

EFFORTS OF BPJS KETENAGAKERJAAN IN SOCIALIZING OF AN OLD-AGE SECURITY PROGRAM TO INFORMAL WORKERS IN THE CITY OF MEDAN

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ABSTRACT

This study aims to determine the efforts *BPJS Ketenagakerjaan* in socializing the old age security program to informal workers in Medan City and the obstacles faced by Employment BPJS in socializing the old age security program. The research method used is descriptive qualitative. Data collection techniques are observation, interviews, and documentation. The results of this study indicate that the efforts *BPJS Ketenagakerjaan* in socializing the old age security program to informal workers in the city of Medan have been going well. The obstacles experienced by *BPJS Ketenagakerjaan* are the lack of public awareness regarding the culture of saving and the importance of the old age security program, the community only considers registering and does not consider this old age security as a necessity. This article contributes as an additional reference that can help *BPJS Ketenagakerjaan* to find an innovation in socializing the JHT program and the constraints that occur according to the community's perspective.

Keywords: *BPJS Ketenagakerjaan, Socialization, Old Age Security*

A. INTRODUCTION

Every Indonesian citizen or citizen has the right to health and welfare. This is stated in article 28 H the *Undang-Undang Dasar Tahun 1945*. Based on this, the government needs to be present to guarantee the health and welfare of every citizen, so a social security policy is formed (Affandi, 2019). The organizers of the social security program are handed over to the Social Security Administering Body (BPJS) which was formed by the *Undang-Undang Republik Indonesia No. 24 Tahun 2011* concerning *Badan Penyelenggara Jaminan Sosial (BPJS)*. According to the *Undang-Undang BPJS Nomor 24 Tahun 2011*. *BPJS Ketenagakerjaan* has the function of administering four programs accident programs, old age security, pension security, and death security (Widada et al., 2017).

Recognizing the magnitude and nobleness of this responsibility, BPJS Ketenagakerjaan continues to improve competency in all service lines while developing various programs and benefits that can be directly enjoyed by workers and their families. Now, with an increasingly advanced implementation system, the *BPJS Ketenagakerjaan* program not only provides workers and employers but also an important contribution to increasing the nation's economic growth and the

welfare of the Indonesian people (Sumarliani, 2016).

Based on the provisions above, the Social Security Administrative Body regulates that the social security system has the principles of humanity, benefits, and social justice for all Indonesian people. The Social Security Administering Body regulates that *BPJS Ketenagakerjaan* has the goal of realizing the implementation of the *BPJS Ketenagakerjaan* guarantee program and fulfilling basic needs that are appropriate for every worker or family member. Based on the description above, it can be assessed that social security is a form of protection provided by employers to workers. This form of protection is usually given as a result of events or conditions experienced by workers in the form of work accidents, illness, pregnancy, old age, death and maternity.

BPJS applies the principle of universal coverage that is affordable to all citizens, including foreign workers in Indonesia. The formation of a legal basis and institutional framework for the social security system is the foundation for social protection and security for citizens, especially in the health and employment sectors. The BPJS security system is a combination of various elements of the social security program from the New Order period to the early reform era, especially the Health Security Insurance (JPK) and the National Health Insurance (JKN) (Riasari, 2022).

BPJS Ketenagakerjaan was previously named *Jamsostek* (worker social security), which is managed by PT. Askes (Persero). However, based on the *Undang-Undang Nomor. 24 Tahun 2011* concerning BPJS, PT. Jamsostek changed to *BPJS Ketenagakerjaan* since 1 January 2014. *BPJS Ketenagakerjaan* together with *BPJS Kesehatan* is a government program within the *Jaminan Kesehatan Nasional (JKN)* which was inaugurated on 31 December 2013. *BPJS Ketenagakerjaan* began operating on 1 July 2015.

The old age security program (JHT) is one of the programs of the *BPJS Ketenagakerjaan* which is regulated in the *Peraturan Pemerintah Nomor 46 Tahun 2016* concerning the Implementation of Old Age Programs. According to the Government Regulation, Old Age Security is a cash benefit that is paid all at once to participants entering retirement age, passing away, or experiencing total disability.

The old-age security program is intended as a substitute for the interruption of the workforce's income due to death, disability, or old age and is implemented using an old-age savings system. This program provides certainty of receiving income that is paid when formal and informal workers reach the age of 56 years.

