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Strategies For Strengthening Employment Social Security For Informal Workers In Increasing Participation In The BPJS Ketenagakerjaan Lhokseumawe

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Abstract

Implementation of BPJS Ketenagakerjaan is to realise the fulfillment of essential protection and a decent life for every worker and his family through a social security system, which is implemented based on Undang-Undang Number 24 of 2011 concerning the Social Security Organizing Agency. Informal sector workers have little formal education, no special skills, and lower incomes than formal workers. Informal workers are eligible for two core programs: Work Accident and Death Insurance, with an additional Old Age Security program available for retirement savings. The number of workers not registered in the BPJS Ketenagakerjaan program is an obstacle for the BPJS Ketenagakerjaan Lhokseumawe in expanding BPJS Ketenagakerjaan membership coverage. This research aims to formulate strategies and policies to increase the participation of informal workers in the BPJS Ketenagakerjaan Lhokseumawe and analyze the inhibiting, influencing factors in increasing membership of informal workers. SWOT analysis is used to systematically evaluate strengths, weaknesses, opportunities, and threats in a strategic context. The research aims to formulate and prioritize strategies using a combined SWOT - Space Matrix - QSPM analytical framework. Data collection is by observation, interviews and documentation. The informal workers in this study amounted to 100 people. The analysis recommends that BPJS Ketenagakerjaan leverage the MLT scholarship program for workers' children as a catalyst to enroll the growing informal workforce, thereby increasing membership.

Keywords: Coverage; Informal Workers; BPJS Ketenagakerjaan; SWOT

1. Introduction

BPJS Ketenagakerjaan, as the implementing agency for the Social Security Act, refers to Undang-Undang No. 40 of 2004 concerning the National Social Security System (SJSN) and Law No. 24 of 2011 concerning the Social Security Administration Agency (BPJS). BPJS Ketenagakerjaan is a public legal entity based on non-profit principles. Participants in BPJS Ketenagakerjaan include formal sector workers, informal sector workers, and migrant workers. Based on the national labour force survey, Sakernas, in August 2025, Indonesia has 154 million labour force, BPJS Ketenagakerjaan has a big responsibility to make sure all workers in Indonesia can be registered and get proper protection, especially informal workers. Social security is one of the fundamental human rights and rights as citizens that must be realised in accordance with the ideals of the Indonesian nation, as stated in Pancasila and the 1945 Constitution of the Republic of Indonesia. Every program or activity aimed at protecting and improving the welfare of all workers is carried out based on the principles of non-discrimination, participation, and sustainability to enhance worker productivity and competitiveness, as well as to support national economic development and self-reliance.

The enactment of Law No. 40 of 2004 on the National Social Security System (SJSN) provides a legal foundation and certainty regarding protection and employment security for all Indonesian citizens. Based on the mandate in Law Number 24 of 2011 concerning the Social Security Administration Agency, "Every person, including foreigners who have worked for at least 6 (six) months in Indonesia, is required to participate in the Social Security Program", so that all of these workers should already be participants in the BPJS Ketenagakerjaan. However, many have not yet joined the BPJS Ketenagakerjaan program, indicating a

