same thing was found that customer loyalty, especially millennials, was strongly influenced by the comfort felt by consumers [13].

### **The Strategies Implemented by Perisai Agents In Conducting Education And Acquisitions**

To make the process of education and acquisition of BPJS Ketenagakerjaan participants successful, Perisai agents who became informants for this study suggested that the informants applied or implemented various strategies. These strategies are classified according to the marketing communication mix theory put forward by Kotler & Armstrong (2011) which consists of five important elements that can be used optimally and maximally in communicating with consumers.

a. Advertising

Perisai agents who were involved in this study used advertisements to disseminate information about work safety insurance and BPJS Ketenagakerjaan. However, all informants agreed that Perisai agents did not use print or electronic media, especially radio, to advertise BPJS programs. Currently Perisai agents use social media and WhatsApp communication media to disseminate information about BPJS Employment programs. The social media used by Perisai agents are Facebook and Instagram. In these social media, Perisai agents upload acquisition photos and other related content. A research found that promotion through social media, especially Instagram, can increase people's brand awareness and can increase the desire to buy a product or service [14].

b. Personal Selling

Based on the results of data analysis, it was found that the Perisai agents who were informants in this study also carried out personal selling, but this strategy was not used frequently. This strategy is only used to handle certain cases.

c. Sales Promotions

The promo was given by informant 01 who gave a promo in the form of one month's free contribution for every three-month payment and 12 months' free contribution for 10 stakeholders in his working area.

*".....at the community level there are promos, for example 3 months pay 1 month." (informant 01, 07 July 2023)*

d. Direct Marketing

This strategy was also carried out by Perisai agents who were informants in this study. Perisai agents approach potential participants via WhatsApp or social media.

e. Public Relations

This strategy is often carried out by Perisai agents and BPJS Employment management in the Denpasar and Badung Branches. Public relations are done by organizing outreach to the public about the program.

*"When it comes to socialization, there are several things that are often done. The first goes directly to the community. The second thing that is often done is to go directly to the market via our mobile car. And other things in the communities." (Informant 10)*

Based on the results of direct observations and interviews with Perisai agents and BPJS Ketenagakerjaan management, analysis was also done to find the strengths, weaknesses, threats, and opportunities for BPJS Ketenagakerjaan programs. Analysis of strengths, weaknesses, threats and opportunities were developed into strategies that can later be implemented by Perisai agents in Bali. Analysis of the weaknesses and strengths of the BPJS Ketenagakerjaan program was obtained by analyzing the internal factors of the BPJS Ketenagakerjaan program and the program for participant acquisition. However, the analysis of threats and opportunities was analyzed by looking at and considering external factors that occur outside the BPJS Ketenagakerjaan program. The following is the result of a SWOT analysis of the BPJS Ketenagakerjaan program and the education and acquisition program for BPJS Ketenagakerjaan membership.

#### 1. The strengths of BPJS Ketenagakerjaan

The strength of the BPJS Ketenagakerjaan program was obtained by looking at and considering internal factors. The data used to analyze the strength of the BPJS Ketenagakerjaan program were obtained from direct observation and interviews with Perisai agents and BPJS Ketenagakerjaan management. Below are the strengths of the BPJS Ketenagakerjaan program.

- a. The BPJS Ketenagakerjaan program provides cheap contributions compared to similar insurances. These low contributions can be reached by the wider community and not only by people who have economic conditions or high incomes.
- b. The BPJS Ketenagakerjaan program provides many benefits for BPJS Ketenagakerjaan membership. The benefits received by the membership are many and even when compared to the contributions that must be paid by the community.
- c. The BPJS Ketenagakerjaan program can be trusted because it is a program of the government of the Republic of Indonesia and has been regulated by law. This can convince the public that the BPJS Ketenagakerjaan program has been guaranteed.

The strengths should be optimized to make the process of acquisition and education runs smoothly.

#### 2. The weaknesses of BPJS Ketenagakerjaan

Apart from the strengths possessed by the BPJS Ketenagakerjaan program, the BPJS Ketenagakerjaan program also has weaknesses that deserve attention so that the existing weaknesses can be minimized. The data used to analyze the weaknesses of the BPJS Ketenagakerjaan program were obtained from direct observation and interviews with Perisai agents and BPJS Ketenagakerjaan management. The BPJS Ketenagakerjaan program profile in PowerPoint form has not been spread evenly among Perisai agents. Based on the results of the interviews, there were agents who did not have a PowerPoint about the BPJS Ketenagakerjaan program, so they only used brochures. BPJS Ketenagakerjaan does not have many weaknesses, but these weaknesses need to be minimized so that the education and acquisition process is more optimal.

