

Interpersonal Communication Strategies of BPJS Employment Staff in Building Participant Trust and Loyalty in the Digital Era

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Abstrak

This study explores the interpersonal communication strategies of BPJS Ketenagakerjaan employees in building participant trust and loyalty amid the digitalization of public services. Using a qualitative literature review method, the research identifies five key strategies: openness, empathy, emotional support, positive attitude, and two-way communication. The results show that these strategies enhance participants' understanding of programs, reduce complaints, and strengthen emotional bonds with the institution. The use of the Jamsostek Mobile (JMO) application improves service accessibility and efficiency but faces challenges such as low digital literacy and limited infrastructure, especially among informal workers. Literature findings confirm that interpersonal support remains essential to assist users in navigating digital platforms and ensuring inclusivity. BPJS Ketenagakerjaan's communication efforts, including personalized guidance and responsive interactions, directly contribute to improved service experience and participant retention. The study concludes that combining humanistic communication with digital innovation is critical to fostering trust and achieving long-term participant loyalty in public service.

Kata Kunci: BPJS Ketenagakerjaan, Digital Public Trust, Interpersonal Communication, JMO, Participant Loyalty

1. PENDAHULUAN

In this rapidly advancing era of digitalization, the challenges in delivering public services have undergone a significant transformation. Digitalization not only alters the way organizations interact with the public, but also demands a more adaptive, responsive, and participatory form of communication. Amidst these demands, the Social Security Administering Body for Employment (BPJS Ketenagakerjaan), as a public institution, bears a significant responsibility to ensure that all workers—both formal and informal—receive adequate social protection. However, to foster active participation and participant loyalty within the social security system, effective interpersonal communication strategies from frontline employees are essential.

Interpersonal communication serves as the fundamental pillar in building trust between institutions and the public. According to Isnawijayani and Elintiya (2023), the quality of interpersonal relationships between BPJS officers and participants is largely determined by openness, empathy, emotional support, and positive attitudes expressed during daily interactions. Open and empathetic communication does not merely convey information; it also fosters a sense of security, appreciation, and being heard among participants. When communication is transparent and two-way, the potential for miscommunication and dissatisfaction with services can be minimized. In the context of public service, ineffective communication may lead to negative perceptions of service quality and even a decline in public trust toward government institutions.

In reality, challenges still persist in the implementation of interpersonal communication by BPJS Ketenagakerjaan employees. Research by Isnawijayani and Elintiya (2023) indicates that there are still complaints from participants regarding the lack of openness and positive attitude shown by staff when conveying information, which contributes to public dissatisfaction with the services provided. In this context, interpersonal communication is not merely a tool for delivering messages, but rather a strategic approach to building long-term relationships and fostering participant loyalty towards BPJS Ketenagakerjaan programs.

The digital transformation carried out by BPJS Ketenagakerjaan such as the launch of the Jamsostek Mobile (JMO) application represents a concrete effort to adapt to the digital era. This

innovation enables participants to independently access information, manage their membership, and submit claims. However, the success of digital innovation implementation does not solely depend on technological advancement, but also on the readiness of human resources who accompany this transformation process. Challenges such as low digital literacy, limited infrastructure, and technical issues with the application hinder the effectiveness of the services. Therefore, interpersonal communication carried out by employees remains a crucial bridge in educating, assisting, and ensuring that the benefits of digitalization are truly experienced by the broader public.

In a study conducted by Alfiansa et al. (2025) in West Sumatra, it was found that the communication carried out by BPJS Ketenagakerjaan has not yet been fully optimized. For example, the dissemination of the Job Loss Insurance (JKP) program is still limited to conventional media and has not been effective in reaching informal workers. Therefore, the researchers recommended the importance of implementing two-way communication, increasing the intensity of outreach efforts, and involving community figures as intermediaries between the institution and the public. This indicates that interpersonal communication strategies must not only be responsive to technological developments, but also contextual and inclusive of the sociocultural characteristics of the local community.

On the other hand, a study by Hati et al. (2023) emphasizes the importance of internal communication within the BPJS Ketenagakerjaan organization as a key component of the employee engagement model. Structured internal communication strategies, facilitated through media such as WhatsApp and corporate email, have helped deliver messages systematically and strengthen the sense of belonging among employees. Aspects such as vigor, dedication, and absorption within the employee engagement model serve as indicators of how committed and responsible employees are in delivering the best service to participants. In this context, external interpersonal communication with participants must be grounded in strong internal communication among employees and leadership (Ash Shiddiqi et al., 2023).

