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## ANALYSIS OF STRATEGY 345 AS AN EFFORT TO ACHIEVE PARTICIPATION TARGETS IN BPJS KETENAGAKERJAAN

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### ABSTRACT

#### KEYWORDS

Marketing Strategy,  
Strategy 345, BPJS  
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*BPJS Ketenagakerjaan has the task and function of administering Employment Social Security through 5 Employment Social Security Programs, namely Employment Injury Insurance Program (EII), Death Benefit Program (DB), Old-Age Benefit Program (OAB), Pension Benefit Program (PB), and Unemployment Insurance Program (UI). The aim of this research is to analyze 345 strategies in an effort to achieve the target of membership in BPJS Ketenagakerjaan. This study used qualitative research methods. The data collection technique in this research is a literature study obtained from Google Scholar and internal research carried out internally at BPJS Ketenagakerjaan. The collected data was analyzed in three stages: data reduction, data presentation, and drawing conclusions. The research results show that the 345 strategy is the right strategy to increase membership with 3 main programs, namely retention, intensification, and expansion, with 4 focuses, namely village ecosystems, market ecosystems, e-commerce and SMEs, and vulnerable workers through 5 engines, namely agency systems, figures, supply chain, auto debit, compliance, and positive supervision. This strategy can increase public awareness, increase coverage, or increase BPJS Ketenagakerjaan participation regarding the benefits of the EII, DB, OAB, PB, and UI programs, as well as increase BPJS Ketenagakerjaan program participants.*

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### INTRODUCTION

The BPJS Ketenagakerjaan is a legal institution established to provide social security to all workers in Indonesia. Its primary function is to offer protection against specific social and economic risks experienced by both formal and informal workers (Nurdiana & Yusrizal, 2023). BPJS Ketenagakerjaan has the task and function of organizing Employment Social Security through five programs: Employment Injury Insurance Program (EII), Death Benefit Program (DB), Old-Age Benefit Program (OAB), Pension Benefit Program (PB), and Unemployment Insurance Program (UI) (Indarwati, 2022).

Beneficiaries of BPJS Ketenagakerjaan include those registered as participants in the program. There are four groups involved in the payment of contributions and beneficiaries in BPJS Ketenagakerjaan: wage-receiving workers (PU), non-wage-receiving workers (BPU), workers in the construction service sector (JAKON), and Indonesian migrant workers (PMI).

BPJS Ketenagakerjaan reported a decrease of 4.4 million participants in their Social Security Program in August 2021. This decline was due to the impact of the COVID-19 pandemic that has affected Indonesia and the world for over the past year. Zainudin, the Director of Membership at BPJS Ketenagakerjaan, stated that the pandemic has influenced the

performance of companies and resulted in 15.7 million workers experiencing reduced working hours, with a significant number facing Termination of Employment (PHK) (CNN Indonesia, 2021).

Based on these issues, BPJS Ketenagakerjaan needs to address the decline in participation promptly, and one crucial aspect in managing this is the field of "Marketing." Marketing is essential for both product and service companies to sustain their business. It directly involves consumers, making it a vital aspect of company activities.

To overcome the decrease in participation, BPJS Ketenagakerjaan needs to implement various marketing strategies, including the 345 strategy. The 345 strategy aims to achieve 3 main strategies, 4 focuses, and 5 engines in sustainable growth efforts, especially for informal workers and small and micro enterprises. With the 345 strategy, it is hoped that BPJS Ketenagakerjaan participation will increase, considering it is an obligation for workers, and the decline in BPJS Ketenagakerjaan participation can be overcome.

According to a previous study by Wibawa & Darma, (2023) on the marketing strategy applied by BPJS Ketenagakerjaan shield agents in Bali Province, the research showed challenges in education and acquisition, such as lack of information about BPJS Ketenagakerjaan, public misunderstanding of the importance of employment insurance, negative insurance image, lack of understanding of the claims process, limited technology skills, and government corruption issues. Shield agents play roles as educators, companions, payment reminders, and assist in the claims process.

Another study by Mayori & Narundana, (2021) indicates that the implemented strategy involves collaboration with the government to create opportunities for improving the quality of social security programs. BPJS Ketenagakerjaan can collaborate with government agencies to run pension insurance programs and maintain pension insurance programs for workers.

