



Implementation of Brand Image through Service Quality in PERISAI Agency Marketing Program

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Abstract

This research is a study that examines insurance service companies that have several products. This study aims to determine the application of brand image through service quality in PERISAI agency marketing. This study uses descriptive qualitative research methods and data collected through observation, interviews, company secondary data, and documentation. The analysis technique used is SWOT analysis. The results of this study indicate that the marketing strategy of the PERISAI program provides good benefits for the community (agents and participants). PERISAI was formed with the hope that workers can have access to services for the protection programs contained in BPJS Ketenagakerjaan. The programs contained in BPJS Ketenagakerjaan include death benefits (JKM), work accident insurance (JKK), old age security (JHT), and pension benefits (JP). This evaluation is carried out in order to increase the number of BPJS Ketenagakerjaan membership, especially in the field of non-wage recipient workers. This evaluation uses the theory of service quality with the concept of brand image which will be applied to the PERISAI marketing program at BPJS Ketenagakerjaan.

Keywords: marketing management; brand image; service quality; PERISAI; insurance

JEL Classification: M11; M31; M37



INTRODUCTION

An insurance company is a company that provides coverage for risks caused by loss, damage, costs incurred, or legal liability to policyholders due to an event that befalls the policyholder. The insurance company bears the risk, while the policyholder is the insured party. This coverage is in the form of reimbursing several funds for losses that occur. For the insured party to claim coverage, it is necessary to pay a certain amount of contributions every month with a nominal amount determined by the insurance company. The insurance industry has several types (products), including life insurance. This insurance includes Total and Permanent Disability (TPD) coverage, trauma insurance ("critical illness" or "recovery" insurance), and income protection (Arych & Darcy, 2020). The insurance industry sometimes runs smoothly, but it also faces various problems, one of which is the problem of customer loyalty, which grows in this era of abundant information. Customer loyalty in the insurance industry is a form of consumer trust in insurance guarantees so that consumers do not have the desire to use other insurance guarantees apart from the insurance used so far (Leiria et al., 2022). As times progress, digital marketing can open up a broader market so that consumers can see offers from other insurance companies that may be more attractive. Insurance companies must continue to develop themselves to increase customer confidence and maximize services and offers to increase customer satisfaction so that customers do not switch to other insurance companies.

Customer loyalty is one of most insurance companies' main challenges and priorities because product cancellation directly affects their profitability. There are many insurance industries in Indonesia; one example is InsurTech, an insurance company starting to adopt technology. The InsurTech company developed several business models to improve its contract and claims management processes, helping customers clearly understand where their premiums are going and how their premiums are structured. InsurTech's technology and innovation have helped reach all parts of the economy, especially lower-income and less-developed markets (Rawat et al., 2021), in the development of an increasingly modern era where people use the internet and technology daily. Technology development can make it easier for most customers to pay insurance premiums from home without coming to the insurance company. Increasingly, modern technology can also be a means to make it easier to carry out activities, such as transactions without cash or buying goods or products without having to come to the place where they are sold. Society only keeps up with the times; some people still do not use technology. Evidence from modern technology is artificial intelligence (AI), a machine or tool to simulate human intelligence. AI assists almost any business need in improving risk selection and pricing strategies.

BPJS Ketenagakerjaan is a legal entity that serves as a means of investment and insurance for workers throughout Indonesia who have a vision to realize reliable, sustainable, and prosperous social security for all Indonesian workers. There are four programs offered to workers, namely old age security (JHT), pension insurance (JP), work accident insurance (JKK), and death insurance (JM). Recipients and givers of BPJS Ketenagakerjaan contributions are divided into four groups, namely wage

workers (PU), non-wage workers (BPU), construction service workers (JAKON), and Indonesian migrant workers (PMI). The Company's internal environment in BPJS Ketenagakerjaan has financial resources, controllable human resources, technology, and marketing. BPJS Ketenagakerjaan faces four challenges identified by the directors: protection for the entire workforce, protection in the labor market in the industrial era 4.0, increasing the benefits, convenience, and speed of service, and increasing IT agility in data utilization and collaboration. The Company is improving service utilization by continuously upgrading the Jamsostek Mobile (J-Mob) application. Infrastructure will continue to be strengthened, and data quality and integration will be improved by implementing technology transitions. E-surveys will continue to be conducted periodically by agencies in each location to find out the level of satisfaction of participants with the services they have received and surveys to find out the Participant Satisfaction Index (Customer Satisfaction Index or CSI) (BPJS Ketenagakerjaan, 2023b).