JHT is a program that is considered to have enormous benefits in supporting the life of the workforce, both now and in their old age. This JHT can be used as future savings to face life risks that are likely to occur in the future, especially socio-economic risks. Under certain conditions, JHT funds, which are partly collected from the workforce, are also needed to sustain life even though they are still in their productive age. For this reason, the government made changes to the *Peraturan Pemerintah Nomor 46 Tahun 2015* with the *Peraturan Pemerintah Nomor 60 Tahun 2015*, where JHT benefits can be received when participants stop working with a waiting period of 1 (one) month after stopping work, and no longer have to wait for membership of at least 10 years (Hutabarat, 2022). With

the JHT that has been prepared for as long as the workforce is working, their readiness to bear social and economic risks will surely increase. JHT is one of the future savings for the workforce after leaving the agency where he works. The more workers who make claims, the greater the challenges faced by *BPJS Ketenagakerjaan* to provide effective and efficient claim services for its participants. Therefore, *BPJS Ketenagakerjaan* strengthens internal control by implementing the existing procedures.

The Old Age Guarantee Program (JHT) is prepared for entering old age. Remember, we often forget that entering old age is the time to celebrate victory and be full of gratitude. Victory because it has gone through various stages of life and in the end, the 'tasks' as individuals and as social are almost fulfilled. But the current condition of the elderly is not that simple. The challenge of the elderly living in the current era of globalization is of course different from the condition of the elderly who lived several decades ago. The elderly who live in this era can be called transitional elderly. Today's elderly must be in a century where technological developments are very rapid, but when they were young tv did not have the 'provisions' to face the conditions of this century which were very competitive and very practical.

According to BPS data in 2018, the elderly population (elderly) in Indonesia is 24.49 million people, or around 9.27% of the total population. Around 49.79% or around 12.19 million people of whom are still working. The elderly who are working are divided into several categories of main employment status. As many as 39.07% of the elderly or 4.76 million people work with labor assistance. This proves that almost half of the elderly are still working to meet their needs and those of their families (Hasbi & Usman, 2020).

In addition, from the results of interviews with several elderly people in the city of Medan (DIPA-LIPI Fund Research, 2016) it was found that many elderly people gave initial 'capital' to their children after their children had families, such as in the form of money, land, houses, and vehicles. By looking at this phenomenon, it proves that there are still many groups in the workforce that still depend on the elderly population group.

The high burden that is still borne by the elderly in Indonesia is partly driven by the lack of access for the elderly to social security. Medan City BPS data for 2018 shows that only 12.63 percent of elderly households have social security. This figure consists of pension insurance (10.07%), old age insurance (3.44%), work accident insurance (2.94%), and termination benefits (0.98%). Meanwhile, the condition of elderly households with health insurance is still better than those with social security, namely 52.75 percent.

When comparing the Indonesian elderly with developed countries, the fundamental difference is the availability of old-age insurance. Until now, the government continues to try to design a comprehensive old-age security protection scheme for every citizen. This means that not only citizens with working status in the formal sector but also those working in the non-formal sector can start implementing an old age protection scheme. The author feels this is quite important, bearing in mind that the increasing number of elderly people will further increase the burden on the state in efforts to meet the needs of the

elderly (Zakiah et al., 2020).

Recognizing the importance of understanding the benefits obtained when participating in the BPJS Ketenagakerjaan program and for implementing the obligations and responsibilities enacted in the *Undang-Undang Nomor 24 Tahun 2011 Pasal 61b* concerning BPJS namely:

“Conduct socialization to all stakeholders of work accident insurance, old age security, pension security, and death security”

The North Medan branch of the *BPJS Ketenagakerjaan* conducts outreach to non-wage workers (informal workers) in the city of Medan. Until now, *BPJS Ketenagakerjaan* continues to make efforts to socialize the old age security program to informal workers. For this reason, in socializing the old age security program, the North Medan branch of *BPJS Ketenagakerjaan* uses various efforts so that informal workers also register themselves at *BPJS Ketenagakerjaan*, especially the Old Age Security program.

Reporting from the online news analysis, the *BPJS Ketenagakerjaan* branch of Medan Utara is intensively increasing public awareness regarding social security participation specifically for traders. This effort is carried out in the Education market and the Titipapan market with the aim that those who are not yet participants can understand and become participants to obtain social security licensing.

