



ISSN: 2617-6548

URL: www.ijirss.com



The growth of the BPJS Ketenagakerjaan brand equity index in 2021 - 2023

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Abstract

This study aims to analyze the growth of the Brand Equity Index of BPJS Ketenagakerjaan during the 2021–2023 period, focusing on the perception dynamics of active participants, inactive participants, and prospective participants. Through a qualitative approach, this study obtained data through in-depth interviews from a diverse group of participants. The findings indicate that active participants have increasingly positive perceptions of the brand, supported by digital service innovations, effective communication, and satisfying program benefits. Conversely, inactive participants show stagnation or slight declines in perception, influenced by dissatisfaction with previous services and changing personal needs. Prospective participants demonstrate potential brand equity growth, although they still face challenges in understanding the program's information clearly. This study reveals that the growth trend of BPJS Ketenagakerjaan's Brand Equity Index is influenced by participants' direct experiences, program relevance, and communication strategies. To ensure sustainable growth, BPJS Ketenagakerjaan must enhance service quality, improve communication, and design more personalized loyalty programs for active participants. Additionally, reactivation strategies targeting inactive participants and increased educational campaigns for prospective participants can help strengthen overall brand value. These findings provide valuable insights for BPJS Ketenagakerjaan in designing strategic measures to maintain and enhance brand equity in the future.

Keywords: Active participants, BPJS Ketenagakerjaan, Brand equity index, Inactive participants, Prospective participants.

DOI: 10.53894/ijirss.v8i4.8204

Funding: This study received no specific financial support.

History: Received: 18 April 2025 / **Revised:** 22 May 2025 / **Accepted:** 26 May 2025 / **Published:** 1 July 2025

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Competing Interests: The authors declare that they have no competing interests.

Authors' Contributions: All authors contributed equally to the conception and design of the study. All authors have read and agreed to the published version of the manuscript.

Transparency: The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

Publisher: Innovative Research Publishing

1. Introduction

Brand equity refers to the value and perception of a brand, product, or service from a customer's perspective [1, 2]. In running a brand or selling a product or service, a company needs to understand how customers evaluate the products or brands they own. Customers will have perceptions, awareness, assessments of quality, and loyalty towards these products and services [3, 4].

Brand equity needs to be measured continuously every year because the results of this measurement will impact the financial performance and long-term growth of a company [5, 6]. The results of Brand Equity measurements help project the value and health of a company each year [7, 8]. The comparison provides an overview of how marketing strategies and market changes impact customer perception and loyalty, thereby ensuring brands remain competitive [9, 10]. Without this, a company has the potential to miss the opportunity to follow trends or market changes, which could lead to a loss of trust from customers [11, 12]. Brand equity measurements carried out annually can help keep brands aligned with their target markets and be at the forefront in providing services and products [13].

BPJS Ketenagakerjaan (BPJS Employment), as an agency mandated by the government through law, needs to assess the level of awareness regarding social security programs. Measuring awareness of programs organized by BPJS Ketenagakerjaan is important, considering that the social security program is relatively new in Indonesia, and society's awareness must continue to be developed.

BPJS Ketenagakerjaan needs to measure brand equity to understand workers' perceptions of its services, including searching for information, registration, and benefit retrieval. As an institution providing public services, BPJS Ketenagakerjaan must ensure that its services comply with applicable regulations and meet the needs of participants.

Sustainable brand equity measurement is required by BPJS Ketenagakerjaan directly and the government indirectly. The results of this measurement are used to map the future development of institutions, programs, and services.

BPJS Ketenagakerjaan, as a government agency, must be able to carry out its duties and services effectively in a sustainable manner because this will influence public trust in the implementation of employment social security protection. Without continuous measurement, BPJS Ketenagakerjaan will face difficulties in understanding workers' perceptions of the social security protection program, which could reduce support for the employment social security program. This issue may then lead to a reputation crisis for BPJS Ketenagakerjaan. Therefore, the formulated problems are 1) how has the BPJS Ketenagakerjaan brand equity value developed over the last three years? 2) are there any changes in the development of the brand equity value?