The high number of workers in the informal sector and the low number of participants in BPJS Ketenagakerjaan make the Social Security Administering Body want to reach out to those who still need to be participants of BPJS Ketenagakerjaan. Issues of low compliance with social security policies, low understanding of the BPJS Ketenagakerjaan program itself, and disharmonious relations between institutions are the causes of the low number of BPJS Ketenagakerjaan participants. Starting in 2014, Indonesia has developed a scheme whereby every worker must have adequate protection in the event of risks related to the work environment, such as illness, work accidents, disability, death of the person who is responsible for family income, and loss of income due to several factors. The International Labor Organization states that social security is essential for workers and their families. BPJS is not only a safety net; social security also plays a role in reducing income inequality, poverty, and social vulnerability. BPJS Ketenagakerjaan has a PERISAI program, which was formed to facilitate the expansion of outreach to the community, especially BPU workers. This study aims to determine brand image application through service quality in PERISAI agency marketing.

METHOD

This study uses a descriptive qualitative research method. Descriptive qualitative research is a method used to explore or view social situations that will be thoroughly, broadly, and in-depth examined. This study uses a qualitative descriptive methodology as a data analysis method used when producing it. A qualitative descriptive research approach is used to investigate the surrounding environment, such as social problems that occur in society. According to Cresswell (2018), this is achieved by presenting a complete picture and providing all information in textual form from all known sources. Researchers will conduct research and produce reports based on field data obtained by researchers. This material is then compiled into a comprehensive report. This research requires two forms of information, namely primary and secondary data. Data collection methods used are interviews, observation, and documentation.

RESULTS AND DISCUSSION

Organizing social security programs is one of the responsibilities and obligations of the state, which is to protect workers to overcome certain socio-economic risks due to work relations by the conditions and financial capabilities of the state. Indonesia has developed a social security program based on funded social security, namely social security funded by participants and still limited to workers in the formal sector. BPJS Ketenagakerjaan, as a State Institution engaged in social security, owns and implements the social security law for workers. PT Jamsostek (Persero) was formed in 1947. This company went through a very long process, starting with Law No.33/1947 relating to Law No.2/1951 concerning work accidents, Minister of Labor Regulation (PMP) No. 48/1952 relating to PMP No.8/1956 concerning the arrangement of assistance for efforts to organize workers' health, PMP No. 15/1957 concerning the establishment of the Social Security Fund Foundation (YDJS), the enactment of Law No.14/1969 regarding the main subject of labor. PT Jamsostek then turned into a Public Legal Entity. PT Jamsostek (Persero), which has transformed into BPJS Ketenagakerjaan (Social Security Administrative Agency), is still entrusted with administering the workers' social security program, which includes JKK, JKM, and JHT. BPJS Ketenagakerjaan ran one new program on 1 July 2015, the Pension Guarantee, as maximum protection for Indonesian workers. BPJS Ketenagakerjaan, which realizes the magnitude and dignity of this responsibility, continues to improve competency in all services while developing various programs and benefits that workers and their families can directly enjoy. With an increasingly advanced implementation system, the BPJS Ketenagakerjaan program benefits workers and employers. It makes an essential contribution to increasing the nation's economic growth and the welfare of the Indonesian people. BPJS Ketenagakerjaan membership currently includes Wage Recipient Workers (PU), Non-Wage Recipient Workers (BPU), Construction Service Workers (JAKON), and Indonesian Migrant Workers (PMI). BPJS already has a membership of 50,919,000 registered workers, 30,660,901 active workers, and 725,829 active employers. However, it also contributes to increasing the nation's economic growth and the welfare of the Indonesian people (BPJS Ketenagakerjaan, 2023b).