#### 3. The opportunities of BPJS Ketenagakerjaan

In addition to analyzing the strengths and weaknesses, the opportunities that are owned by BPJS Ketenagakerjaan also need to be studied. Opportunities owned by the BPJS Ketenagakerjaan program will help BPJS Ketenagakerjaan and Perisai agents to conduct education and acquisition of BPJS Ketenagakerjaan membership. Existing opportunities can be exploited by Perisai agents to acquire membership. An analysis of the opportunities for the BPJS Ketenagakerjaan program is obtained by examining the external factors surrounding the BPJS Ketenagakerjaan.

- a. Today more and more people are aware of the importance of work safety insurance. In the midst of the development of the era, people are increasingly open in their understanding of the benefits and the need to have work safety insurance.
- b. Currently, many people have received benefits from BPJS Ketenagakerjaan. This is proof that the BPJS Ketenagakerjaan program is a good and trusted program so that it can convince other people.

- c. The rapid development of technology has become an opportunity for BPJS Ketenagakerjaan to disseminate information about the BPJS Ketenagakerjaan program.

This opportunity needs to be optimally maximized by BPJS Ketenagakerjaan and Perisai agents to assist in educating and acquiring BPJS Ketenagakerjaan membership.

#### 4. The threats of BPJS Ketenagakerjaan

However, the BPJS Ketenagakerjaan program does not only have opportunities, the BPJS Ketenagakerjaan program also has threats. This threat should be anticipated by BPJS Ketenagakerjaan and Perisai agents so that all threats do not become obstacles in conducting education and acquisitions. An analysis of the threats to the BPJS Ketenagakerjaan program is obtained by examining the external factors surrounding the BPJS Ketenagakerjaan. The following are threats that exist and need to be anticipated by Perisai agents and BPJS Ketenagakerjaan management.

- a. The diverse demographics of Indonesian people, especially Bali, are related to ways of thinking, understanding, and ability to use technology. This diversity is a threat to Perisai agents in acquiring and educating the public.
- b. The emergence of a variety of insurance in the community so that it can be a threat to BPJS Ketenagakerjaan.

This threat needs to be anticipated so that it does not create an obstacle for Perisai agents and BPJS Ketenagakerjaan management.

The strengths, weaknesses, opportunities, and threats obtained from the SWOT analysis above can be used to generate new strategies. The strategy is produced by combining all components; strengths, weaknesses, opportunities and threats. So that strengths and opportunities can be maximized and optimized, while threats and weaknesses can be anticipated and minimized. The following are some strategies that can be developed using SWOT analysis.

	<b>Strengths</b>	<b>Weaknesses</b>
<b>Opportunities</b>	<ul style="list-style-type: none"> <li>a. Utilizing technology in doing education and acquisition of members of BPJS Ketenagakerjaan, such as using telephone, developing digital marketing media, and utilizing social media to disseminate the program of BPJS Ketenagakerjaan widely.</li> <li>b. Providing more testimonies, such as people who were successful in claiming the insurance and finding it was useful for them.</li> </ul>	<ul style="list-style-type: none"> <li>a. BPJS Ketenagakerjaan needs to use complete marketing media to all Perisai agents to help them educating and acquiring the members.</li> <li>b. Providing detail information on the BPJS Ketenagakerjaan programs on the social media of BPJS Ketenagakerjaan and Perisai agents.</li> </ul>
<b>Threats</b>	<ul style="list-style-type: none"> <li>a. Working with other partners, such as local banking and BUMDDES that can be accessed by the community who are not able to pay digitally.</li> <li>b. Perisai agents need to schedule to visit the community to help them in doing payment and claim.</li> <li>c. BPJS Ketenagakerjaan and Perisai agents need to maintain the communication and service to develop members' loyalty.</li> </ul>	<ul style="list-style-type: none"> <li>a. Doing a training for the Perisai agents to make them having good understanding and they are able to share the right information to the community.</li> </ul>

#### 4. CONCLUSION

Based on the results of data analysis and also the discussion of research results, the following conclusions can be drawn. In acquiring BPJS Ketenagakerjaan members, Perisai agents encountered certain obstacles, namely lack of information about BPJS Ketenagakerjaan in the community, lack of understanding and awareness of the community on the importance of occupational safety insurance, poor experience of the community with other insurance, lack of community skills in using technology, health facilities which are still limited who are willing to make claims, and a corrupt government reduces public



trust. Perisai agents have several roles in the education process as well as the acquisition of BPJS Health members, starting from the approach process to the payment and claim process. The role of the shield agent is as an educator, as an assistant to the community in registering, as a payment reminder, and to help the community make claims. To acquire BPJS Ketenagakerjaan members, Perisai agents apply several strategies, such as approaching influential leaders and figures, conducting mass socialization, providing promos, disseminating via social media, providing testimonials, and conducting word-of-mouth promotions.

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