discrepancy between the number of active participants from the formal labour sector and the number of informal workers who should already be participants in the BPJS Ketenagakerjaan program. In addition, it appears that until now, the expansion of BPJS Ketenagakerjaan membership is still a national focus and concern in the informal workforce, including in the city of Lhokseumawe. Based on data from the BPJS Ketenagakerjaan Lhokseumawe compared to the number of informal workers reported by the Central Statistics Agency (BPS) of Lhokseumawe City, the number of informal workers or non-wage earners in 2024 reached 46,993 people, while only 10,333 people registered as participants in the BPJS Ketenagakerjaan program. This has become an issue for BPJS Ketenagakerjaan, particularly the BPJS Ketenagakerjaan Lhokseumawe, which should have all workers registered. Out of the tens of thousands of workers in the informal sector in Lhokseumawe City, only 21.98% of informal sector workers are registered with BPJS Ketenagakerjaan, leaving significant room for further registration. According to the main employment status categories in BPJS Ketenagakerjaan, workers can be divided into three groups: formal workers, informal workers, and migrant workers. Formal workers are those employed by official businesses, such as company employees, bank employees, business owners, and government employees. The research aims to formulate and prioritize strategies using a combined SWOT-SPACE-QSPM analytical framework. The study was conducted by analysing the factors that hinder and influence the increase in BPJS Ketenagakerjaan membership among informal workers in Lhokseumawe City and formulating strategies and policies to increase BPJS Ketenagakerjaan Lhokseumawe membership. The results of this study are expected to contribute to increasing knowledge and scientific understanding, with its application having an impact on achieving participation of informal workers in the BPJS Ketenagakerjaan Lhokseumawe.

2. Literature Review

2.1 Strategy

Strategy is a tool for achieving specific goals. it involves creating a unique and valuable position through a series of activities as classified by Porter (1996). The concept of corporate strategy is constantly changing in line with developments in the environment. therefore, organisations need strategic management that is capable of creating and developing existing visions and missions.

2.2 Strategic Management

Strategic management is a continuous process of determining the mission and objectives of an organisation in the context of its external environment and internal strengths and weaknesses, formulating and implementing strategies, and using strategic controls to ensure that the organisation's strategies successfully achieve their objectives as classified by Iftikar et al, (2022).

2.3 Steps in Developing a Strategy

The stages in strategy formulation can be divided into three main stages that are interrelated and form an integrated strategic framework. The first stage is the input stage, in which essential data and information related to the internal and external environment of the organisation are collected, analysed, and organised to provide a comprehensive picture of the current conditions. The second stage is the matching stage, which aims to align the organisation's internal strengths and weaknesses with the opportunities and threats from the external environment, thereby generating various strategic alternatives that can be considered. The third stage is the decision-making stage, which involves further analysis of the identified alternatives using tools such as the Quantitative Strategic Planning Matrix (QSPM), which helps evaluate and prioritise quantitatively to select the best strategy that aligns with the organisation's long-term goals and optimises available resources.

2.4 Input Stage

This stage involves collecting basic information before formulating a strategy. The process is to analyse the company internal and external factors which can be presented in the IFAS matrix (Internal Factor Assessment Strategy) and EFAS (External Factor Assessment Strategy) as classified by Qanita (2020).

- a. External Environment Analysis
- b. Internal Environment Analysis

2.5 Matching Stage

This stage involves formulating various strategic alternatives by combining various internal and external factors obtained in the previous stage. This process can be analyzed using the IE (Internal-External) matrix and the SWOT (Strengths, Weaknesses, Opportunities, Threats) matrix (Qanita, 2020).

- a. SWOT
- b. Space Matrix or IE Matrix

2.6 Decision Stage (QSPM)

The Quantitative Strategic Planning Matrix (QSPM) is a strategic analysis tool used to evaluate and determine the best strategy based on internal and external factors that have been analyzed previously. QSPM provides a quantitative approach in selecting strategic alternatives by considering the weight and relative attractiveness of each possible strategy as classified by Suhardi (2011). QSPM is used to analyze various available strategic alternatives to identify priority strategies. The strategic alternatives analyzed at this stage are those generated through prior analysis by integrating internal and external factors. Using the QSPM matrix, management can rank existing strategies to establish a priority scale for strategy implementation.

2.7 Strategy Selection

Choosing the right strategy is very important in a business, tailored to the business environment it faces. Each different business environment also requires a different strategy. Therefore, in formulating a strategy, it is necessary first to analyse the business environment, both internally and externally. Strategy analysis is helpful for company management in making business decisions, especially in facing competition as classified by Qanita (2020).