Segmenting, Targeting, Positioning

BPJS Ketenagakerjaan uses demographic segmentation, which is grouping based on work. Some are the BPU, PU, JAKON, and PMI segments (BPJS Ketenagakerjaan, 2023e). The BPU segment is the market segment for people with informal or self-employed workers. The PU segment is the segmentation for informal workers who receive wages from their superiors. The JAKON segment is a market segmentation for people who work in construction services. The PMI segment is the market segmentation for Indonesians working abroad. The target market set by BPJS Ketenagakerjaan is workers from formal to informal workers. Formal workers, such as workers in villages, schools, and universities, receive wages (BPJS Ketenagakerjaan, 2023h). Informal workers are not wage earners or workers who work independently, such as traders, fishermen, or farmers.

Companies in positioning offer products in the form of social security services. The social security product offered is in the form of work accident insurance. The government created social security for the welfare of workers. This company was created by the government, which caused this company to have no competitors and become a leader in the insurance market. Offers with specified contributions and enormous benefits make this BPJS Ketenagakerjaan different from the others. The products offered include work accident insurance, death insurance, old age insurance, and pension insurance. This company offers work accident insurance without limitations for workers who have an accident while working. The company achieves a position as a leader in the market because nothing can compete with the products it offers (BPJS Ketenagakerjaan, 2023d).

Marketing Mix

This company has main products covering four programs, namely JKK (work accident insurance), JKM (death insurance), JHT (old age security), and JP (pension insurance). Wage recipient workers must register for at least three programs: JKK, JKM, and JHT. Non-wage recipient workers must register for at least two programs: JKK and JKM. The product level that is implemented first has a core benefit, namely BPJS Ketenagakerjaan, which has the main benefit of providing guarantees to workers. The second product level is essential products, namely the main products offered by BPJS Ketenagakerjaan, including Work Accident Insurance, Death Insurance, and Old Age Security programs. The third product level is additional products, namely the JAKON and JKP programs.

BPJS Ketenagakerjaan uses a pricing strategy named maximum market share to optimize market share. This low price can also make the product acceptable to consumers. The low price can be seen from the contributions paid, only IDR 12,553/month for two programs.

Table 1. Contribution Simulation

Wages	JKK	JKM	JHT		JP		Total Dues
	Company	Company	Company	Employee	Company	Employee	
	0.24%	0.30%	3.7%	2%	2.0%	1%	
IDR	IDR	IDR	IDR	IDR	IDR	IDR	IDR
2,342,780	5,579.47	6,974.34	86,016.86	46,495.60	46,495.60	23,247.80	214,809.67
	IDR 12,553.81		IDR 132,512.46		IDR 69,743.40		

Source: simulation of BPJS Ketenagakerjaan contribution (BPJS Ketenagakerjaan, 2023f).

Table 1 shows a simulation of the BPJS Ketenagakerjaan program contributions with the 2023 Yogyakarta City UMK. The contribution simulation is calculated based on the 2023 Yogyakarta UMK of IDR 2,342,780. Payment of JKK program contributions is 0.24% multiplied by wages of IDR 2,342,780, so for the JKK program, companies need to pay IDR 5,579.47, while for the JKM program, it is 0.3% multiplied by wages, so the contributions paid by companies are IDR 6,974.34. Workers registering for only 2 programs must pay around IDR 12,553.81 monthly. Companies that take part in the 3 programs need to pay IDR 145,006.27 per month, while companies that take part in the 4 programs need to pay IDR 214,809.67 per month.

The promotion strategy used by BPJS is direct marketing, which is carried out by visiting potential participants. BPJS Ketenagakerjaan also uses advertising strategies on internet media such as Instagram, YouTube, Facebook, and websites.