This research aims to analyze the results of BPJS Ketenagakerjaan's Brand Equity measurement and growth during the 2021-2023 period, with a focus on identifying changing trends that have occurred in brand value over the three years. This research also aims to provide strategic input and recommendations for BPJS Ketenagakerjaan regarding follow-up actions that need to be taken based on changes in Brand Equity values, in order to improve performance and public perception of the social security programs provided.

2. Library Review

Brand equity is a multidimensional framework that originates from the influence of a brand's image and will influence consumer behavior in choosing that brand [14, 15]. Product or service brand equity is formed by several factors: brand image, perceived quality, brand associations, brand awareness, and brand loyalty, which include everything that can add or reduce the value of a product or service [16, 17]. One of the thoughts related to Brand Equity is based on Aaker [18], namely, that Brand Equity has four dimensions: Brand Awareness, Brand Association, Perceived Quality, and Brand Loyalty. Aaker defines brand awareness as the potential buyer's ability to recognize and remember a brand as part of certain products. Brand awareness can help the brand, which is expected by the company, create customer familiarity with the brand and demonstrate commitment to the brand. Brand Association is a concept that connects consumers with memories of a certain brand. This is important to create profitable and trustworthy brand associations that can be used to identify consumer attitudes towards a product, brand, or company. Perceived Quality is a customer's perception of a product's quality or superiority of a product or service in terms of its function compared to other products. Perceived quality is an assessment that is not always the same from one customer to another. Brand loyalty is a form of customer behavior characterized by loyalty and not switching to other brands. Meanwhile, measuring consumer loyalty to a brand is a central idea in marketing because it reflects the customer's relationship with the brand [19]. Brand loyalty is one level above brand awareness. Brand loyalty and interest significantly influence consumer decisions when choosing products and services [20].

3. Research Methods

This research employs a qualitative approach. The data collected results from interviews. Brand Equity Measurement 2022 involved qualitative data collection conducted in four predetermined locations based on various criteria and strategic considerations: Jayapura (Banuspa Regional Office), Bandung (West Java Regional Office), Palembang (Sumbagsel Regional Office), and Balikpapan (Kalimantan Regional Office). The number of informants in these in-depth interviews was 58 people, conducted from December 15th to December 24th, 2022. Participants in these interviews were categorized into three groups: (1) potential participants, (2) former participants (non-active participants), and (3) active BPJS Ketenagakerjaan participants. Potential participants are those who have never been BPJS Ketenagakerjaan participants before and have not seen BPJS Ketenagakerjaan advertisements or received prior information/socialization. The key informants included men and women from both formal and informal sectors, such as gig workers, farmers, fishermen,

online drivers, craftsmen, entrepreneurs, and others. Some key informants were community figures, community leaders, or representatives from regional governments.

Brand Equity measurement in 2023 utilizes qualitative survey data conducted by BPJS Ketenagakerjaan with a third party, namely PT Morrigan Services. The survey involved 1,350 respondents from 11 BPJS Ketenagakerjaan regional offices. These respondents represent stakeholders from formal workers (large, medium, small, micro) and informal workers, employers, workers' unions, community leaders, and central and regional governments. For data collection, 100 out of 1,350 respondents will undergo in-depth interviews. The sampling method used for measurement is stratified random sampling. Details are as follows:

Table 1.
Sampling area.

No	Regional Office	% Sample	n
1	Banten	6 %	83
2	Banuspa	6 %	78
3	DKI Jakarta	19 %	260
4	West Java	13 %	174
5	Central Java and DIY	11 %	148
6	East Java	11 %	148
7	Kalimantan	8 %	106
8	Sulama	8 %	104
9	Sumbagsel	6 %	82
10	Sumbagut	6 %	84
11	Sumbariau	6 %	83
Total		100 %	1.350

Table 2.
Sample characteristics.