As a branch office, the North Medan branch of the *BPJS Ketenagakerjaan* continues to make efforts to socialize the old-age security program to workers. For this reason, in socializing the old age security program, the Medan City *BPJS Ketenagakerjaan* uses various efforts to get workers to register themselves at *BPJS Ketenagakerjaan*, especially the Old Age Security program. To achieve this goal, efforts do not function as a road map that must only show direction but must show how the operational tactics are to increase the number of old-agesecurity users.

In line with *BPJS Ketenagakerjaan* efforts to conduct socialization, also quoted data from *BPJS Ketenagakerjaan* for the City of Medan for the January 2020 period, there were 975.18 workers but only 224,931 workers were covered. This shows that community participation in *BPJS Ketenagakerjaan* in Medan City is still very low. This is the background for researchers to examine how the efforts set by the Medan City *BPJS Ketenagakerjaan* in socializing the old-age security program and what obstacles are faced.

B. LITERATURE REVIEW

BPJS Ketenagakerjaan

The *Badan Penyelenggara Jaminan Sosial (BPJS)* is a program that refers to the *Undang-Undang Nomor 4 Tahun 2014* organized by the government which is engaged in social security which aims to guarantee and provide a better life for the people concerned in terms of social security. BPJS consists of *BPJS Kesehatan* and *BPJS Ketenagakerjaan*.

BPJS Ketenagakerjaan is a public legal entity that is responsible to the President *BPJS Ketenagakerjaan* provides protection to all Indonesian workers, both formal and informal sectors and foreigners who work in Indonesia for at least

6 months. The protection provided is in the form of: Work Accident Benefit (JKK), Death Benefit (JK), Old Age Benefit (JHT) and Pension Benefit (JP) (Beritno, 2022).

With the ratification and promulgation of the *Undang-Undang Nomor 24 Tahun 2011* concerning *Badan Penyelenggara Jaminan Sosial (BPJS)*, on 25 November 2011, PT Askes (Persero) and PT (Persero) Jamsostek were transformed into *BPJS Kesehatan* and *BPJS Ketenagakerjaan*. This transformation includes changes in the nature, organs and principles of management, or in other words related to changes in the structure and culture of the organization. The transformation of PT Askes (Persero) and PT (Persero) Jamsostek into public legal entities *BPJS Kesehatan* and *BPJS Ketenagakerjaan* was delivered by the respective Board of Commissioners and Directors of PT Askes (Persero) until the start of operation of *BPJS Kesehatan* and by PT (Persero) Jamsostek until change of PT (Persero) Jamsostek to *BPJS Ketenagakerjaan* (SAAD, n.d.-a). Transformation of Nature, The transformation from PT (Persero) into a public legal entity is very fundamental, because it involves a change in the nature of pro-profit serving shareholders towards non-profit serving the wider public interest to carry out the mission stipulated in the constitution and its implementing laws and regulations. In other words, BPJS basically organizes a program which is a state program that aims to provide assurance of social protection and welfare for all Indonesian people.

Recognizing the magnitude and nobleness of this responsibility, *BPJS Ketenagakerjaan* continues to improve competency in all service lines while developing various programs and benefits that can be directly enjoyed by workers and their families. Now, with an increasingly advanced implementation system, the *BPJS Ketenagakerjaan* program does not only provide benefits to workers and employers, but also makes an important contribution to increasing the nation's economic growth and the welfare of the Indonesian people.

Based on the provisions above, the Social Security Administrative Body regulates that the social security system has the principles of humanity, benefits and social justice for all Indonesian people. The Social Security Administering Body regulates that *BPJS Ketenagakerjaan* has the goal of realizing the implementation of the *BPJS Ketenagakerjaan* guarantee program and fulfilling basic needs that are appropriate for every worker or family member. Based on the description above, it can be assessed that social security is a form of protection provided by employers to workers. This form of protection is usually given as a result of events or conditions experienced by workers in the form of work accidents, illness, pregnancy, old age, death and childbirth.

Socialization

According to the Big Indonesian Dictionary, socialization is an effort to socialize something so that it becomes known, understood and internalized by the community. The definition of socialization according to social theories also states that socialization is a two-way process. Socialization is a social process in which an individual gets the formation of an attitude to behave in accordance with the behavior of the people in his group. Socialization can also be defined as a social process that occurs when an individual lives and implements the norms of the

group in which he lives so that he becomes part of the group (Yoenaz, 2018).