3. Research Method

The research aims to formulate and prioritize strategies using a combined SWOT-SPACE-QSPM analytical framework. The study was conducted by analysing the factors that hinder and influence the increase in BPJS Ketenagakerjaan membership among informal workers in Lhokseumawe City and formulating strategies and policies to increase BPJS Ketenagakerjaan Lhokseumawe membership. In this study, the types of data used consist of primary and secondary data. According to Sugiyono (2019), primary data is a data source that is collected directly by data collectors. Primary data is obtained through direct collection and observation at the research location, as well as interviews with registered workers. This primary data was obtained from questionnaires and interviews designed explicitly by the researcher to ensure that the interview process was more focused and in line with the research objectives. Meanwhile, secondary data was obtained from indirect sources that provided additional information and reinforcement for the research data, such as documentation and literature studies using print and electronic media, as well as secondary data obtained from relevant agencies or institutions. In this study, The research sample consisted of 100 informal participants who were not wage earners, which comes from organisations and individuals, who were already participants or not yet participants in the BPJS Ketenagakerjaan. In this study, the researchers used the following data collection techniques:

a. Observation

Observation is the basis of all science, where scientists can only work based on data obtained through observation of facts about reality. This study uses observation to directly determine the conditions in the field related to the marketing strategies implemented. Observation is used to describe the actual conditions in the field, enabling researchers to collect data directly. In this study, researchers employed participatory observation, which allows for the collection of more extensive and in-depth information that may not have been revealed through interviews.

b. Interview

An interview is a meeting between two people to exchange information and ideas through questions and answers, to construct, intending to construct meaning on a particular topic. Interviews are used as a data collection technique when researchers want to conduct preliminary studies to identify issues, or to explore more in-depth issues with respondents. In this study, the researcher used a structured interview, in which the researcher prepared several key questions to guide the interview. The interview was conducted with workers to obtain answers to the questionnaire prepared by the researcher.

c. Documentation

Documentation complements the use of observation and interview methods in this study. Through documentation techniques, researchers collect data in the form of notes and photographs relevant to the object being studied and found in the field. This technique helps to document visual or written evidence that supports the data obtained through observation and interviews.

4. Results and Discussion

1. Strategy of the BPJS Ketenagakerjaan Lhokseumawe in Increasing Non-Wage Participant Numbers.

a. Internal Analysis

Companies can gain a deeper understanding of their strengths and weaknesses by conducting an internal factor evaluation. In a globally competitive environment, traditional sources of competitive advantage, such as labour costs, capital costs, and raw materials, are no longer effective. The importance of internal factor evaluation lies in identifying the company's strengths and weaknesses.

The following is an IFAS matrix table analyzed to evaluate the marketing strategy implemented, covering strengths and weaknesses.

Table 1. Internal Factor Analysis Summary (IFAS) Matrix

Strategic Factor	Rating	Weight	Score
		%	(Weight x Rating)
Strength			
1. Reputation and Brand Equity of BPJS Ketenagakerjaan	3,57	0,141	0,504
2. JMO BPJS Employment Digital Services	3,02	0,119	0,361
3. Benefits of the BPJS Employment program	3,49	0,138	0,482
4. MLT Scholarship Program for Children of Workers	3,81	0,151	0,574
5. Program price	3,73	0,148	0,550
Weakness			
1. Program promotion	1,46	0,058	0,084
2. Program variations	1,62	0,064	0,104
3. Sustainability of program implementation/ socialisation information	1,44	0,057	0,082
4. Distance to services, claims process	1,52	0,060	0,091
5. Limited staff service	1,62	0,064	0,104
Total	25,280	1	2,937