No	Types of Respondents	% Sample	n
1	Wage Recipient	36 %	484
2	Company / Employer PIC	12 %	162
3	Non-Wage Recipient (BPU)	18 %	242
4	Heirs	8 %	107
5	PU Candidate (Never Been a Participant)	10 %	135
6	BPU Candidate (Never Been a Participant)	10 %	139
7	Government	6 %	81
Total		100 %	1.350

Apart from interviews, secondary data is also used to support analysis, such as the BPJS Ketenagakerjaan annual report, documentation related to programs that have been implemented, as well as literature related to Brand Equity theory and branding strategies. The data collected was then analyzed using the thematic analysis method, which allows researchers to identify main patterns, trends, as well as driving and inhibiting factors in the development of BPJS Ketenagakerjaan Brand Equity. It is hoped that the results of this analysis will provide a clear picture of the current condition of Brand Equity and offer strategic recommendations for future improvements.

Table 3.
Summary of findings.

Respondent Category	Key Findings	Example of Respondent's Citation	Conclusion
Prospective Participants	Lack of information about the benefits of BPJS Ketenagakerjaan.	"I don't yet understand what the benefits of registering are; maybe it needs wider outreach."	Awareness is still low; more effective marketing strategies are needed to increase understanding.
Non-Active Participants	Complaints about the complicated claims process.	"I used to register, but the claim was difficult, so I didn't continue."	Bad experiences influence loyalty and negative brand perception.
Active Participants	Appreciate easy-to-access services, but want more innovation.	"BPJS is good, but if there were a more user-friendly application, it would definitely be more convenient."	Positive perceptions remain, but there is hope for digital service innovation.

4. Results and Discussion

4.1. Development of the Brand Equity Index for 3 Years

The BPJS Ketenagakerjaan Brand Equity value is perceived differently by active, non-active, and prospective participants due to their experiences, needs, and expectations. Active participants tend to have a more positive perception of brand equity because they directly experience the benefits of the program, such as ease of access to services and tangible social protection guarantees. Their loyalty to the brand is built through repeated satisfying experiences, supported by the convenience of digital services and communication programs that strengthen emotional connections with the institution.

In contrast, non-active participants often have more neutral or negative perceptions. This group feels that the value offered by BPJS Ketenagakerjaan is not sufficiently relevant to their current needs or that they have experienced less than optimal service in the past. This creates a sense of dissatisfaction that affects their attachment to the brand. Meanwhile, potential participants generally form initial perceptions based on the information they receive, whether through promotional campaigns, social media, or recommendations from active participants. Despite enthusiasm for the benefits offered, potential participants often encounter confusion or uncertainty due to a lack of clear knowledge, which can influence their decision to join.

This analysis indicates that perceived brand equity is highly dependent on each group's direct or indirect interaction with BPJS Ketenagakerjaan. Efforts to enhance brand equity should be tailored to meet the unique needs of each group to ensure sustained brand value.

Previous research by Al Aziz [21], Hong et al. [22] and Putri and Praswati [23] shows that brand equity is formed from direct interaction with the brand and is strongly influenced by experience and information received. Loyalty and brand perception are influenced by repeated positive experiences in active participants, while information uncertainty can hinder potential participants' decisions to join. Thus, the perception of brand equity BPJS relies heavily on the different interactions and experiences of each group.

Prospective BPJS Ketenagakerjaan participants generally have varying levels of awareness regarding this social security program. Many of them already know the basic benefits offered, such as old age insurance and work accident protection, but still do not fully understand how it works and the procedures involved. This low awareness is often caused by a lack of clear and easily accessible information about the deeper benefits of the program. Brand equity plays an important role in their decision to join, where perceptions of the credibility and transparency of BPJS Ketenagakerjaan greatly influence their choice. Factors such as positive reviews from active participants or marketing campaigns that successfully communicate benefits in an engaging way can encourage potential participants to have more confidence and ultimately join.