So it can be concluded that socialization is an individual learning process to recognized and live up to social norms and values so that an attitude is formed to behave in accordance with the demands or behavior of the community. In this case, the community is not only the target of socialization, but also an active agent to influence the contents and results of the process. Socialization in a policy itself means providing information to the public about a policy. Basically socialization is a process of introducing or disseminating information about something that exists within the scope of society that can influence the formation of one's attitudes and behavior. Socialization also allows individuals to be able to adjust to the customs and norms that exist in a society. Socialization is determined by the social, economic and cultural environment in which the individual is located, but it is also determined by the interaction of his experiences and personality.

According to Peter L Berger and Luckman there are 2 types of socialization (Dharma, 2018) :

- a) Primary socialization, the first socialization that an individual undergoes as a child by learning to become a member of society (family). This socialization takes place during childhood.
- b) Secondary socialization, is an advanced socialization process after primary socialization that introduces individuals into certain groups in society.

The first step in implementing a policy is socialization, so that the relevant policy is known, understood, and accepted by all parties concerned. In this sense it is described that every policy implementation that will be implemented so that it can be understood by the community or the public needs to be socialized first.

According to Winerungan, socialization consists of 4 indicators, namely:

1. Counseling
2. Direct information from officers to the public
3. Installation of billboards
4. Websites

A policy should ideally go through several stages before being implemented or implemented in society. It is intended that the policies made are right on target and in practice they can also run well and smoothly. For a policy implementation to work effectively, of course, it requires program standards and objectives that are used by the parties involved and responsible for achieving the policy objectives. Therefore, in the early stages, before implementation is carried out, socialization is important to do.

Old Age Guarantee Program (JHT)

One of the programs organized by *BPJS Ketenagakerjaan*, which is currently considered to be of the greatest benefit by *BPJS Ketenagakerjaan* participants, is old age insurance. Based on the *Peraturan Pemerintah Nomor 46 Tahun 2015* concerning the Implementation of Old Age Benefits, the JHT program is a guarantee program that provides certainty of receiving income that is given at once or periodically when the workforce has reached old age (56 years old) or has met certain requirements (Agus, 2014).

Under certain conditions, JHT funds, which are partly collected from the workforce, are also needed to sustain life even though they are still in their

productive age. For this reason, the government made changes to the *Peraturan Pemerintah Nomor 46 Tahun 2015* with the *Peraturan Pemerintah Nomor 60 Tahun 2015*, where JHT benefits can be received when participants stop working with a waiting period of 1 (one) month after stopping work, and no longer have to wait for a minimum of 10 (ten) memberships, ten years.

With this new regulation, of course, the number of workers claiming JHT funds is increasing. To make claims for this old-age security, *BPJS Ketenagakerjaan* through the *Peraturan Direktur BPJS Ketenagakerjaan Nomor PERDIR/155/122015* concerning Technical Guidelines for Organizing the Old-Age Security Program has made procedures that apply starting from participants registering to making claims against JHT funds that have been paid. As a form of agency that already has good management, of course this board of directors regulation is one of the references for creating a system for disbursing JHT funds. With this procedure, of course, it will minimize errors or missed disbursement processes (Agus, 2014).

This procedure is also expected to be the most correct reference, so that there will no longer be differences in the perceptions of each party involved in claims for old age security. Resigning from a job is a person's choice which may be due to various personal reasons. Workers who resign from an agency where they work must be ready to take risks that will be accepted, both social and economic risks. With the JHT that has been prepared for as long as the workforce is working, their readiness to bear social and economic risks will surely increase. JHT is one of the future savings for the workforce after leaving the agency where he works. The more workers who make claims, the greater the challenges faced by *BPJS Ketenagakerjaan* to provide effective and efficient claim services for its participants. Therefore, *BPJS Ketenagakerjaan* strengthens internal control by implementing the existing procedures.

A. Membership:

1. Wage recipients other than state administrators:
 - a. All workers both working in companies and individuals
 - b. Foreigners working in Indonesia for more than 6 months
2. Not a wage earner
 - a. Employer
 - b. Workers outside the employment relationship/independent
 - c. Workers who do not receive wages other than point 2
- B. Workers who are not wage earners other than workers outside of work/self-employment relations
- C. If an entrepreneur has more than one company, each must be registered.
- D. If participants work in more than one company, each must be registered according to the stages of participation.