Source: Data processed by researchers, 2025

Based on the results of surveys and interviews conducted with BPJS Ketenagakerjaan employees and new informal workers, as well as those who have been BPJS Ketenagakerjaan participants. The reputation and branding equity of BPJS Ketenagakerjaan are strategic strengths because a good reputation and branding have an impact on participants' confidence in registering themselves as BPJS Ketenagakerjaan participants. The BPJS Ketenagakerjaan Jamsostek Mobile (JMO) digital service is a strength for BPJS Ketenagakerjaan because the JMO application makes it easier for participants to register themselves and their families, and the claim disbursement process can be completed in just a matter of minutes. The promotion of the BPJS Ketenagakerjaan program is considered a weakness because BPJS Ketenagakerjaan is still considered to be lacking in its promotional efforts. Participants find it difficult to obtain the latest information from BPJS Ketenagakerjaan, and the latest promotions are still only available when participants visit a branch office. The variety of BPJS Ketenagakerjaan programs is considered a weakness. This is because participants find it difficult to choose the program they want to join. For example, participants cannot choose to only join the Work Accident Insurance program or only the Death Insurance program, but must join a package, such as the Work Accident Insurance and Death Insurance program, or the Work Accident Insurance, Death Insurance, and Old Age Insurance program, as well as other packages such as the Work Accident Insurance, Death Insurance, Old Age Insurance, and Pension Insurance. The benefits of the BPJS Ketenagakerjaan program are considered a strength because the people of Lhokseumawe City and North Aceh are generally aware of and have experienced the benefits of the BPJS Ketenagakerjaan program, especially the death benefits and scholarships for participants' children. The sustainability of program information/socialization is considered a weakness because its implementation is not yet comprehensive, and geographically, it is still challenging to socialize the program. Access to services and the claims process are categorized as weaknesses because the claims process takes time, starting from visiting the branch office, conducting interviews, and disbursing benefits to participants' accounts, which takes a minimum of 3 days to a week. Although branch offices have made efforts to accelerate the claims process, it still takes time to complete, as claims disbursement uses bank transfers, which also involve the speed of the banking system. The price of the program is considered a strength because the cost of participating in the program is still considered affordable compared to the benefits received from other private insurance programs. Limited staff services are a weakness due to the small number of staff at the branch office compared to the amount of information and outreach that must be continuously communicated to the public. This limited staff service is the result of interviews with informal workers/BPU, the Head of the BPJS Ketenagakerjaan Office, and data on the number of staff at the BPJS Ketenagakerjaan Branch in Lhokseumawe.

b. External Analysis

External environmental analysis is a systematic process for evaluating factors outside the organisation that can affect the Company's performance. This analysis is a process of identifying opportunities and threats that include political, economic, social,

cultural, demographic, environmental, technological, and competitive factors (Mutiara, 2021). This analysis aims to help the company formulate more effective and responsive strategies in response to environmental changes, thereby increasing the likelihood of success in achieving long-term goals.

Table 2. Eksternal Factor Analysis Summary (EFAS) Matrix

Strategic Factor	Rating	Weight	Score
		%	(Weight x Score)
Opportunity			
1. Technological Advancements	3,42	0,131	0,448
2. Government Regulations	3,50	0,134	0,469
3. The number of informal workers is increasing	3,74	0,143	0,536
4. Participant loyalty	3,72	0,143	0,530
5. Agent BPJS Ketenagakerjaan	3,73	0,143	0,533
Threat			
1. Other micro insurance services	1,23	0,047	0,058
2. Declining purchasing power, inflation rate	1,61	0,062	0,099
3. Economic conditions, financial capabilities	1,76	0,067	0,119
4. Participant's insight, awareness, and literacy	1,85	0,071	0,131
5. Claims via brokers	1,54	0,059	0,091
Total	26,100	1	3,015