Non-active participants are those who were previously registered but chose to terminate their membership in the BPJS Ketenagakerjaan program. Their main reasons for no longer being active vary, ranging from dissatisfaction with services, lack of perceived benefits, to costs that are considered disproportionate to the benefits received. In many cases, a bad experience with a claim or slow service is often the primary inhibiting factor. Brand equity in this context plays a role in measuring the level of lost trust and loyalty, where negative perceptions about the quality of service or management of BPJS Ketenagakerjaan can influence their decision to leave the program. Although some non-active participants recognize the value of the protection provided, service problems and other dissatisfaction often decrease their interest in returning to activity.

Active participants tend to have a more positive view of BPJS Ketenagakerjaan, especially because they directly experience the benefits of the program. They assess that BPJS Ketenagakerjaan's services are quite adequate, particularly in terms of the social security they receive. Aspects such as easy access to information through digital applications and faster claims processes are recognized as significant improvements in service. For them, benefits such as long-term protection (for example, old age security) and ease of accessing health services are factors that strengthen brand loyalty. This service improvement, which feels tangible, helps create emotional bonds and build strong brand equity, ultimately increasing the satisfaction and loyalty of active participants towards BPJS Ketenagakerjaan.

Previous research by Abdullah and Palinggi [24], Mahesti [25] and Ridwan and Jatmiko [26] shows that brand equity plays an important role in shaping participants' perceptions and decisions regarding the services provided. Loyalty and satisfaction of active participants increase with improved service quality and positive experiences, while negative perceptions of non-active participants can lead to a decrease in brand equity.

4.2. Changes in the Development of the Brand Equity Index

Data obtained from interviews with active participants shows an increasing trend in the Brand Equity Index value in recent years. Active participants tend to have positive perceptions of the brand because their direct experience is satisfying, both in terms of service quality and perceived results. This creates strong brand loyalty, which significantly drives up the Brand Equity Index value. The main factors for this increase include product innovation, quality of brand communication, and clarity of benefits provided to consumers.

In contrast, interviews with non-active participants revealed stagnation or even a slight decline in their perception of the brand. This inactivity is often caused by a lack of positive experiences, changes in personal needs, or the perception that the value offered by the brand is no longer relevant. Despite this, some non-actives still show an emotional attachment to the brand, indicating there is potential to attract them back through reactivation strategies.

Prospective participants provide a more varied picture, but overall show potential for increasing the Brand Equity Index. Their initial perception of the brand is driven by effective marketing campaigns and recommendations from active participants. However, there are concerns regarding the clarity of information and the affordability of services that may

impact their conversion into active participants. Efforts to increase transparency and tailor communications to their needs can strengthen the brand image.

From the analysis of interviews with the three groups, it can be concluded that there is a trend that tends to increase in the active and prospective participant groups, but stagnation in the non-active participants. This trend indicates that brands have the potential to continue to grow if they are able to maintain a positive experience for active participants and improve strategies for engaging potential participants. Handling non-active participants requires a more personal approach to understand the reasons for their inactivity.

Active and non-active participants assessed several aspects of the BPJS Ketenagakerjaan brand equity positively, especially regarding the direct benefits of the program. Active participants, for example, appreciate the social protection provided, such as old age insurance, work accidents, and health benefits. Service transparency, such as the availability of claims information that is easily accessible via digital applications, is also an added value that increases their trust. Inactive participants, although no longer registered, generally still recognize the program's superiority in providing important basic protections, especially for formal sector workers. BPJS's efforts to improve the service system, such as technology integration and ease of access, are positive elements that are remembered by both groups.

Although there are positive aspects, obstacles exist to building a fully positive perception of brand equity. Non-active participants often express dissatisfaction related to previous negative experiences, such as the length of the claims process or the inconsistency of the information provided. Prospective participants also feel that information regarding the benefits of the program has not been presented clearly and engagingly, thus raising doubts about joining. Additionally, some participants felt that the fees they paid were not always proportional to the benefits they received, especially if they rarely used the services provided. Other factors, such as negative stigma resulting from unfavorable reviews on social media, also contribute to perception challenges.