JHT benefits are in the form of cash, the amount of which is the accumulated value of contributions plus the results of its development, which is paid all at once if:

1. Participants reach the age of 56 years
2. Died
3. Permanent total disability

The retirement age referred to here includes participants who have stopped working due to resignation, have been laid off and are not actively working anywhere; or participants who leave the territory of Indonesia forever. The results of JHT development are at least equal to the average government bank counter rate deposit interest.

Informal Workers

The informal sector is defined by the Central Bureau of Statistics (BPS) as small-scale business units that produce and distribute goods and services with the main objective of creating employment and income opportunities for themselves, even though they face constraints both in capital and physical and human resources. The term informal sector is usually used to denote a number of small-scale economic activities. However, it would be misleading to mention small-scale enterprises, because the informal sector is seen as a manifestation of the employment growth situation in developing countries. Therefore, those who enter these small-scale activities in cities are mainly looking for employment and income opportunities rather than making profits. Since those involved in this sector are generally poor, very poorly educated, unskilled and mostly migrants, it is clear that they are neither capitalists seeking profitable investments nor entrepreneurs as they are commonly known (Kenedi, 2017).

According to *BPJS Ketenagakerjaan*, informal workers or non-wage workers are any person who works and earns income by carrying out economic activities or businesses independently. This membership category includes employers/employees, workers outside the employment relationship, self-employed workers, workers who are not wage earners, and informal workers. Some examples are lawyers, doctors, traders, farmers, fishermen, artists, and public transportation drivers.

C. METHODS

This research is a qualitative descriptive study that examines how *BPJS Ketenagakerjaan* attempts to socialize the old age security program to informal workers in the city of Medan. Descriptive research is used because it is very suitable for this problem, namely presenting a complete picture of a phenomenon or social reality and can answer the problem formulation researched (Gunawan, 2022). A study known as descriptive research explains existing facts, such as the circumstances and conditions that researchers encounter (Subandi, 2022). The location specified in this study is the North Medan branch of the *BPJS Ketenagakerjaan* office which is located at Jalan Marelan Raya No.108 Tanah Enam Ratus, Medan City, North Sumatra. The informants in this study consisted of 2 members of the Special Account Representative Division (ARK), and 1 member of the Participation Division (PAP). In addition, the respondents in this study also involved people who were not limited in number but were given qualifications for those who would be interviewed, namely those who had participated in the Gerebek Pasar socialization in March at Titi Papan Market, Rengas Pulau, Medan City, North Sumatra. The data presented is the result of research obtained from two informants as representatives of the Membership Division of the Medan North Branch of *BPJS Ketenagakerjaan* and 12 informants

who are representatives of the community. This study uses Winerungan's (Winerungan, 2013) socialization theory. Data collection instruments in this study used seriation, interviews, and, documentation.

D. DISCUSSION

BPJS Ketenagakerjaan's Efforts to Socialize the Old Age Security Program to Informal Workers in Medan City.

Socialization of *BPJS Ketenagakerjaan* has been mandated in the *Undang-Undang Nomor 24 Tahun 2011 Pasal 61b* concerning BPJS. The socialization carried out aims to provide awareness to the public about the benefits obtained when participating in the *BPJS Ketenagakerjaan* program, especially the old age security program (SAAD, n.d.-b), to realize the obligations and responsibilities mandated by the Law, the North Medan Branch of *BPJS Ketenagakerjaan* has made various efforts to socialize the old age security program to informal workers in Medan City.

A policy should ideally go through several stages before being implemented or implemented in society. It is intended that the policies made are right on target and in practice they can also run well and smoothly. For a policy implementation to work effectively, of course, it requires program standards and objectives that are used by the parties involved and responsible for achieving the policy objectives. Therefore, in the early stages, before implementation is carried out, socialization is important to do. In this case, it is concluded that before being implemented, public policies must be socialized, tried out, corrected, implemented, and later evaluated to socialize a policy, it is best if the party providing the socialization (public administrator) is supported by adequate capabilities because it influences whether or not a program is achieved.

In this study, to measure the socialization carried out by *BPJS Ketenagakerjaan* using 4 socialization indicators according to Winerungan, the interview was conducted in March 2020 at the North Medan Branch of the *BPJS Ketenagakerjaan* Office.