Enhancing participant loyalty is not solely related to financial benefit guarantees, but also concerns the quality of service experience they receive. Participant loyalty emerges when they feel valued, heard, and wholeheartedly served. Therefore, interpersonal communication strategies must become an integral part of BPJS Ketenagakerjaan's service transformation policies not merely as a technical approach, but as a humanistic one that positions participants as equal partners (Hati, Anggraini, & Ubalaga, 2023).

Based on this description, it can be concluded that the interpersonal communication strategies employed by BPJS Ketenagakerjaan staff play a vital role in building participant trust and loyalty in the era of digitalized public services. This study is important to explore in depth the forms of interpersonal communication adopted by employees, the challenges they face, and the impact of these strategies on participant trust and loyalty. Therefore, the findings are expected to contribute to the development of more responsive, inclusive, and citizen-oriented public service policies.

In light of the aforementioned background, this research was conducted to understand the form and effectiveness of interpersonal communication strategies implemented by BPJS Ketenagakerjaan employees in fostering participant trust amid the challenges of digital service transformation, as well as to examine the role of digital innovations such as the JMO (Jamsostek Mobile) application—in supporting participant loyalty through improved interpersonal communication and service quality.

2. METODE PENELITIAN

This study employs a qualitative approach using the library research method, aiming to explore and analyze various concepts, theories, and previous research findings relevant to the theme of interpersonal communication strategies in the context of digital public services at BPJS Ketenagakerjaan. The qualitative library research method was selected as it allows the researcher to develop a comprehensive and in-depth understanding of the social phenomenon under investigation—namely, the interpersonal communication of employees in building trust and loyalty among BPJS participants amid the digital transformation of public services (Sugiyono, 2014).

The qualitative approach applied in this study is descriptive-analytical in nature, focusing on the interpretation of meaning, the interrelation of social variables, and the context in which communication phenomena occur. This study does not aim to perform quantitative measurement but rather to describe, interpret, and synthesize various secondary data derived from scientific journals, reference books, official institutional reports, statutory regulations, and other relevant publications. Data sources were collected through a literature selection process from academic databases such as Google Scholar, DOAJ, and university libraries, encompassing both national and international journals, as well as official documents from BPJS Ketenagakerjaan (Noor, 2012).

The data collection technique employed is document analysis, which involves thoroughly reading, understanding, and reviewing documents relevant to the research topic. This process is followed by categorizing the data based on key analytical themes such as forms of interpersonal communication, implementation challenges, digital service innovations, and their impacts on participant trust and loyalty. Each piece of literature is evaluated based on the credibility of its source, the relevance of its content, and its alignment with the predetermined research questions (Nugrahani, 2014).

Data analysis is conducted using a thematic approach, which involves identifying thematic patterns from various sources and synthesizing them narratively to generate a holistic understanding. The data is not analyzed statistically but rather through interpretative reasoning and the drawing of conclusions based on logical arguments and relevant theoretical frameworks. In this process, the researcher also employs theoretical triangulation to ensure the consistency of findings and to enrich the analytical perspective (Nazir, 2003).

Through this method, the study is expected to provide both theoretical and practical contributions in strengthening the model of interpersonal communication among BPJS Ketenagakerjaan employees in the digital era, and to serve as a reference for other public service institutions in building effective and sustainable relationships with the public.

3. HASIL DAN PEMBAHASAN

1. Forms and Effectiveness of Interpersonal Communication Strategies Employed by BPJS Ketenagakerjaan Employees in Building Participant Trust Amid the Challenges of Public Service Digitalization

Digital transformation in the public service sector presents both challenges and opportunities for government institutions, including BPJS Ketenagakerjaan. Amid the digitalization of public services, participants' trust has become a crucial factor in the success of social security programs. Therefore, interpersonal communication between BPJS Ketenagakerjaan employees and participants serves not only as a medium for conveying information, but also as a strategic instrument for building public trust and loyalty toward the institution. Effective interpersonal communication includes openness, empathy, support, a positive attitude, and equality. (Prasetyo & Anwar, 2021)

Openness

Openness is the foundation of effective interpersonal communication. BPJS Ketenagakerjaan officers are expected to convey program-related information clearly, honestly, and thoroughly to participants. This includes explaining procedures, benefits, and participants' rights. In practice, openness is also reflected in the officers' willingness to admit mistakes, provide clarification, and respond to participants' questions patiently and in detail (Ruffiah & Muhsin, 2018).

Empathy

Empathy is the ability to understand and feel the emotional state of others. In the context of public service, empathy allows participants to feel valued and acknowledged. A study by Isnawijayani & Elintiya (2023) shows that participants who feel understood by officers tend to report higher satisfaction with services, which directly impacts their level of trust in the institution (Ruffiah & Muhsin, 2018).