The novelty of this research lies in the type of strategy, namely the 345 strategy, which has not been previously studied. This research provides valuable insights for BPJS Ketenagakerjaan in redesigning their implementation strategy. The implication is the need for more detailed and adaptive guidelines for each region in the strategy implementation. The research's objective is to analyze the 345 strategy as an effort to achieve participation targets in BPJS Ketenagakerjaan.

## RESEARCH METHOD

This research employs a qualitative research method. Sugiyono, (2018) states that qualitative research is an approach grounded in philosophy, used to investigate within a scientific framework (experiment), where the researcher becomes the instrument. The data collection and analysis techniques in this method emphasize meaning rather than quantity. The data collection technique in this study is a literature review obtained from Google Scholar and research conducted internally at BPJS Employment. The collected data is analyzed through three stages: data reduction, data presentation, and drawing conclusions.

## RESULTS AND DISCUSSION

In Indonesia, there are two social security programs provided by the government, namely BPJS Kesehatan (Healthcare) and BPJS Ketenagakerjaan (Employment). BPJS administers 5 programs: Employment Injury Insurance Program (EII), Death Benefit Program (DB), Old-Age Benefit Program (OAB), Pension Benefit Program (PB), and Unemployment Insurance Program (UI).

The Law No. 24 of 2011 on Social Security Organizing Bodies regulates the obligation of companies to provide social security to workers by enrolling them in the BPJS

Ketenagakerjaan program. The law also specifies the registration procedures and requirements for employers and workers. Additionally, detailed registration procedures are outlined in derivative regulations. According to the BPJS Ketenagakerjaan law, companies with 10 or more employees or a total monthly wage payment of IDR 1 million must enroll every worker in the BPJS Ketenagakerjaan program. The payment of BPJS Ketenagakerjaan contributions for employees is the responsibility of the company (Farhansyah, 2023).

Based on BPS (Statistics Indonesia) publication in November 2021, the workforce in August 2021 was 140.15 million people, an increase of 1.93 million from August 2020. The percentage of workers in the informal sector was 59.45%, totaling 77.91 million people, a decrease of 1.02% from August 2020. The open unemployment rate in August 2021 was 6.49%, a decrease from 7.07% in August 2020. In light of economic growth, BPJAMSOSTEK (now BPJS Ketenagakerjaan) was tasked by the government to protect 70 million active participants by 2026. To achieve this target, BPJAMSOSTEK formulated a strategy:

1. First, explore partnerships and collaborations with central and local governments.
2. Second, partnerships with employers' associations, other communities, and exploring existing employer sectors, including reviewing compliance as well as the ecosystem and supply chain of participating companies.
3. Third, BPJAMSOSTEK continues to simplify the registration and payment process through the JMO application and agency cooperation schemes, including launching New UShield to increase participant acquisition. (Consulting, 2023)

The responsibility of BPJS Ketenagakerjaan in providing protection to workers is significant. This is the responsibility of the state, regulated through several laws, namely Law Number 40 of 2004 concerning the National Social Security System (SJSN), Law Number 24 of 2011 concerning Social Security Organizing Bodies (BPJS), and Presidential Regulation Number 25 of 2020 concerning the Governance of Social Security Organizing Bodies. All these regulations provide a clear mandate to BPJS Ketenagakerjaan to implement employment social security with the aim of realizing welfare and enhancing the competitiveness and productivity of workers (Bahri, 2023).

BPJS Ketenagakerjaan must ensure that participants feel secure about the protection benefits provided when they are actively working or when they are no longer productive, along with their families. Additionally, efforts to expand participation are a focus, even though the country is not entirely welfare-based, with the hope that every worker, whether formally or informally employed, can become a participant in BPJS Ketenagakerjaan with the right to social protection. To achieve protection for 70 million workers by 2026, a significant challenge faced by BPJS Ketenagakerjaan lies in a stronger marketing strategy to optimize membership expansion (Ketenagakerjaan, 2016).

Marketing strategy refers to the description of how a brand or product achieves its goals. According to Ulyah, (2016), marketing strategy is a series of marketing programs designed to dominate and retain target market segments. This can be understood as the primary instrument applied by a company to achieve its goals. Marketing strategy determines the components of the marketing mix. The marketing mix is a marketing tool used by companies to reach their target markets, including price, promotion, distribution, and product. Thus, the marketing mix can be considered as marketing elements managed by the company to achieve its goals in the target market, consisting of the "4P" concept (Sinuhaji & Novita, 2022).