Technological advances are categorized as opportunities because, with technological advances, BPJS Ketenagakerjaan can more easily accelerate the process of acquiring new participants and paying claims through the application so that participants do not need to visit branch offices to make claims. Government regulations are categorized as opportunities for BPJS Ketenagakerjaan because government regulations require all workers to register themselves to avoid risks in the workplace, even though in reality not all workers are registered in the BPJS Ketenagakerjaan program. Other microinsurance services are categorized as threats because there are other microinsurance services such as Baitul Qiradh, which was established to develop micro businesses, but with benefits that are still smaller than the compensation received by BPJS Ketenagakerjaan. The growing number of informal workers also presents an opportunity for BPJS Ketenagakerjaan to register them as participants and increase its membership. Declining purchasing power and inflation rates pose a threat to BPJS Ketenagakerjaan, including in terms of influencing economic conditions and the financial capabilities of the community, even though there is still a high level of participant loyalty, which presents a separate opportunity for BPJS Ketenagakerjaan. The knowledge, awareness, and literacy of participants pose a threat to BPJS Ketenagakerjaan due to the low level of understanding and education of workers in the non-salaried sector. BPJS Ketenagakerjaan has formed agents called BPJS Ketenagakerjaan agents, which collaborate with corporate partners to accelerate the acquisition of BPJS Ketenagakerjaan participants. This is an opportunity for BPJS Ketenagakerjaan to increase its membership. In addition, there are still brokers involved in claiming BPJS Ketenagakerjaan insurance, which is a threat to BPJS Ketenagakerjaan in maintaining its good name and the transparency of financial management received by participants.

c. Strategy Formulation

The results of the SWOT analysis conducted previously placed the SWOT quadrant positioning in Quadrant I (Growth), where the strategy used is the S-O Strategy. This quadrant represents a highly advantageous situation, as the strategy possesses both opportunities and strengths, enabling the company to capitalise on existing opportunities. The SWOT analysis quadrant positioning of the company indicates the direction of policy toward a growth strategy, meaning that in developing the company, aggressive strategies must be implemented. This matrix aims to map the company's position based on internal and external factors that can support or hinder achieving these targets. By utilizing the results of the SWOT analysis, the company can determine the strategic steps that must be taken to leverage existing strengths and opportunities while minimizing weaknesses and addressing emerging threats. The following is the SWOT matrix illustrating the situation and appropriate strategic formulation for BPJS Ketenagakerjaan Lhokseumawe in addressing market challenges and increasing the number of participants.

d. *Space Matrix*

The Strategic Position and Action Evaluation (SPACE) Matrix is used to evaluate strategic positioning. This analysis is an approach used to determine the strategic positioning of a company and its individual businesses. The SPACE Matrix helps managers choose between four types of strategies: aggressive, conservative, defensive, and competitive. Internal factors include Financial Strength and Competitive Advantage (CA), while external factors include Environmental Stability (ES) and Industry Strength (IS). With the SPACE Matrix, companies can map their strategic position and choose between aggressive, conservative, defensive, or competitive strategies.

Based on the analysis, the company's position in the Space Matrix can be seen in Table 1.3 below:

Table 3. Internal and External Factors of the Space Matrix Approach

Internal Strategic Position		External Strategic Position	
Financial Strength (FS)	Rating	Environmental Stability (ES)	Rating
1. Dues Revenue	4	1. Technological Advancement	-3
2. Guarantee Payment	4	2. Inflation Rate	-2
3. AUM of Investment Funds	3	3. Loyalty of Participants	-1
4. Return on Investment Fund	2	4. Fee payment process	-3
Total	13	Total	-9
Average	3,25	Average	-2,25

Internal Strategic Position		External Strategic Position	
Competitive Advantage (CA)	Rating	Industry Strengths (IS)	Rating
1. Program quality	-3	1. Worker literacy	4
2. Human resource productivity	-1	2. Community financial capability	3
3. Claim capacity	-2	3. Participant awareness	3
4. Financial Stability	-2	4. Participant satisfaction	4
5. Development of HR skills	-1	5. Investment Development Results	3
Total	-9	Total	17
Average	-1,8	Average	3,4

Source: Data processed by researchers, 2025

From the matrix above, the X and Y axes can be determined as follows

$$\begin{aligned} \text{X-axis} &= \text{Average CA score} + \text{Average IS score} \\ &= (-1,8) + 3,4 \\ &= +1,6 \end{aligned}$$

$$\begin{aligned} \text{Y-axis} &= \text{Average FS score} + \text{Average ES score} \\ &= 3,25 + (-2,25) \\ &= 1,0 \end{aligned}$$