Counseling

Counseling is an individual learning process to recognize and live up to social norms and values so that an attitude is formed to behave by the demands or behavior of the community. In this case, the community is not only the target of socialization but also an active agent to influence the contents and results of the process. Socialization in a policy itself means providing information to the public about a policy (Mustikawati et al., 2015). Meanwhile, according to Narwoko and Suyanto (in Cipta & Regresi, 1999)

“Counseling can be interpreted as information dissemination activities by certain institutions to the public. This socialization can be done through face-to-face meetings and the media. Socialization is also a process that is very significant for the continuation of an orderly state of society”.

This indicator includes the preparation of the *BPJS Ketenagakerjaan* extension program by predetermined Sound Ps, and the foundation of the *BPJS Ketenagakerjaan* extension work plan in each work area, especially in this study,

namely North Medan. The North Medan branch of the *BPJS ketenagakerjaan* influences its audience by directly, routinely and repeatedly socializing the old-age security program to informal workers.

From the observations made by the author, it was concluded that the counseling conducted by the North Medan branch of the *BPJS Ketenagakerjaan* was good, including in making counseling SOPs. Good coordination has also been carried out, such as massive and periodic counseling. The North Medan branch of the *BPJS Ketenagakerjaan* in socializing JHT coordinated with related agencies such as the head of the market center and the local government to make it easier to convey the *BPJS Ketenagakerjaan* program to the public. Counseling has used good communication so that people can more easily understand, and the messages given are well conveyed.

In addition to making good SOPs, the approach in starting counseling must also be good and directed, this approach is taken to make it easier for *BPJS Ketenagakerjaan* in counseling. This approach is taken to show the benefits of the *BPJS Ketenagakerjaan* program, especially the old-age security program, and the disadvantages of not participating in the program so that the target group, namely the informal community, are motivated to register themselves.

The approach taken by the *BPJS Ketenagakerjaan* branch of the North Medan branch of the participation division has been directed, starting from an individual scale approach such as village officials to large scale such as official services, all efforts are made to facilitate counseling that will be carried out by *BPJS Ketenagakerjaan*.

BPJS of Employment

The success of an approach is that it has a good impact on the counseling activity process itself, this success will certainly be able to achieve the planned counseling objectives, namely inviting informal workers to enroll in the *BPJS Ketenagakerjaan* program, especially the old age security program.

Counseling that is said to be good is counseling that can convey information to the public so that the community understands the importance of enrolling in the *BPJS Ketenagakerjaan* program.

The counseling of the North Medan branch of the *BPJS Ketenagakerjaan* for all levels of informal society has been achieved, so far the North Medan branch of the *BPJS Ketenagakerjaan* continues to strive to embrace all levels of society including informal workers not only traders but such as online motorcycle taxi drivers, farmers, self-employed workers, and others.

Furthermore, the counseling conducted by the North Medan branch of the *BPJS Ketenagakerjaan* was said to be successful if it was able to invite the informal community to register themselves directly during the counseling.

Direct Information Officers To The Public

This indicator includes good attitude and communication from *BPJS Ketenagakerjaan* employees of the North Medan branch when providing direct services to the community. It is said to be direct service when the community is directly served, facing each other and seeing each other between *BPJS Ketenagakerjaan* and the community. *BPJS Ketenagakerjaan* employees immediately know the effect of their service at that moment. The response or

response from the community was direct. Employees of the North Medan Branch of *BPJS Ketenagakerjaan*, especially the membership division, must be active in providing direct services to the public to explain *BPJS Ketenagakerjaan* to the public.

The attitude addressed by the North Medan branch of the *BPJS Ketenagakerjaan* in providing direct information to the public has been well seen by the friendliness and courtesy of the North Medan branch of the *BPJS Ketenagakerjaan* when serving the community. The author also sees that the language used by the *BPJS Ketenagakerjaan* is easy to understand and uses good language.

In addition to a polite and friendly attitude towards the community, good information delivery is also needed to explain service procedures to the community. The submission of information carried out by the North Medan branch of the *BPJS Ketenagakerjaan* is quite clear and easy to understand.

Employees of the North Medan branch of the *BPJS Ketenagakerjaan* try to provide good service with a friendly and courteous attitude to the public, and communication between the community and employees of the North Medan branch of the *BPJS Ketenagakerjaan* has been well established. *BPJS Ketenagakerjaan* employees also provide information that is clear and easily understood by the public.

Then it was concluded that a good attitude and good communication with the community had been given by the North Medan branch of the *BPJS Ketenagakerjaan* so that the community felt well served and given clear information by the *BPJS Ketenagakerjaan* so that people felt interested in joining the *BPJS Ketenagakerjaan* program, especially the insurance program pension time.