The goal of companies in marketing strategy is to influence consumers to choose and purchase products or services offered by the company when consumers need them (Pratiwi & Suriani, 2017). Before engaging in marketing activities, companies must understand consumer

behavior. In marketing practice, consumer behavior is influenced by the following factors. (Nawawi, 2017):

1. Cultural factors
2. Social factors
3. Personal Factors
4. Psychological factors

Consumer satisfaction is only achieved when consumers are satisfied with the services they receive (Sinurat, 2018). Consumer satisfaction is the emotional state felt by customers after comparing what they receive with their expectations (Mohammad, 2022). Assessing customer satisfaction and raising their expectations can result in loyal customers. If what consumers receive is in line with expectations, then they will feel satisfied (Sumartini & Tias, 2019).

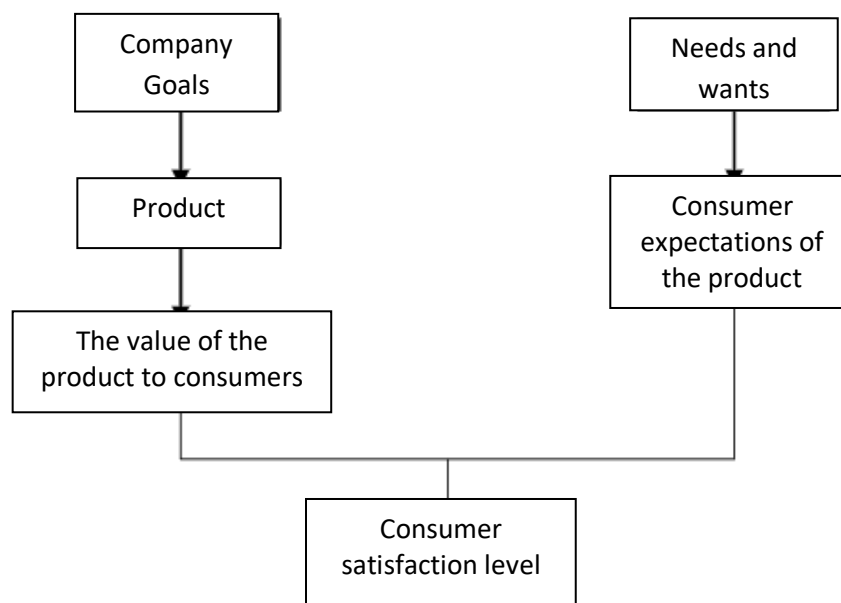


Figure 1. Consumer Satisfaction Concept  
Source: (Sinurat, 2018)

BPJS Ketenagakerjaan is an institution that organizes labor social security programs established by the Indonesian government. BPJS Ketenagakerjaan has an important role in providing social protection for workers in Indonesia. Currently, BPJS Ketenagakerjaan has no direct competitors because it is the only institution that provides social security programs for workers in Indonesia. Therefore, BPJS Ketenagakerjaan is the main choice for companies and workers to fulfill social obligations and protect themselves from risks that may occur in the workplace. In an effort to achieve this goal, BPJS Employment implements Strategy 345 to the level of pioneer branch offices. Strategy 345 is an approach designed to achieve three main strategies in BPJS Ketenagakerjaan, 4 focuses on using 5 engines to increase the sustainable growth of informal & small and micro scale workers depicted in the following graph:

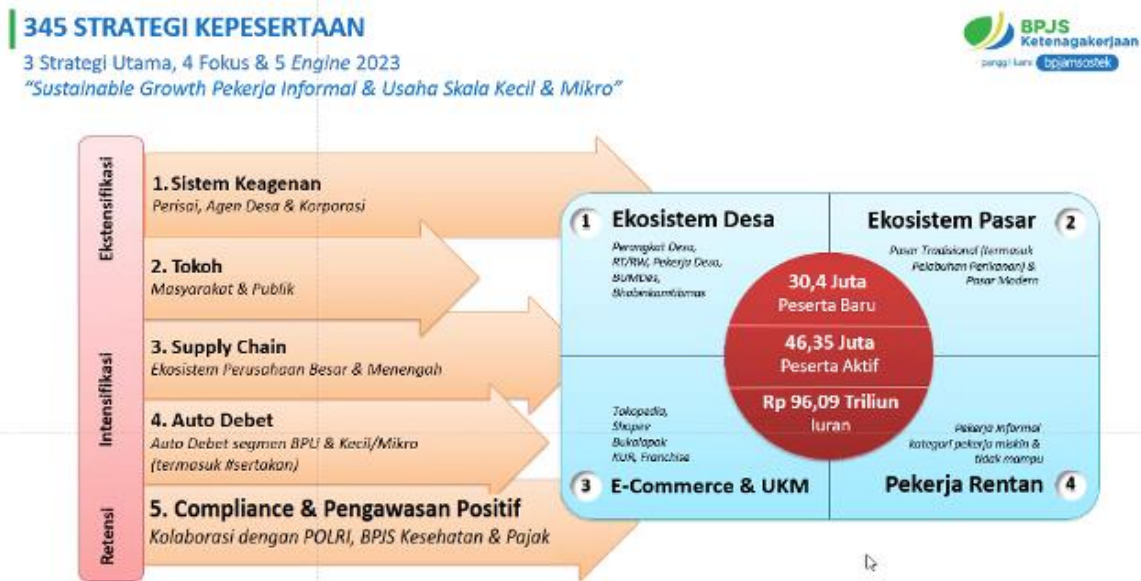


Figure 2. 345 Strategy (2023 Target)

In figure 2, the 345 strategy is depicted as the target for the year, using an approach that incorporates three main strategies: retention, intensification, and extension, with the goal of achieving specific targets, including the number of new participants, the number of active participants, and the total collected contributions, as outlined below:

#### 1. Retention

Retention is the company's ability to maintain its resources to sustain loyalty to the services provided. In the BPJS Employment system, this strategy focuses on retaining the number of participants already involved to keep them active in existing programs. In this strategy, BPJS Employment provides social security for workers, which is protection for workers in the form of financial benefits as a substitute for lost or reduced income and services due to events or conditions experienced by workers, such as work accidents, old age, and death.

#### 2. Intensification

Intensification is an effort to increase results or make something more intense in its implementation (Hidayati et al., 2019). In the intensification strategy, efforts are made to increase the involvement and contribution of registered participants by expanding the services or benefits provided to them.

#### 3. Ekstensifikasi

Extension is an effort used to improve the results of a program that has been implemented (Rahmi, 2013). The focus of the extension carried out by BPJS Employment is to attract more new participants to join the offered program. This strategy has specific targets, including obtaining 30.4 million new participants, increasing the number of active participants to 46.35 million, and achieving a total contribution of Rp96.09 trillion.

The strategy focuses efforts on four specific areas: village ecosystems, market ecosystems, e-commerce & SMEs, and vulnerable workers. To support these efforts, five engines are utilized: agency system, figures, supply chain, auto-debit, and compliance & positive supervision. These engines play a crucial role in realizing the formulated strategies, involving various aspects such as management, distribution networks, partnerships, and strict monitoring and supervision to ensure that the program runs according to the set targets and rules.



The implementation of the 345 strategy is carried out in all business sectors in Indonesia. BPJS Employment has various strategies for the Small and Medium Enterprises (SME) program, Non-Wage Recipients (BPU) program, and the Agency Program, outlined as follows:

1) SME

The 345 strategy implemented by BPJS Employment aims to expand participant coverage, especially for Small and Medium Enterprises (SME), using various approaches, one of which is targeting SMEs through various channels such as traditional markets, e-commerce platforms, cooperatives, and franchises. BPJS Employment for SMEs ensures that employees will receive benefits when risks occur while working. This approach involves cooperation and collaboration with relevant parties to expand the reach of BPJS Employment programs, including:

- a. Partnering with traditional market managers, BPJS Employment can leverage market access and the business network of market entrepreneurs to introduce programs and recruit new participants from SMEs operating in traditional markets.
- b. Collaboration with franchise owners can also be an effective channel to reach SMEs. Through agreements with franchises, BPJS Employment can offer this program to business owners within the franchise business network.
- c. Involvement with the Central Statistics Agency (BPS) also has its benefits, as BPS has enumerator networks that can be used for data collection and direct approaches to SMEs registered in the BPS database.