Perceptions of BPJS Ketenagakerjaan's brand equity have changed over the past three years, influenced by social and economic dynamics. During the pandemic, public awareness of the importance of social security increased, leading to more positive perceptions among active participants regarding the benefits of the program. However, for non-active or prospective participants, economic challenges such as income reductions can result in viewing BPJS contributions as an additional burden. BPJS Ketenagakerjaan has endeavored to enhance positive perceptions through educational campaigns and digital service innovations, which have positively impacted, especially the active participant group. This change demonstrates that BPJS's response to external challenges significantly influences public perceptions of brand equity.

Previous research shows that perceptions of an institution's brand equity are often influenced by existing social and economic dynamics. A study by Anwar [27] suggests that the economic crisis can change consumers' views of brands by increasing their attention to the long-term benefits and costs associated with services. During the COVID-19 pandemic, awareness of the importance of social protection has increased, which has enhanced positive perceptions of social security programs, including BPJS Ketenagakerjaan, especially among active participants who experience direct benefits from the program.

4.3. Encouraging and Inhibiting Factors for BPJS Ketenagakerjaan Brand Equity

The development of BPJS Ketenagakerjaan's brand equity over the last three years has been driven by several main factors. One of them is the increased level of trust from active participants in the benefits offered, such as social protection and faster and more efficient claims services. Effective communication efforts through publication campaigns, both through social media and direct educational programs for the public, are also significant drivers. Apart from that, digital innovations such as applications that make it easier to access services and information for participants also increase positive perceptions of the brand. Government support in encouraging public awareness regarding the importance of social security also strengthens BPJS Ketenagakerjaan's position as a credible institution.

Several inhibiting factors, however, influence the development of brand equity. One of them is complaints from non-active participants regarding unsatisfactory service experiences, such as administrative processes that are considered complicated or services that are less responsive when they need help. Prospective participants also stated that the lack of clear and detailed information regarding program benefits was often an obstacle to joining. Apart from that, the negative stigma that still lingers due to past bad experiences that are widely spread through reviews on social media can hinder positive perceptions, especially among groups of people who are not yet familiar with BPJS Ketenagakerjaan services. Competition with private insurance products that offer greater flexibility is also a significant challenge.

Based on interviews with active, inactive, and potential participants, there are several significant opportunities for improving brand equity for BPJS Ketenagakerjaan. One of the main opportunities is to enhance communication and education for potential participants regarding program benefits and procedures, making them clearer and easier to understand. Many potential participants feel less informed about the complete benefits they can enjoy. Additionally, non-active participants expressed dissatisfaction with the claims process, which was considered complicated and not transparent. BPJS Ketenagakerjaan can improve the service system by expediting the claims process and providing more transparent information about claim status through applications or online platforms. By improving this user experience, BPJS can increase positive perceptions and build stronger trust among participants and potential participants.

To increase brand equity in the future, BPJS Ketenagakerjaan needs to focus on several strategic steps based on insights found from interviews. First, BPJS must increase transparency in every aspect of service, especially in terms of claims and participant data management. Providing a digital platform that is more interactive and easily accessible could be a solution to increase participant confidence. Second, BPJS can introduce loyalty or reward programs for active participants to increase their engagement and motivation to remain members. Third, a more intensive educational campaign needs to be

expanded to reach the wider community, with an emphasis on the long-term benefits of this program. Lastly, BPJS needs to improve the user experience in terms of administration processes so that participants feel more appreciated and benefited, which will ultimately increase their satisfaction and loyalty to the brand.

5. Conclusion

The conclusion of this research indicates that the BPJS Ketenagakerjaan Brand Equity Index experienced fluctuations during 2021–2023, reflecting various internal and external factors. Based on interviews with active, non-active, and potential participants, there is a positive trend in public awareness and perception of this program, mainly due to digital service innovation and improved outreach efforts. However, challenges such as a lack of comprehensive information, negative experiences in claims management, and perceptions of disproportionate costs hinder the strengthening of brand equity. Overall, despite improvements in awareness and trust, there remains significant room for enhancement, particularly in providing a more satisfying user experience and increasing participant loyalty. This underscores the importance of a sustainable strategy that emphasizes transparency, service innovation, and more effective communication to maintain and enhance brand equity in the future.

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