The information provided to the public is intended to provide an understanding to the public of the importance of having old-age insurance. So that the information provided directly by the officer can affect the number of old-age insurance users and can raise awareness in the community to continue paying their contributions every month. The role of counseling is intended to influence the community. Quick service has been provided by the service at the North Medan branch of the *BPJS Ketenagakerjaan* office so that all people who want to get information are well served. However, the direct information provided by the officer is either at the *BPJS Ketenagakerjaan* office or when socialization must be carried out regularly.

It was concluded that the indicators of direct service from officers to the community provided by the North Medan branch of the *BPJS Ketenagakerjaan* had provided proper, good service and were able to invite the public to join the *BPJS Ketenagakerjaan* program. This can be seen from the public's interest in joining the *BPJS Ketenagakerjaan* program after receiving direct services from officers to the community.

Billboard

This billboard installation aims as communication to invite, influence or introduce the old age security program to community groups, namely informal workers groups, this is considered important as a form of one-way socialization.

Billboards are also meant as a form of advertising as a one-way socialization process, impersonal in nature which aims to influence people to be disseminated through space for media outside the home.

The use of billboards as a one-way communication medium in the socialization of old-age security carried out by *BPJS Ketenagakerjaan* actually still needs to be optimized again, *BPJS Ketenagakerjaan* is still not focused on using billboards so there is no socialization arrangement for outside media.

This is the same as Shannon & Weaver's information theory which states that:

..Information theory is a theory that focuses on the signals that are sent from the sender to the receiver. To understand the concept of information, we must first know the concept of entropy, namely the haphazardness or lack of arrangement in a situation” (COMMENT, 2017).

With the development of the times, billboards are also undergoing renewal, such as in the form of digital billboards. To provide an advertisement that is repeated, appropriate and appropriate media is needed so that the public can understand what message is being conveyed, this virtual delivery of messages is effective for introducing *BPJS Ketenagakerjaan* programs.

The use of billboards is still not working in the city of Medan, the application for making billboards which must obtain approval from the Central *BPJS ketenagakerjaan* in Jakarta causes the use of billboards as a medium of socialization to be ineffective. In addition, within a period of 1 year, there was no installation of new billboards, this was realized by the North Medan branch of the *BPJS Ketenagakerjaan*.

By the results of interviews and observations conducted by the author regarding the use of billboards, it can be concluded that this billboard indicator failed to be implemented by the North Medan branch of the *BPJS Ketenagakerjaan*, this is evidenced by the lack of focus of the North Medan branch of the *BPJS Ketenagakerjaan* in utilizing billboards in socialization and the absence of billboards bearing the logo *BPJS Ketenagakerjaan* in Medan City, whereas billboards can be made in such an attractive way and can attract the attention of those who see them so that they can be used as a tool to clarify or complete information from the website or directly from *BPJS Ketenagakerjaan* officers.

Website

The use of the website as an internet medium to forward a message to people who are far away or are many in number. Channeling ideas on the website is a must, done to gain influence from audiences and reach a sizable audience. This media is a means of distribution and has a complex social function (Effendi, 2009).

The website bpjsketenagakerjaan.go.id is always updated and always provides information to internet users. Optimizing this website is intended to attract more people, especially informal workers, to register themselves or their family members to join the old age security program.

The *BPJS Ketenagakerjaan* website is classified as good and updated for the latest information, well designed and neat so that it is easier for people to find information or information. The response given by the readers was also positive from the results of observations made, the *BPJS Ketenagakerjaan* was swift in updating or adding updated information about *BPJS Ketenagakerjaan*. Apart from that, there has been an increase in the number of visitors to the *BPJS Ketenagakerjaan* website every month.

It can be concluded that the use of the website as a form of providing information and assisting in socialization is good. The use of the website has been maximized so that it is simpler and easier for a large audience to understand so that people feel helped in finding information. The internet is currently widely used by the public, social networking has become the main pillar in conveying information. Its speed in distributing news is the choice of the world community in this century. This is utilized by the North Medan branch of the *BPJS Ketenagakerjaan* in informing and socializing the products and benefits of the *BPJS Ketenagakerjaan* program.