2) BPU

Strategies for Non-Wage Recipient (BPU) segment participants initiated by BPJS Employment include several programs: People's Business Credit (KUR), Smart Agent, INCLUDE, and Reactivation & PRS, outlined as follows:

- a. People's Business Credit (KUR): This is a collaboration between BPJS Employment and the Coordinating Ministry for Economic Affairs. The program aims to provide social security coverage for workers who need financial support, especially in the micro, small, and medium-sized business sectors.
- b. Smart Agent: Refers to partnerships between BPJS Employment and various financial institutions such as BNI 46, Pegadaian, Pos Indonesia, and Brilink. This partnership allows these financial institutions to become agents assisting in providing BPJS Employment services to participants or potential participants.
- c. INCLUDE Program: With the slogan "Prosper Workers Around You," allows BPJS participants to register individuals around them who are not yet participants in BPJS Employment, such as gardeners, security guards, household assistants, and others.
- d. Reactivation & PRS: Refers to efforts to reactivate membership for BPU workers who were previously inactive, perhaps due to forgetting to pay contributions or other reasons. This program is also included in the retention strategy, where BPJS Employment reminds and encourages participants to become active members again.

3) Agency Program

- a. PERISAI: BPJS Employment can collaborate with various entities or institutions in expanding the membership network. For example, BPJS Employment can collaborate with professional associations or industry groups to expand information and membership services, as well as facilitate more extensive and effective agency registration.
- b. Utilizing Fintech: BPJS Employment can use financial technology (Fintech) and collaborate with financing institutions to streamline payment processes and

membership management. For example, BPJS Employment can offer payment options through popular Fintech platforms within corporations, providing convenience and incentives for companies to register their workers as BPJS Employment participants.

In the implementation of the 345 strategy, although there is consistency in knowledge about strategies and goals across the organization, the implementation of this strategy in each region cannot be done with a uniform approach because each region has different characteristics and approaches. The uniqueness and differences of each region require a tailored approach to face specific challenges in each region. Additionally, the absence of detailed technical instructions in implementing the strategy at each branch has resulted in suboptimal explanation of strategy activities (cascading). Furthermore, the priority of strategy execution in each branch is not clearly focused, which can disrupt the overall strategy implementation. Efforts to address these issues include several recommendations:

1. Ecosystem Focusing

There is a need for monitoring and execution systems for each ecosystem controlled by specific and focused responsible parties. BPJS Employment needs to have a monitoring system focused on each operational region. Responsible parties in each region need to focus on participant segments and issues in their area. For example, in a particular region, membership issues might be more dominant, while in another region, service issues or participant satisfaction may need to be focused.

2. Generalist Function

For strengthening sales functions, gradually directing each salesperson to sell all products to all market segments. BPJS Employment needs to train its employees, including salespeople, to have broader knowledge and capabilities in selling various social security products. This will enable them to sell products to all market segments and not be limited to one specific product or segment.

3. Bottom Up Innovation

Providing a channel for innovative ideas and program sales proposals from regions according to local wisdom. BPJS Employment needs to open communication channels to receive innovative ideas from various regions, according to the needs of each local region. For example, ideas from a particular region can be used as a model or inspiration to increase participation in other regions.

4. Positive Retention Program

A special program is needed for the education process and approaches to positive retention, especially among BPU. A special program needs to be developed for positive retention, especially among non-wage workers (BPU). Steps in this program might include education about the benefits of social security, a personal approach in service, and providing easily understandable information about the importance of membership for them.

All of these recommendations are aimed at increasing participation, participant satisfaction, and strategies to ensure the benefits of BPJS Employment social security reach all layers of society, including those who are usually difficult to reach.

## CONCLUSION

Strategy 345 implemented is an effective approach to increase participation through special programs and agencies that have three main strategies, namely retention, intensification, and extensification. This strategy focuses on four main aspects, namely village ecosystems, market ecosystems, e-commerce & SMEs, and vulnerable workers, which are assisted by five main engines, namely agency systems, figures, supply chains, autodebit, and positive compliance and supervision. Through the implementation of this strategy, it is hoped

that there will be public awareness regarding the benefits of Employment Injury Insurance Program (EII), Death Benefit Program (DB), Old-Age Benefit Program (OAB), Pension Benefit Program (PB), and Unemployment Insurance Program (UI). Thus, this strategy facilitates access for workers to become participants in the BPJS Employment program and increases participation coverage.

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