

Perceptions And Experiences Of Medan City Residents On BPJS Ketenagakerjaan: A Qualitative Inquiry

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Abstract

This research aims to understand the views of the Medan City community towards BPJS Ketenagakerjaan services through a descriptive qualitative approach. Data was collected through interviews, observations, and documentation with participants from various backgrounds, including MSMEs, formal and informal workers. The results show that most respondents feel the benefits of the program, especially protection against occupational risks and old age. However, participation in the informal sector is still low due to lack of understanding and lack of socialization. Technical constraints in the claims process and limited administrative literacy are also obstacles. However, the responsiveness of officials and efficient claim procedures for participants who understand the flow of services are positively assessed. This study recommends increasing public education, simplifying procedures, and community-based approaches to expand inclusive social protection coverage in Medan City.

Keywords: BPJS Employment, public perception, informal workers, social protection, Medan

1. Introduction

BPJS Ketenagakerjaan is a public institution established under Law Number 24 Year 2011, with a mandate to organize employment social security programs that include protection against the risks of work accidents, death, old age, and retirement. According to the concept of social security explained by the International Labor Organization (ILO), the social protection system aims to reduce people's vulnerability to the risk of loss of income due to certain conditions such as illness, work accidents, old age, and death. BPJS Employment plays an important role in providing social protection, and is one of the pillars in the state's efforts to realize labor welfare.

The BPJS Employment program consists of four main schemes, namely Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT), and Pension Insurance (JP). These four schemes are designed to provide security to workers during their active working life until retirement. JKK and JKM specifically provide protection to workers and their heirs against the risk of work accidents and death, while JHT and JP provide financial security after the end of the working period. The implementation of this program is also regulated in Presidential Regulations and Minister of Manpower Regulations as derivatives of the Law.

In the context of public services, public perception is an important element that can influence the success of the program. Public perception refers to an individual's subjective view of service quality based on experience, expectations, and information received. In the context of BPJS Ketenagakerjaan, experience in accessing services such as the claims process, clarity of information, and speed of service are the main indicators that shape community perceptions, both positive and negative.

Furthermore, community participation, especially from the informal sector, in the BPJS Employment program is still a big challenge. BPS data shows that most of the workforce in Indonesia comes from the informal sector, which historically has a low level of social security literacy. Lack of socialization and understanding of the rights and benefits of this program leads to low participation.

The Medan City Government, through the Social Affairs Office, has the authority to realize Medan as a socially inclusive city for all its citizens. To support this effort, the Social Security Organizing Agency (BPJS) is designated as the implementing agency. One of the first steps in achieving this goal is to improve the quality and coverage of social protection and security. Based on 2021 data, BPJS Ketenagakerjaan in the North Sumatra (Sumbagut) region noted that out of a total of 2.863 million formal workers, 769,403 people or

around 26.87% have become active participants. Meanwhile, from the informal worker sector, which amounts to around 3.448 million people, only 115,565 people or around 3.35% have registered as BPJS Ketenagakerjaan participants (BPJS Ketenagakerjaan, 2021). One of the main challenges is the low level of public awareness of the importance of employment social security. Many workers, especially in the informal sector, do not understand the benefits of the BPJS Ketenagakerjaan program and its registration procedures. This is exacerbated by the lack of effective socialization from BPJS Ketenagakerjaan to the wider community.

In addition, community perceptions of the quality of BPJS Ketenagakerjaan services also affect the level of participation. Several studies indicate that factors such as service quality, perceived value, and relationship marketing have a significant influence on participant satisfaction. Research by Butar Butar et al. (2024) found that all three factors contribute positively to the satisfaction of Medan Kota Branch BPJS Ketenagakerjaan participants, with perceived value having the greatest influence. On the other hand, there are also obstacles in the service process, such as long lines and a computerized system that is not fully understood by the community, especially by informal sector workers. This shows that although BPJS Ketenagakerjaan has made various efforts to improve service quality, there is still room for improvement, especially in terms of education and communication with the public. Based on this background, this research aims to dig deeper into the stories and views of the people of Medan City towards BPJS Ketenagakerjaan. Through a qualitative approach, it is hoped that this research can provide a more comprehensive insight into the perceptions, experiences, and expectations of the community towards the employment social security program, so that it can be an input for policy improvements and program implementation strategies in the future.