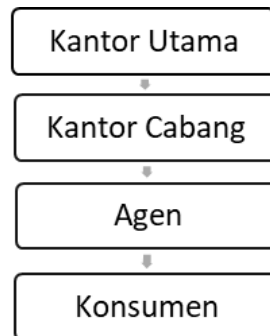


Figure 1. Distribution Channels

Figure 1 shows that this company's product distribution marketing strategy is to use a vertical distribution strategy starting from the head office. In the following process, the company gives directions to the branch office. The branch office will forward the instructions to the agent, and then the agent will pass them on to the potential participant. Employee guarantee products are offered through PERISAI agents scattered in various places. PERISAI itself is a partnership between companies and individuals. PERISAI agents must disseminate various information about BPJS Ketenagakerjaan products.

BPJS Ketenagakerjaan uses a training strategy through the Learning Center. The Learning Center is tasked with developing a curriculum that allows employees to learn. The Learning Center is the center for learning employees; in the Learning Center, there are several people whose job is to design employees to carry out training programs, etc. The first program, for example, is an introduction to BPJS Ketenagakerjaan membership, then later gives a module that contains BPJS Ketenagakerjaan. Employees are also taught how to explain BPJS Ketenagakerjaan programs readily accepted by the lower middle class, such as BPU workers, pedicab drivers, carrying workers, etc. The BPJS Ketenagakerjaan company uses a physical evidence strategy (BPJS Ketenagakerjaan, 2023a).

Strategy

This company's functional strategy uses a defense or a defensive strategy. Market leaders use this defense strategy to maintain their position. This company has a position as a leader or market leader, which must maintain its position as a leader. The company's position can be maintained by retaining customers through increasing customer satisfaction. Based on the 2021 program management report, there is a customer satisfaction level of 8.24%, with the realization of JHT claims of 1.05 days. The level of customer satisfaction can also be seen from the interview table below.

Table 2. Research Related Questions and Research Results

Laila	Divas
Are they satisfied with the programs at BPJS?	I am satisfied. I'm an admin and am starting to learn a little. Oh, the online system, the software system, and the applications used by the government are like this. The SIPP is relatively easy to use. Then, the people also respond fast; they are also not hard people. Overall, 98% are satisfied with BPJS Ketenagakerjaan services.
Apart from the company's demands to use BPJS, are there any personal reasons for using BPJS?	Yes, because I'm already working, and I've also received information that the status as an employee must be registered, and it's the one who registers the company. So, apart from work demands, this is also my right.
In addition to the services mentioned above. Were you satisfied with other services, like when you entered or after you finished dealing?	As for services other than on the 2nd floor, I am satisfied. The security guard was also friendly; as soon as we entered, we were immediately asked, "I'm sorry, sir, what do you need" and when we answered, we were immediately served. I like how they welcome the customer as a guest.
To your knowledge, disbursement of old age security or retirement security, according to you, is accessible or not. Moreover, what do you think about the JMO online application?	As for disbursing myself, I have never been, but I have also asked the person in charge of the company; the documents are not too complicated, and the disbursement can be done online. It can be scanned for these documents, and then you can wait for the process. As for the JMO application, it's easy to understand even though some say, "What's filled in? What are these questions?" But there is someone who can be contacted to ask questions. So, it's pretty easy to understand.
Are there any suggestions for improving BPJS?	Yes, at least if there is a person in charge, can action be taken by the person in charge who is more responsive. There should be at least 2 companies in charge. Every time they come, they go, or every time they call, they don't answer. So the person in charge is 2 people. Thank you, BPJS, I hope you will hear it.
Source: interview.	

The company uses a differentiation strategy, which shows that BPJS Ketenagakerjaan is different from other insurance companies. This company does not have a selection system, while other insurance companies do. This selection system usually determines the amount of benefits to be provided by private insurance companies. BPJS Ketenagakerjaan does not use this selection system, so allowances are given when BPJS Ketenagakerjaan participants experience work accidents until they recover. Each program also has different stipend conditions.