Support and Positive Attitude

The positive attitude of employees—such as being friendly, enthusiastic, and solution-oriented—greatly influences participants' perceptions of service quality. A supportive communication strategy is also evident in how officers respond to complaints and provide solutions professionally. When participants encounter difficulties using digital applications like JMO (Jamsostek Mobile), officers are expected to offer technical guidance and alternative means of access (Ruffiah & Muhsin, 2018).

Two-way Communication

BPJS Ketenagakerjaan has begun implementing a two-way communication strategy, particularly during the socialization of programs such as the Job Loss Insurance (JKP). This is carried out through dialogues, focus group discussions, and both in-person and online consultations, where participants are given the opportunity to ask questions, voice complaints, or provide feedback (Raharjo, 2015).

Use of Digital Media

In addition to face-to-face communication, BPJS also optimizes digital media such as WhatsApp, email, and the JMO application as tools for interpersonal communication. Although these forms of communication are indirect, the interactions remain interpersonal when conducted responsively, personally, and in accordance with the characteristics of the participants (Raharjo, 2015).

The Effectiveness of Interpersonal Communication Strategies in Building Trust Can Be Explained as Follows: (Prasetyo & Anwar, 2021)

a. Enhancing Participants' Understanding of the Program

Effective interpersonal communication strategies have been proven to enhance participants' understanding of the benefits of the BPJS program. This is evidenced by a study on the implementation of the JKP program in West Sumatra, which found that participants who received direct explanations from officers had a better grasp of the procedures and benefits of the program. (Prasetyo & Anwar, 2021)

b. Increasing Participant Satisfaction and Loyalty

Human-centered interpersonal communication fosters a positive service experience, which serves as a foundation for strengthening participant loyalty. When participants feel respected and personally assisted, they are more likely to recommend BPJS services to others and remain enrolled in the program. (Supeno, Desie, & Warouw, 2016)

c. Reducing Complaints and Enhancing the Institution's Image

Responsive interpersonal communication can prevent dissatisfaction from escalating into public complaints. Officers who are able to explain procedures transparently and listen empathetically to participants are better equipped to defuse tension—even in situations involving claim delays or technical issues with digital applications. (Supeno, Desie, & Warouw, 2016)

d. Adapting to the Challenges of Digitalization

Digitalization presents challenges such as low digital literacy and unequal infrastructure development. In such contexts, interpersonal communication serves as a vital tool to bridge the gap between participants and technology-based services. Communicative officers can explain how to use the JMO application and assist participants in resolving technical issues. (Supeno, Desie, & Warouw, 2016)

In the era of public service digitalization, the interpersonal communication strategies of BPJS Ketenagakerjaan employees play a vital role in maintaining participants' trust. Through an open, empathetic, and personalized approach, BPJS can bridge the gap between digital systems and the human needs of its participants. The success of this strategy is measured not only by the

number of active participants but also by the extent to which they feel understood, valued, and genuinely served

2. **The Role of Digital Innovation, Specifically the JMO (Jamsostek Mobile) Application, in Enhancing Participant Loyalty to BPJS Ketenagakerjaan Through Improved Interpersonal Communication and Service Quality**

Digital Transformation in BPJS Ketenagakerjaan

In the era of digitalized public services, the Workers Social Security Agency (BPJS Ketenagakerjaan) is faced with the need to improve efficiency, transparency, and service accessibility for its members. One form of digital transformation undertaken is the launch of the Jamsostek Mobile (JMO) application, a digital platform that enables participants to independently access services, ranging from registration and balance checking to benefit claims and real-time program information. However, the success of this transformation does not lie solely in technological advancement, but also in how such innovation enhances interpersonal communication and participant loyalty as a whole (Solalia, 2018).

JMO Application as a Strategic Innovation

JMO represents a strategic response by BPJS Ketenagakerjaan to the challenges of public service delivery, which has traditionally been bureaucratic, slow, and unresponsive. Through JMO, participants are no longer dependent on face-to-face meetings at branch offices, as various administrative services can be accessed at their fingertips. According to research by Hasibuan et al. (2023), the presence of the JMO application significantly reduces service time, eases administrative burdens, and provides convenience for users (Silitonga, Solechan, & Azhar, 2021).

Nevertheless, digital progress does not automatically replace the role of interpersonal communication. On the contrary, technologies such as JMO reinforce communication channels between participants and service officers by offering interactive features such as chatbots, service information via push notifications, and real-time claim status tracking. This demonstrates that digitalization can serve as a catalyst for improving two-way communication, which was previously hindered by time and location constraints (Setiawan, Hasibuan, & Setiawan, 2019).