BPJS Ketenagakerjaan Obstacles in Socializing the Old Age Security Program to Informal Workers in Medan City

So far, the culture of saving associated with financial institutions such as banks can only be enjoyed by urban and middle-class people, while people in remote areas of the country have not been able to fully access these public services (Soewartoyo & Triyono, 2013). For this reason, hard work is needed in socialization over the next 2 years regarding the social security scheme that is implemented. Regarding the social security program, many people do not understand and understand benefits and uses of the program.

Factors inhibiting the success of a policy include national social security due to one's education. For this reason, socialization from various parties regarding social security needs to be carried out intensively, especially for people with low education; including informal workers.

The thing that hinders the socialization of *BPJS Ketenagakerjaan* is the lack of public awareness, this is also the same as the thesis research written in 2019 by Ika Faridha with the title "Marketing Communication Strategy of Surakarta *BPJS Ketenagakerjaan* in getting BPU participants (non-wage earners). In addition, income greatly influences the participation of workers in social security, especially old-age insurance. This relates to the ability to contribute to the program itself, this is a direct factor.

The next obstacle is bureaucracy. The bureaucracy which is complicated and inefficient has slowed down the Socialization of *BPJS Ketenagakerjaan*. For example, making billboards must be based on the approval of *BPJS Ketenagakerjaan* based in Jakarta. This is an obstacle for *BPJS Ketenagakerjaan*. Therefore, in a national social security system, what is needed is a practical system.

Factors inhibiting *BPJS Ketenagakerjaan* efforts to socialize the old-age security program to informal workers in Medan City, namely the lack of public awareness about the benefits of becoming *BPJS Ketenagakerjaan* participants, people are more familiar with *BPJS Kesehatan* than *BPJS Ketenagakerjaan*. They

think *BPJS Kesehatan* and *BPJS Ketenagakerjaan* have the same role, so many people only know about *BPJS Kesehatan*. Public awareness to participate in *BPJS Ketenagakerjaan* in Medan City is lacking. They feel that *BPJS Kesehatan* is more important than *BPJS Ketenagakerjaan*. In addition, the informal working community considers *BPJS Ketenagakerjaan* as the same as insurance.

With low public awareness, it causes people to just go along with it without fully understanding the benefits of the *BPJS Ketenagakerjaan* program, one of which is old age insurance. Meanwhile, the obstacles experienced by people who have registered themselves are the difficulty of access to paying contributions for the old-age security program such as network damage when making payments through supermarkets and people's incomprehension about making payments through ATMs, banks, or coming directly to the *BPJS Ketenagakerjaan* branch of Medan Utara.

E. CONCLUSION

Based on the results of the research conducted, it can be concluded that 1) the efforts of *BPJS Ketenagakerjaan* in socializing the old-age security program to informal workers in Medan City are considered good. This was seen based on the 4 socialization indicators studied, only one indicator had not been implemented properly, namely regarding the installation of billboards as a media for socialization. Even though this media is effective as a support for the form of socialization of old-age insurance to informal workers. Meanwhile, 3 other indicators such as counseling, direct information from officers to the public, and the website are considered good, this is based on the results of interviews conducted by researchers, the North Medan branch of the *BPJS Ketenagakerjaan* Participation Division has tried to provide good and interesting counseling to be able to invite informal workers, especially market traders Titi Papan, to participate in the old age security program. Direct information from officers to the community is considered good, this is based on the information provided directly by officers can affect the number of old age security users and can raise awareness in the community to continue paying their contributions every month. Furthermore, website indicators are also considered to be effective, this can be seen from the website bpjsketenagakerjaan.go.id which is always updated and always provides information to internet users. According to *BPJS Ketenagakerjaan*, informal workers or non-wage workers are any people who work and earn income by carrying out economic activities or businesses independently. This membership category includes employers/employers, workers outside the employment relationship, self-employed workers, workers who are not wage earners, and informal workers. Some examples are lawyers, doctors, traders, farmers, fishermen, artists, and public transportation drivers. 2) The inhibiting factors are all factors that contribute to slowing down the socialization of old-age security carried out by the North Medan branch of the *BPJS Ketenagakerjaan*. Obstacles to *BPJS Ketenagakerjaan* in socializing the old-age security program to informal workers in Medan City, namely the lack of public awareness regarding the culture of saving and the importance of the old-age security program, the difficulty for people to distinguish between *BPJS Kesehatan*, *BPJS*

Ketenagakerjaan and other insurances. The community only registers and does not consider this old age security as a necessity, this can be seen from the interruption of contribution payments in the second month after registering. Meanwhile, the community's limited funds are also an obstacle.

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