Table 3. SWOT Analysis

Strength	Weaknesses	Opportunity	Threats
Providing great benefits to society	Lack of public education on the importance of Jamsostek	There are still many people who have not been protected	Lack of central government outreach to the public about the importance of social security
Has technology that makes it easy for consumers	Lack of public awareness	Policies are issued directly by the government through laws	Community's negative perspective on BPJS TK
Source: BPJS Ketenagakerjaan SWOT analysis (BPJS Ketenagakerjaan, 2023g).			

Table 3 describes the SWOT analysis. The strengths are providing significant benefits to society and having technology that makes it easy for consumers. Weaknesses include a lack of public education on the importance of JAMSOSTEK and a need for public awareness. Opportunities are owned in the form that many people still need to be protected, and policies are issued directly by the government through laws. Threats are in the form of a lack of outreach by the central government to the community regarding the importance of JAMSOSTEK and the negative perspective of the community towards Ketenagakerjaan BPJS.

A marketing strategy is essential and has been implemented in the field to attract BPU participation. BPJS Ketenagakerjaan forms a PERISAI agency whose job is to educate, socialize, and provide an understanding of the BPJS Ketenagakerjaan program to people in village areas. The number of PERISAI in 2020 reached 4,694 people. The application of agency theory to corporate analysis is a basis for positive agency theory, which is the dominant concept of corporate governance. PERISAI is tasked with seeking participation in village areas and areas that are difficult to access. BPJS Ketenagakerjaan Yogyakarta works with related agencies such as the Office of Cooperatives and SMEs and the Yogyakarta Traders Association to attract BPU membership. However, the number of participants participating in BPJS Ketenagakerjaan still needs to be higher.

PERISAI agents must conduct outreach and education about the BPJS Ketenagakerjaan program to prospective participants, receive registration of prospective participants BPJS Ketenagakerjaan through the PERISAI application, make payment of participant contributions through the PERISAI application and proof of payment of contributions to participants, inform proof of participation to participants, if necessary a PERISAI agent represents the participant's participant card can print at the BPJS Ketenagakerjaan Branch Office, manage data and maintain continuity payment of follow-up contributions for participants who are assisted, and consult if participants ask for program explanations and administrative preparations when participants will claim benefits. The existence of a PERISAI agency has a significant role in BPJS Ketenagakerjaan because it can acquire wage-earning and non-wage workers. Acquisition incentive of IDR 10,000 per new participant who registers for 2 programs (JKK, JKM) and IDR 15. 000 per new participant who registers for 3 programs (JKK, JKM, JHT) is given when

acquiring 25 new workers monthly. It makes contribution incentives of 5% to 15% of total contribution receipts every month (maximum 5 years).

Service Quality

This program uses the servqual (Service Quality) theory. Servqual in the service industry is the presentation of a product or service according to the size that applies where the product is made, and the delivery is at least the same as what the customer wants and expects. Consumers see the most significant points from the quality of service provided by employees, such as employees who are always open to receiving complaints from customers, giving personal attention to customers, being always open, and understanding customers' specific needs. Improving service quality that needs more attention is the guarantee that employees have qualified knowledge to answer customer questions. Guarantees were given by employees to customers for the products sold in answering customer questions and employees consistently being polite to customers. The service quality variable significantly affects purchasing decisions, so all aspects of service quality need to be improved. The aspect that needs more attention is the guarantee aspect, which is that employees must have sufficient knowledge to answer customer needs.



Figure 2. Visualization of Service Quality Theory

Figure 2 shows that five elements belong to service quality. The five elements are 1.) reliability, which describes the company's ability to provide services accurately and be trusted by customers; 2.) assurance, which describes the company's ability to foster customer trust through how staff serves customers; 3.) the knowledge of customers; 4.) staff (tangible or natural), which describes how the company provides services to customers, such as providing complete facilities, office cleanliness, staff friendliness, and other things that can be seen directly by customers; and 5.) empathy, which describes how the company provides concern or empathy for customers.