Communication Strategies for Informal Workers

In the context of enhancing the quality of interpersonal communication and transforming digital services, BPJS Ketenagakerjaan has implemented various strategies to engage more closely with its participants, particularly those classified as Non-Wage Recipients (Bukan Penerima Upah/BPU).

According to data from Statistics Indonesia (Badan Pusat Statistik/BPS) in 2022, the Indonesian working population reached 135.61 million, with approximately 60% employed in the informal sector. This presents a significant challenge, considering that as of September 2022, the number of active BPJAMSOSTEK participants stood at only 35.6 million, of whom merely 4.6 million were informal workers (Sari, 2020).

In response to this gap, BPJS Ketenagakerjaan launched a new communication strategy under the theme "Kerja Keras Bebas Cemas" (Hard Work Without Worry). This strategy aims to improve informal workers' awareness of their rights to social protection, including through the use of creative media such as musical dramas and community-based communication approaches. Special emphasis is also placed on the digitalization of services through the Jamsostek Mobile (JMO) application, which enables users to register and pay their contributions independently and flexibly (Ruffiah & Muhsin, 2018).

President Director of BPJAMSOSTEK, Anggoro Eko Cahyo, stated that BPJAMSOSTEK aims to reach 70 million active participants by the end of 2026, with 25% of them coming from the informal worker (BPU) segment. This target is supported by improved access to digital technology and continuous education. (Ash Shiddiqi et al., 2023)

BPJS Ketenagakerjaan also emphasizes that informal workers (BPU) only need to pay a monthly contribution of IDR 36,800 to receive benefits from three main programs: Work Accident Insurance (JKK), Death Insurance (JKM), and Old Age Security (JHT). These benefits include unlimited medical care coverage in the event of a work-related accident, a death benefit of IDR 42 million along with educational scholarships for the participant's children, and retirement savings that can be withdrawn upon entering retirement age. (Ash Shiddiqi et al., 2023)

Through the synergy of interpersonal communication strategies and the convenience of digital services such as the JMO application, BPJS Ketenagakerjaan fosters participant loyalty not only through service delivery but also through emotional engagement and increasingly inclusive personalization. (Ash Shiddiqi et al., 2023)

Table 1: Strategic Data of BPJS Ketenagakerjaan Based on Media Indonesia Article

Category	Value
Total Working Population (BPS, 2022)	135.61 million people
Workers in the Informal Sector (BPU)	60% of the total workforce
Active BPJAMSOSTEK Participants (Sep 2022)	35.6 million participants
Registered BPU Workers	4.6 million participants
Target Active Participants (2026)	70 million participants
Target BPU Coverage (2026)	25% of the total target
Monthly Contribution for BPU Workers	IDR 36,800
JKK Benefit	Unlimited cost coverage for work-related accidents
JKM Benefit	Death compensation of IDR 42 million & child scholarships
JHT Benefit	Old-age savings

Source: Researcher's Processed Data

In public service, effective interpersonal communication between officers and participants is the key to successful service delivery. Isnawijayani and Elintiya (2023) emphasize that openness, empathy, and a positive attitude are the core elements of quality interpersonal communication in the context of BPJS services. Innovations such as JMO actually reinforce these values, as technology provides opportunities for faster, more transparent, and well-documented communication. (Alfiansa, Nurjanah, & Yasir, 2025)

For example, participants facing difficulties using the application can directly contact customer service through the online helpdesk feature, which is available 24 hours a day. This feature not only answers questions but also creates a sense of being "heard" by the public institution, strengthening the emotional bond that forms the foundation of loyalty. Thus, technology does not replace human interaction but rather expands its scope and improves its quality. (Alfiansa, Nurjanah, & Yasir, 2025)

Benefits for Informal Sector Participants

Participant loyalty is shaped not only by economic benefits such as timely claim payments but also by positive emotional experiences during interactions with the institution. The JMO

application offers personalized service through individual participant accounts, displaying specific information, transaction history, and service notifications. The presence of this feature gives the impression that the institution understands the unique needs and history of each participant, thereby enhancing their sense of belonging. (Hati, Anggraini, & Ubalaga, 2023)

Research conducted by Setiawan et al. (2019) indicates that participants who are satisfied with the reliability, ease of use, and security aspects of the JMO application demonstrate higher levels of trust in BPJS Ketenagakerjaan. This directly contributes to increased participant loyalty, not only encouraging them to continue using the service but also to recommend it to others (Hati, Anggraini, & Ubalaga, 2023).