The results of the Space Matrix analysis show that the Competitive Profile quadrant positioning is in the Aggressive position. This position describes companies with financial factors dominating their industry activities, which means that they are financially strong and have a competitive advantage in stable and growing industries.

e. *Strategy Selection (QSPM)*

Based on SWOT analysis and Space Matrix, a viable alternative strategy for further evaluation is for BPJS Ketenagakerjaan to utilise the MLT scholarship program for workers' children to register the increasing number of informal workers to increase participation in the BPJS Ketenagakerjaan Non-Wage Recipient Program. additionally, BPJS Ketenagakerjaan can leverage its reputation and brand equity to address economic conditions by collaborating with local governments to assist in providing contribution incentives for worker protection in the city of Lhokseumawe.

This strategy can be implemented by intensifying cooperation with third parties/housing provider partners, bundling the BPJS Employment Scholarship MLT Program with the provision of housing facilities for non-salaried participants who wish to own a home. To increase the number of non-wage earners enrolled in the BPJS Ketenagakerjaan program, strategic steps that can be taken include market penetration through the distribution of merchandise to new buyers, such as a direct registration scheme for the first 3 (three) months or 6 (six) months. An aggressive promotional market penetration strategy can help increase brand awareness and sales volume in established markets. BPJS Ketenagakerjaan can improve its aggressive promotional strategy to help increase brand awareness and participation in the registration process. BPJS Ketenagakerjaan can expand its market by promoting the opening of booths in crowded areas, such as traditional markets and religious events. Strategic Partnerships:

Establishing partnerships with various other agencies or institutions can be an effective strategy to attract more participants. BPJS Ketenagakerjaan can collaborate with large partners/companies, educational organisations, or professional communities to offer bundled services or special programs that provide additional benefits for their members, such as special discounts for BPJS Ketenagakerjaan participants. Collaborating with e-commerce companies or fintech firms can also expand the reach of BPJS Ketenagakerjaan programs, develop the Bina Desa program, and enhance programs for vulnerable workers.

Table 4. *Quantitative Strategic Planning Matrix (QSPM)*

Main Factor	Weight	Strategy S-O		Strategy S-T		Strategy W-O		Strategy W-T	
		AS	TAS	AS	TAS	AS	TAS	AS	TAS
IFAS and EFAS									
Strength									
1. Reputation and <i>Branding Equity</i> BPJS Ketenagakerjaan	0,141	3	0,424	4	0,565	4	0,565	4	0,565
2. Digital Services JMO BPJS Ketenagakerjaan	0,119	4	0,478	3	0,358	3	0,358	4	0,478
3. Benefits of the BPJS Ketenagakerjaan program	0,138	3	0,414	4	0,552	3	0,414	4	0,552
4. MLT Scholarship Program for Children of Workers	0,151	4	0,603	4	0,603	4	0,603	3	0,452
5. Program price	0,148	4	0,590	3	0,443	3	0,443	3	0,443
Weakness									
1. Program promotion	0,058	2	0,116	2	0,116	2	0,116	1	0,058
2. Program variations	0,064	1	0,064	2	0,128	2	0,128	2	0,128
3. Sustainability of program implementation/ socialization information	0,057	2	0,114	1	0,057	1	0,057	1	0,057
4. Distance to services, claims process	0,060	2	0,120	1	0,060	2	0,120	2	0,120
5. Limited staff service	0,064	1	0,064	1	0,064	2	0,128	1	0,064
Total Weight of Strengths and Weaknesses	1,000		2,987		2,946		2,932		2,917
Opportunity									
1. Technological Advancements	0,131	3	0,393	3	0,393	3	0,393	3	0,393
2. Government Regulations	0,134	4	0,536	3	0,402	3	0,402	4	0,536
3. The number of informal workers is increasing	0,143	3	0,430	4	0,573	3	0,430	4	0,573
4. Participant loyalty	0,143	4	0,570	4	0,570	4	0,570	4	0,570
5. Agent BPJS Ketenagakerjaan	0,143	4	0,572	4	0,572	4	0,572	3	0,429
Threat									
1. Other micro insurance services	0,047	2	0,094	1	0,047	1	0,047	1	0,047
2. Declining purchasing power, inflation rate	0,062	2	0,123	1	0,062	2	0,123	1	0,062
3. Economic conditions, financial capabilities	0,067	2	0,135	1	0,067	2	0,135	1	0,067
4. Participants' insight, awareness, and literacy	0,071	1	0,071	2	0,142	1	0,071	2	0,142
5. Claims via brokers	0,059	1	0,059	1	0,059	2	0,118	2	0,118
Total Weight of Opportunity and Threat	1,000		2,984		2,887		2,861		2,938
Total			5,970		5,833		5,793		5,854