Brand Image

This program also uses the concept of brand image, which is a relatively consistent perception in the long run, so it is challenging to form an image, and once an image is formed, it will be difficult to change it. The image formed must be clear and have brand advantages compared to other brands. Brand image formation is also influenced by consumer experience. The brand is an essential thing in marketing a product. Producers must be able to produce easily recognized brands

so consumers can never forget them with a good image, which then creates a brand image. Brand image is related to attitudes in the form of beliefs and preferences for a brand. Consumers who have a positive image of a brand will be more likely to make a purchase.



Figure 3. Brand Image Concept Visualization

Figure 3 shows several elements in the brand image. Brand image can be created from the values or values owned by the company. Companies also need a strategy to show an image that can attract customers. A unique and attractive logo can also grow a company's brand image. Create a coordinated image to determine what kind of brand image to create and how to spread the company's brand image to be seen by customers. Unique product design can also grow a brand image in customers' eyes. A good brand image also requires customer trust. Customer trust can also improve brand image because customers who believe in the company's products can attract other potential customers. A good reputation in customers' eyes can also foster a good brand image.

Good views given by consumers can improve the company's brand image. A better brand image will increase consumer confidence in the company. The better consumers identify companies, the better they identify the trust they get from companies (Zain & Marsasi, 2023). Properly disseminating information about the company to consumers will also create a good impression for consumers. Growing trust will increase consumer awareness and the purchasing power of the company. When BPJS Ketenagakerjaan succeeds in building a good brand image, consumers will be able to trust the company and be interested in becoming participants. This trust has increased the number of BPJS Ketenagakerjaan memberships. When PERISAI agents succeed in building a good brand image, it will increase membership in the BPU sector. It is pretty difficult for companies to increase BPU membership given the BPU segment, most of which are only MSMEs and independent businesses. People who enter the BPU segment are informal workers who still feel they do not need social security because they do not have employees. Many people still equate BPJS Ketenagakerjaan with BPJS Kesehatan.

Information about the company will be a consideration for consumers when deciding whether to use the service. Customer choice depends on brand preferences and consumer purchase intentions (Marsasi & Yuanita, 2023). The company must disseminate company information to potential participants. BPJS Ketenagakerjaan disseminates information regarding mandatory regulations for BPJS Ketenagakerjaan for workers according to laws passed by the government. BPJS

Ketenagakerjaan also provides information about the benefits participants will get if they are registered with BPJS Ketenagakerjaan. Participants will get benefits in the form of work accident insurance that can be disbursed when workers experience work accidents. Participants will also receive death security benefits when the worker dies in the form of scholarship compensation for the two workers' children who are left behind. Participants will also receive an old-age security, which can be disbursed when the worker reaches retirement age through old-age savings.