2. Research Methods

This research uses a qualitative method with a descriptive approach, as explained by Creswell (2007), who states that qualitative research aims to understand the social or cultural context in depth, including the phenomena and processes involved. The descriptive approach is used to describe phenomena or events in detail and thoroughly, focusing on in-depth data collection to provide an accurate description of the characteristics, context, and other aspects of the phenomenon under study. The research location is at JL. Kapten Muchtar Basri, Glugur Darat II Kec. Medan Timur, Medan City, North Sumatra. The selection of this location is based on the large number of BPJS Ketenagakerjaan users in the area, so it is considered representative to describe the experiences and perceptions of the community regarding the services provided. This neighborhood includes a variety of communities, thus allowing exploration of the benefits, constraints, and satisfaction levels of BPJS Ketenagakerjaan users in a local context. The research was conducted from April to May 2025.

The research informants consisted of BPJS Ketenagakerjaan users at JL. Kapten Muchtar Basri, who came from various backgrounds, including:

1. MSME players who utilize BPJS Employment as social security for the protection of old age and death insurance.
2. Informal workers or people with lower-middle income who make BPJS Employment their main social security.
3. Formal workers who get protection in the form of work accident insurance and pension insurance.
4. Participants with a history of work accidents or who have submitted claims for Employment BPJS benefits.

These informants were selected to provide a comprehensive perspective on the benefits, constraints, and level of satisfaction with BPJS Ketenagakerjaan services based on their direct experience.

Data collection in this study was conducted through three techniques, namely:

1. Interview Interviews are used to obtain information directly from the interviewees regarding their experience in using BPJS Ketenagakerjaan services.
2. Observation Observation is carried out by means of researchers going directly to the field to see firsthand how BPJS Ketenagakerjaan participants utilize services and the challenges faced
Documentation Documentation is used to collect data from relevant documents and records, such as photos, videos, information brochures, claim forms, and documentation of socialization activities related to BPJS Ketenagakerjaan.

Data analysis methods in qualitative research are carried out during data collection and after completion of data collection within a certain period. During the interview process, the researcher has analyzed the informant's answer. If the answer is not satisfactory, then according to Miles in (Sugiyono, 2020) suggests that activities in qualitative data analysis are carried out continuously until completion, so that the data is saturated. Activities in data analysis are content analysis. Data validity in qualitative research, a realistic is compound and dynamic, so that nothing is consistent and repeats as before. As also according to Bogdan (in Sugiyono, 2020), the purpose of qualitative research is not merely to find the truth, but rather to understand the subject of the surrounding world. In understanding the surrounding world, maybe what the subject has stated is wrong, because it is not in accordance with the theory. So, data validity can be achieved by using the data collection process with method triangulation techniques. In data collection techniques, according to Sugiyono (2020) triangulation is defined as a data collection technique that combines various data collection techniques and data sources that already exist. If the researcher collects data with triangulation, the researcher can check the credibility of the data with various data collection techniques. Then, Patton (in Sugiyono, 2020) stated that triangulation will strengthen the data more, when compared to one approach.

3. Results and Discussion

Research conducted by Yulianti & Ismawati (2020) shows that the BPJS Employment program has a positive impact on the sense of security of workers, both formal and informal. The research underlines that protection against the risk of work accidents and old age insurance are the two main benefits felt by participants, especially in the informal sector which has been vulnerable to unprotected work risks. This finding is in line with the results of Ichsan's research (2020) in Medan, which reveals that positive perceptions of BPJS Ketenagakerjaan are strongly influenced by the clarity of procedures, ease of processing claims, and the quality of communication between the organizers and participants. Both studies emphasize the importance of improving the service system and socialization in increasing participants' sense of security and trust in the BPJS Ketenagakerjaan program. Based on the results of interviews, observations, and documentation at JL. Kapten Mochtar Basri, Glugur Darat II, Kec. Medan Timur, Medan City, it was found that BPJS Ketenagakerjaan has been used by various levels of society, ranging from MSME actors, formal workers, to informal workers. Mayoritas informan menyatakan bahwa keikutsertaan dalam BPJS Ketenagakerjaan memberikan rasa aman, khususnya dalam menghadapi risiko kecelakaan kerja dan untuk persiapan hari tua.

The interview results show that most participants feel the real benefits of the BPJS Employment program. Some MSME players claim to be helped because they have protection in the event of a work accident or death. Formal workers feel calmer because of the pension and old-age insurance. In fact, some informants with a history of claims stated that the benefit disbursement process was quite fast and transparent. Although the benefits were felt by most participants, there were some obstacles encountered in the implementation of this program. Based on an interview with (RA), an informal worker, it was found that: *"I joined BPJS Employment because my company registered me, but I don't understand the benefits yet"*.



Gambar 1

This statement shows participants' dependence on third-party (company) initiatives without any independent effort to understand the rights and benefits of the program.