Despite its many benefits, the implementation of JMO also faces several challenges. Low digital literacy, particularly in remote areas, remains a major obstacle to maximizing the use of the application. Not all participants fully understand how to use the app correctly, let alone access it independently (Isnawijayani & Elintiya, 2023).

Furthermore, infrastructural limitations such as internet connectivity and smartphone availability hinder the inclusivity of the digitalization process. This issue is compounded by technical problems within the application itself, such as errors in the biometric system or incomplete integration of participant data (Ash Shiddiqi et al., 2023).

Therefore, efforts to enhance participant loyalty through digitalization must be accompanied by strengthening interpersonal communication through offline means. Face-to-face education via socialization programs, application usage training, and direct assistance remain essential, particularly for segments such as the elderly and informal sector workers (Isnawijayani & Elintiya, 2023).

BPJS Ketenagakerjaan cannot rely solely on machines to build trust. In many cases, participants still feel comfortable when they can speak directly with a staff member. This highlights the importance of interpersonal communication in maintaining the human aspect of digital services. Staff members who are able to explain things kindly, listen to complaints, and provide solutions directly have a significant impact on participant satisfaction and loyalty.

According to Isnawijayani (2023), the interpersonal communication skills of BPJS officers are a determining factor in resolving conflicts and enhancing participants' sense of security when receiving program information. When communication is conducted with empathy, openness, and supportiveness, participants feel valued and involved in the service process, rather than merely passive beneficiaries.

Challenges in JMO Implementation

Participant loyalty will be firmly established when technology and interpersonal communication go hand in hand. On one hand, JMO provides speed and efficiency. On the other hand, interpersonal communication ensures that the psychological needs of participants are met. Therefore, BPJS Ketenagakerjaan needs to balance these two elements in its service strategy. (Prasetyo & Anwar, 2021)

Approaches such as communication skills training for staff, the development of user experience in applications, and community-based participant advocacy programs represent concrete steps to bridge the gap between digitalization and social interaction. Additionally, strengthening an organizational culture grounded in solid internal communication as demonstrated by the BPJS employee engagement study (Hati et al., 2023) shows that a supportive work environment also positively impacts the quality of service delivered to participants.

The digital transformation undertaken by BPJS Ketenagakerjaan through the JMO application marks a significant milestone in the modernization of public services in Indonesia. This application has facilitated easier access, enhanced information transparency, and increased

service efficiency for participants. However, the success of this innovation cannot be separated from the quality of interpersonal communication that accompanies it. (Prasetyo & Anwar, 2021)

Participants will remain loyal when they feel they are served comprehensively both technically and emotionally. Therefore, the synergy between technology and interpersonal communication becomes the key to building trust, enhancing satisfaction, and fostering long-term loyalty among BPJS Ketenagakerjaan participants. By strengthening digital education, improving the application system, and maintaining the quality of social interactions, BPJS can become a role model in technology-based public service grounded in inclusive humanistic values.

4. KESIMPULAN DAN SARAN

A. Conclusion

The interpersonal communication strategies employed by BPJS Ketenagakerjaan employees play a central role in building participants' trust, especially amid the transition towards the digitalization of public services. These strategies are manifested through the application of principles such as transparency of information, empathy in service delivery, responsiveness to complaints, and two-way communication that enables participants to actively voice their needs and challenges. The forms of communication used are not limited to face-to-face interactions but also include digital media such as WhatsApp, email, and online consultation sessions, all while maintaining the quality of interpersonal relations. The effectiveness of these strategies is reflected in participants' increased understanding of BPJS programs, a reduction in public complaints, and the creation of a more personalized and humane service experience. However, this effectiveness still faces challenges, particularly when interactions lack a positive attitude and sufficient openness, as found in several field studies. Therefore, ongoing training in interpersonal communication must be continuously enhanced as part of the institutional strategy.

The digital innovation in the form of the JMO application represents a strategic step by BPJS Ketenagakerjaan to simplify and expedite the social security service process. JMO enables participants to independently register, check balances, claim benefits, and access service information all within an integrated platform. The existence of this application has proven to enhance convenience, efficiency, and service accessibility, which directly contributes to increased participant loyalty. However, loyalty built through technological innovation cannot stand alone without being supported by humanistic interpersonal communication. Participants' experiences using JMO become more positive when accompanied by staff who are communicative, responsive, and capable of providing solutions to technical issues. This means that the synergy between technology and the quality of interpersonal relationships is key to establishing trust and long-term loyalty. Therefore, JMO must be positioned not only as a digital tool but also as a relational bridge between the institution and its participants, which should continuously be developed through educational approaches and empathy-based service.

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