PERISAI

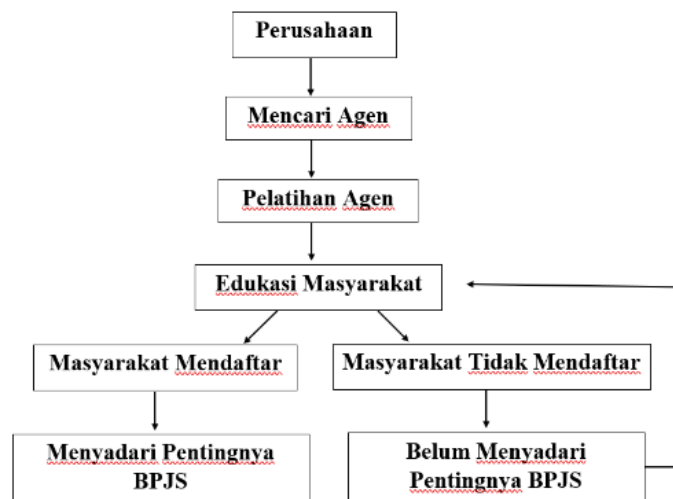


Figure 4. Implementation of the PERISAI Program

Figure 4 shows how the company implements the PERISAI agency program. First, the company must find an agent. The agent sought is a person who has a relationship or community. The relationship or community is like a trader community because many traders still need to be registered there. The traders will become the potential for the company. The company will provide training to registered agents. The company will explain the products offered and the benefits that can be obtained by registering as a BPJS Ketenagakerjaan participant, explaining the obligations of workers to be protected by BPJS Ketenagakerjaan. Agents who have received training can immediately go into the field to socialize about BPJS Ketenagakerjaan. Agents will explain the company's brand image to prospective participants individually or in groups. Agents are asked to build the trust of prospective participants in the company to foster buying interest. Prospective participants who have received socialization will reconsider whether they want to register. Prospective participants, when they understand the importance of BPJS Ketenagakerjaan, will decide to register as participants of BPJS Ketenagakerjaan, which indicates that the agent or company has succeeded in spreading a good brand image to prospective participants so that they can grow their trust in the company. If prospective participants still need to understand the importance of BPJS Ketenagakerjaan, then they will decide not to register as BPJS Ketenagakerjaan participants. Prospective participants who have yet to register will

be given education or socialization again. Agents must provide continuous counseling until all BPU workers are protected.

The PERISAI program has advantages in terms of its agents; companies, when looking for agents, always make sure whether they have relationships or communities, such as traders' communities and so on. Agents are also given training and taught how to market and input the data. The company also conducts agent evaluations every few months. Besides having advantages, this program also has disadvantages. This deficiency comes from the BPU workers themselves, where many BPU workers still need to be made aware of the importance of BPJS Ketenagakerjaan. The large number of BPU workers who do not understand BPJS Ketenagakerjaan indicates that the company has not succeeded in building an image that can foster the trust of potential participants.

The PERISAI program at the Yogyakarta BPJS Ketenagakerjaan office is led by Ms. Shofi, who has led this program for eight years. PERISAI has a vision to make social security administering bodies the pride of a trustworthy nation. The hope is also to have good governance and excel in operations and services provided. PERISAI also has a mission to protect and prosper all workers and their families, increase worker productivity and competitiveness, and support the development and independence of the national economy. PERISAI was formed to acquire all Indonesian workers, both wage earners (PU) and non-wage earners (BPU), and Micro, Small, and Medium Enterprises (MSMEs). Acquiring Indonesian workers is intended so that they join as members of BPJS Ketenagakerjaan and become involved as social security movers. This activity is also expected to open up new jobs.

PERISAI BPJS Ketenagakerjaan uses an agency system. The agent will later find and gather other members to be able to join him. Agents who have joined will also promote the work activities of this BPJS Ketenagakerjaan. Workers who have become members of PERISAI BPJS Ketenagakerjaan will later be given contributions. Contributions withdrawn will later be returned as social security. Agents from this work activity will later receive 7.5% of the dues of members who have become their mentors. This activity is also expected to open up new jobs. PERISAI BPJS Ketenagakerjaan uses an agency system. The agent will later find and gather other members to be able to join him. Agents who have joined will also promote the work activities of this BPJS Ketenagakerjaan. Workers who have become members of PERISAI BPJS Ketenagakerjaan will later be given contributions. Contributions withdrawn will later be returned as social security. Agents from this work activity will later receive 7.5% of the dues of members who have become their mentors. Agents who have joined will also promote the work activities of this BPJS Ketenagakerjaan. Workers who have become members of PERISAI BPJS Ketenagakerjaan will later be given contributions. Contributions withdrawn will later be returned as social security. Workers who have become members of PERISAI BPJS Ketenagakerjaan will later be given contributions. Contributions withdrawn will later be returned as social security. Agents from this work activity will later receive 7.5% of the dues of members who have become their mentors (BPJS Ketenagakerjaan, 2023c).