1. Some participants from among informal workers admitted that they were still confused about the registration procedure and what benefits they received. An informal worker (NS) said that although

he had become a BPJS Ketenagakerjaan participant, the decision was made on his own initiative because he felt it was important to have social security. However, he also highlighted the lack of socialization from related parties:

"I registered myself because I felt it was important to have social security protection, especially for the future. But frankly, information about this program is still not well socialized. I found out about BPJS Employment from chatting with friends, not from official socialization."



Gambar 2

2. Information related to the rights and obligations of participants has not been evenly received by all levels of society, especially those with low levels of education.
3. Some participants experienced technical obstacles in the claims process, such as difficulty accessing the application or lack of understanding of the required documents. Technical constraints in the claims process were a significant barrier for participants, a similar experience was also experienced by (AD) who mentioned:

"I registered myself because I felt it was important, but the claim is complicated too"

This indicates a gap between participation intentions and participants' ability to access program benefits, especially for those with low administrative literacy. The limited socialization has an impact on the disparity of information, this was confirmed by (YT) straightforwardly:

"BPJS Employment is good, but the socialization is lacking."



Gambar 3

This statement reinforces previous findings that education efforts have not reached all levels of society, especially informal workers who lack access to structured information.

In addition, a study by Pramono and Wahyuni (2021) shows that low public literacy regarding the BPJS Employment program is a significant challenge in the optimization of this program. They found that a lack of understanding of the rights and obligations of participants often leads to difficulties in the claims process and decreased interest in registration, especially among informal workers and micro-entrepreneurs.

In general, the level of participant satisfaction with BPJS Ketenagakerjaan services in the research area is quite good. This is shown from:

1. The level of responsiveness of officers in handling questions and complaints.
2. The claim procedure is relatively fast for participants who already understand the flow of services.
3. The existence of socialization activities from the BPJS that are routinely carried out in the community.

However, there is still a need to increase community literacy about this program so that all benefits can be felt optimally. In the local context, the value of gotong royong and social solidarity found in JL. Kapten Muchtar Basri is in line with the results of research by Wulandari and Suparno (2020) which states that social values in Indonesian society play a major role in encouraging collective participation in social security programs. People tend to join the program after getting positive examples from their surroundings, including community leaders or successful business actors. In general, the level of satisfaction with BPJS Ketenagakerjaan services at the research location is at a fairly good level. Participants mentioned that BPJS officers were quite responsive in handling questions and complaints. Claim procedures are also considered fast for those who understand the service flow, although there are still challenges in the aspects of administrative literacy and digital access. The results show that BPJS Employment has had a positive impact on increasing people's sense of security, especially in dealing with the risk of work accidents and preparing for old age. The participation of participants, especially from MSMEs and formal workers, reflects an awareness of the importance of social protection. In addition, the responsiveness of officers and transparency in the claims process also strengthened participants' satisfaction with the services provided. Fast claim procedures for participants who understand the flow of services are an indicator of success from the operational side. Socialization activities that have begun to be carried out regularly in the community are also a positive step that needs to be expanded.

However, service improvements need to be accompanied by an increase in participant literacy regarding rights, benefits, and membership procedures so that participation from the informal sector can continue to grow. Expanding the reach of intensive and sustainable socialization through easily accessible media and the involvement of local community leaders is very important to reach vulnerable groups who lack information. By optimizing the education aspect and building a participatory and communicative approach, BPJS Ketenagakerjaan has a great opportunity to increase inclusive and equitable social protection coverage among the people of Medan City.

4. Conclusion

Research conducted at Jalan Kapten Muchtar Basri, Medan City, shows that BPJS Employment has a very important role in providing social protection and security to workers, both in the formal and informal sectors. The majority of the community has felt the direct benefits of this program, especially in terms of protection against work accidents and old-age security. However, the main challenge is the low level of public literacy about the BPJS Employment program, especially among informal workers. The lack of effective socialization and education means that many participants do not fully understand their rights and benefits. In addition, technical obstacles in the claims process and access to information are also barriers to optimal participation. Therefore, a more comprehensive communication and education strategy as well as a community-based approach are needed to improve community understanding and engagement in the program. Collaborative efforts between the government, BPJS, and community leaders are needed to strengthen public trust and expand the coverage of social security protection in a more inclusive manner.

5. Acknowledgment

To improve the effectiveness of the BPJS Ketenagakerjaan program in Medan City, the following can be done:

1. Increased intensive and targeted socialization, especially to informal workers by using a simple and easy-to-understand approach.
2. Simplification of claim procedures to make it easier and faster
3. Utilization of technology that is more user-friendly
4. Increased public awareness and knowledge about finance and social security,
5. Closer cooperation between various related parties is essential to ensure that the benefits of the program can be maximally felt by all levels of society.

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