The S-O strategy obtained the highest score based on the total sum of IFAS and EFAS. Based on the results of questionnaires and interviews, the MLT Program weight has a significant value of 0,151, which is influenced by the program price, reputation, and *Branding Equity* of BPJS Ketenagakerjaan. Meanwhile, in terms of external factors, the number of informal workers is increasing, participant loyalty and BPJS Ketenagakerjaan agents have the same weight of 0,143 and the most influential threats are participants' insight, awareness, and literacy with a weight of 0,071, followed by economic conditions and financial capabilities with a weight of 0,067. The Strength score is 2,509 for alternative strategy 1. The TAS weakness score is 0.478. The TAS Opportunity score is 2,501 and the TAS Threat score is 0.482. The total sum of each TAS is 5,970, while Strategy S-T has a total of 5,833. Strategy W-O obtained a total of 5,793 and Strategy W-T obtained a total TAS score of 5,854. Details are shown in the table 1.4 QSPM.

The position of BPJS Ketenagakerjaan indicates a policy direction toward a growth strategy, meaning that in developing the

company, it is necessary to adopt an aggressive strategy. Based on the results of the space matrix analysis, it is nearly identical to the strategy in the SWOT analysis. By selecting the S-O strategy based on the decision-making stage using QSPM, the research findings indicate that two appropriate strategies with the highest scores were selected: BPJS Ketenagakerjaan can utilize the MLT scholarship program for workers' children to register the increasing number of informal workers to increase participation in informal/non-wage-earner programs, and BPJS Ketenagakerjaan can leverage its reputation and brand equity to address economic conditions by collaborating with local governments to assist in stimulating contributions for worker protection in the city of Lhokseumawe, Aceh.

This strategy can be implemented by intensifying cooperation with third parties/housing provider partners, the BPJS Employment Scholarship MLT Program bundled with the provision of housing facilities for non-wage recipients who wish to own a residential home.

To increase the number of non-salaried participants in the BPJS Ketenagakerjaan program, the following strategic steps can be taken:

1. Market penetration carried out by distributing merchandise to new buyers, for example, through a direct registration scheme during the first 3 (three) months or the first 6 (six) months.
2. An aggressive promotional market penetration strategy can help increase brand awareness and sales volume in established markets. BPJS Ketenagakerjaan can improve its aggressive promotional strategy to help increase brand awareness and participation in the registration process. BPJS Ketenagakerjaan can expand its market by promoting the opening of booths in crowded areas, such as traditional markets and religious events.
3. Improve service quality by ensuring customer satisfaction is paramount. It can be done by providing intensive training for branch officers to be more friendly, responsive, and professional in dealing with participants' needs. In addition, maximising services through digital banking, such as mobile applications and JMO application services that are safe, fast, and easy to access, can also be an attraction for participants who prioritise convenience and efficiency in transactions. BPJS Employment claims are fast and concise, the duration of claim services is fast, significant and the service room is in accordance with Physical evidence.
4. Service technology improvement, BPJS Ketenagakerjaan can improve digital infrastructure, such as updating mobile applications with new, more sophisticated features and providing real-time data accuracy. Improved security systems, such as biometric authentication or stronger data encryption, will also increase participants' trust in BPJS Ketenagakerjaan. In addition, fast and efficient automation services, such as cooperation with banks in loan applications or online account opening, will attract potential participants who want convenience without having to visit a physical branch. Providing data checking and registration machines through machines placed at sub-district offices or crowded centers is one of the efforts to accelerate the process of membership acquisition for the informal/non-wage earner program.
5. Integrating with the Lhokseumawe City District government in terms of providing contribution assistance stimulus to poor citizens in line with the government program, namely the eradication of extreme poverty. By registering people with low income who work in the Non-Wage Earner sector in the extreme poor category in BPJS Employment, it can reduce new poverty with cash compensation from BPJS Employment and scholarships to participants' children to college so that participants' children do not drop out of school.
6. BPJS Employment Lhokseumawe is expected to be innovative in marketing products with additional benefits.
7. Structured counselling on the benefits, features, and advantages of the program needs to be improved. To attract more participants, BPJS Ketenagakerjaan is advised to develop more varied promotional programs, such as additional merchandise for small businesses. A consistent and sustainable promotional program is essential to maintain participant loyalty.

5. Conclusion

The factors hindering participation in the BPJS Ketenagakerjaan program, according to the survey, are the distance between workers' locations and branch offices when they want to make a claim, the lack of continuity in program socialization, and the lack of aggressive monthly program promotion, resulting in the information received by workers not reaching all levels of society, as well as the lack of program variety that allows workers to choose according to their preferences. The program variations that are followed have been determined in accordance with the programs listed in BPJS Ketenagakerjaan. The strategies implemented and efforts made by the Lhokseumawe Branch of BPJS Ketenagakerjaan are very important in increasing the participation of informal workers in the Lhokseumawe city area. Coverage of informal workers must be a focus in order to protect the growing number of informal workers in the Lhokseumawe City area. The marketing strategy implemented by the Lhokseumawe Branch

of BPJS Ketenagakerjaan to increase the number of participants must focus on strengths and opportunities to minimize threats and weaknesses, so that participants are interested and motivated to register as BPJS Ketenagakerjaan participants.

BPJS Ketenagakerjaan's position indicates a policy direction toward a growth strategy, meaning that the company needs to implement aggressive strategies in its development.

Based on the results of the analysis, two strategies with the highest scores were selected, which are:

1. BPJS Ketenagakerjaan can utilise the MLT scholarship program for workers' children to register the increasing number of informal workers to increase participation in informal/non-salaried worker programs.
2. BPJS Ketenagakerjaan can leverage its reputation and branding equity to overcome economic conditions by working with local governments to help stimulate contributions for the protection of workers in the city of Lhokseumawe, Aceh.

This strategy can be implemented by intensifying cooperation with third parties/housing provider partners, the BPJS Employment Scholarship Additional Benefits Program, (MLT) bundled with the provision of housing facilities for non-wage recipients who wish to own a residential home. The results of the SWOT analysis conducted previously placed the SWOT quadrant positioning in Quadrant I (Growth), where the strategy used is the S-O Strategy. This indicates that BPJS Ketenagakerjaan has relatively better strengths in a number of factors determining success. The results of this study are expected to provide recommendations to the Lhokseumawe Branch of BPJS Ketenagakerjaan on how to leverage its strengths and opportunities and minimize its weaknesses and threats by implementing several proposed alternative strategies for the future so that the company can expand its employee membership coverage. For future researchers, it is hoped that they can conduct research using other qualitative or quantitative methods to rank marketing strategies such as the coverage acceleration strategy by involving local governments through local government regulations and others. Future research can retest this research model by exploring internal and external strategies in greater depth. Future research can also apply this research method to different sectors.

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