Brand Ambassadors

Table 4. Implementation of Marketing Programs using Brand Ambassadors

Aspect	Information
Objective	Long-term goal: Increase BPJS Ketenagakerjaan membership Short-term goal: attract public interest
Time Period	1 year
Person responsible	Head of Participation (KPS)
Activity	1. Choose a potential brand ambassador 2. Ensuring that public figures are professional in their work 3. Consider the platform to be used 4. Ensuring the BA understands product marketing 5. Monitoring the influence exerted by BA on the company
Target	Non-Wage Recipient Workers and MSMEs
output	<i>Brand Image</i> companies increase, then increase public trust and increase the number of BPJS Ketenagakerjaan membership.

Table 4 shows the managerial steps for implementing brand ambassador. The long-term goal of implementing brand ambassador is to increase the number of BPJS Ketenagakerjaan members. The short-term goal is to attract people's interest. This program will be implemented within one year. The person in charge who will be responsible for this program is the head of the membership sector. The first step that needs to be taken is to choose a potential brand ambassador. The next step is ensuring that the public figure is professional. The third step is then to consider what platform will be used by the brand ambassador to promote the company. The next and most crucial step is to ensure that the brand ambassador is very knowledgeable about the product to be marketed. The last step is that the company must monitor the influence exerted by the BA on the company after the brand ambassador starts marketing its products. The target of this program is Non-Wage Workers and MSMEs. The output of this program is that the company's brand image increases, which then increases public trust and the number of BPJS Ketenagakerjaan members.

e-WOM

Table 5. Implementation of Marketing Programs using e-WOM

Aspect	Information
Objective	Long-term goal: Increase BPJS Ketenagakerjaan membership Short-term goal: increase public trust
Time Period	1 year
Person responsible	Head of Participation (KPS)
Activity	1. Providing the Best Service 2. Create a special area to accommodate feedback 3. Ask participants to write down the feedback 4. Create a campaign about the stall
Target	Non-Wage Recipient Workers or MSMEs
output	<i>Brand Image</i> increase, then increase public trust and increase the number of BPJS Ketenagakerjaan membership.

Table 5 shows the managerial steps for implementing e-WOM (electronic Word of Mouth). The long-term goal of implementing e-WOM is to increase the number of BPJS Ketenagakerjaan members. The short-term goal is to increase public trust. This program will be implemented within one year. The person in charge who will be responsible for this program is the head of the membership sector. The first step must be to provide the best service to the participants. The next step is to create a unique booth to accommodate participant feedback or reviews. The next step is asking participants to write feedback or reviews about products, BPJS Ketenagakerjaan services, and PERISAI agent services. The final step is to create a campaign or ask the brand ambassador to inform the public about the new features on the BPJS Ketenagakerjaan website so they can see reviews from BPJS Ketenagakerjaan participants, which are likely to increase the brand image in the minds of potential participants and generate trust which ends with an interest in becoming a participant BPJS Ketenagakerjaan.

CONCLUSION

This research evaluated the existing program at BPJS Ketenagakerjaan, namely PERISAI. The PERISAI Agency Program was formed to assist companies in educating, socializing, and providing the public with an understanding of the programs offered by BPJS Ketenagakerjaan. PERISAI is tasked with seeking participation in village areas and areas that are difficult to access. PERISAI was formed due to the high number of workers in the informal sector while the low number of participants in BPJS Ketenagakerjaan. In order to increase BPJS Ketenagakerjaan membership, researchers suggest using brand ambassadors and electronic word of mouth strategies to increase brand image. Researchers suggest Raffi Ahmad and Nagita Slavina as brand ambassadors because they are public figures that Indonesian people widely know. They also have a huge number of fans, so they are expected to increase the company's brand image and motivate many people to register as BPJS Ketenagakerjaan participants and motivate the public to join PERISAI so that they can help spread information about BPJS Ketenagakerjaan. Researchers also suggest using the e-WOM strategy or electronic word of mouth by adding a new feature on the BPJS Ketenagakerjaan website, which contains participant feedback on using BPJS Ketenagakerjaan products and services/PERISAI agent services.

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