STRATEGY TO INCREASE PRODUCTIVITY OF THE PERISAI AGENCY SYSTEM AS COMMUNITY SOCIAL SECURITY

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Abstract:

Background: The implementation of a community empowerment program, which involves external mobilizing agents or perisai, is anticipated to serve as a remedy for increasing participation in informal workers/ non-wage recipient workers (BPU). Nevertheless, the procedure of obtaining membership in the informal sector demonstrates erratic expansion of individuals who get non-wage benefits from BPJS Employment.

Purpose: This study examines the factors that influence productivity and formulates strategies to enhance the productivity of perisai agents.

Design/methodology/approach: This study adopts a quantitative causal approach, using Structural Equation Modelling (SEM) assisted by the Smart PLS statistical method (PLS-SEM)

Findings/Results: The analytical findings demonstrate that the productivity of the Perisai agency system is positively and significantly influenced by four factors: organizational culture, work motivation, job satisfaction, and organizational commitment. Work motivation has the greatest indicator value and has a positive impact on increasing the productivity of Perisai agents.

Conclusion: Job satisfaction within the perisai agency system exhibits the highest indicator value and significantly influences the enhancement of work productivity. Job satisfaction fosters a profound sense of trust, promoting enhanced work behavior via dedication to becoming perisai members and optimally contributing to the expansion of social security protection for informal workers.

Originality/value (state of the art): BPJS Employment utilizes four criteria that directly impact production, chosen specifically to align with the company's requirements. The utilization of the PLS-SEM approach is regarded as more efficient due to its ability to reduce company expenses.

Keywords: agents, influence productivity, employment, perisai agency, BPJS employment

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INTRODUCTION

The large number of informal workers in Indonesia significantly contributes to the inadequate coverage of social security. According to Maliki et al. (2019), the informal sector employs 60% of workers, yet only a minority of them have access to social security benefits. According to the Central Statistics Agency's data for 2022, it is projected that there would be 3.6 million informal workers who will receive protection through the BPJS Employment program in the non-wage recipient workers (BPU) in 2021. Currently, the overall number of active workers is 92 million, out of which 60% or 52 million are engaged in informal work.

The Indonesian workforce has experienced significant growth across several industries, resulting in a substantial increase in the number of workers who have access to social security programs. However, it is important to note that there are still certain limitations to the coverage of these programs, and not all members actively participate in contributing to the social security system. Inadequate public awareness and comprehension of social security requirements are factors that contribute to low levels of membership (Restutiani et al. 2023).

According to the National Labor Force Survey (Sakernas), there are 135.61 million individuals employed in total. Out of the population, 59.97% are engaged in informal activities, while the remaining 40.03% work in the official sector (BPS, 2022). In August 2022, the workforce in Indonesia consisted of 135.35 million individuals. Out of this total, 80.24 million people, or 59.31%, were employed in the informal sector, while 55.06 million people, or 40.69%, were employed in the formal sector (BPS, 2022).

In 2021, the number of active BPJS Employment members can be divided into two categories: the formal sector, which includes wage recipients and consists of 20.8 million participants, and the informal sector, which includes non-wage recipients and consists of 3.5 million participants (BPJS Employment, 2021). This indicates a substantial disparity in the quantity of individuals employed in the informal sector who remain without coverage from the employment social security program.

BPJS Employment is a government organization that prioritizes safeguarding the well-being of Indonesian workers. It has adapted its policies to address the issues of social security by implementing extensive outreach efforts and extending programs and benefits, particularly for workers in the informal sector. One approach is to employ community-based strategies to encourage more participation in social security services. Community empowerment programs that use external mobilizing agents are expected to be a viable strategy for increasing engagement in the informal sector. Agents are recruited based on criteria that are deemed capable of exerting control over their respective areas, making it more convenient to adopt a personalized strategy.

In 2017, the National Social Security Mobilization Program (Perisai) was initiated, employing a community-centered strategy. The annual report of BPJS Employment indicates inconsistent growth in participant acquisition and the number of Perisai agents from 2019 to 2022. In 2019, the count of active Perisai agents was 7,453, which rose by 64% by 2024 to reach 11,647.

Nonetheless, the growth rate of Perisai agents is not commensurate with the number of BPU membership additions. In 2019, the total number of acquired participants was 555,497, which experienced just 34% growth to 1,633,236. A substantial disparity exists between the number of Perisai agents and the gains of BPU membership, which ought to have demonstrated steady percentage growth. The report indicates that the productivity level of Perisai agents in acquiring BPU membership is suboptimal.

This serves as a crucial foundation for this study to conduct research aimed at achieving optimal universal coverage of BPJS Employment within the BPU segment through the Perisai agent channel.

Several previous studies support the effects of work productivity on organizational performance, including the research by Douw et al. (2021), which examined enhancements in employee productivity at the DMLZ (Deep Mill Level Zone) underground mine of PT Freeport Indonesia. The employed analytical methodology encompasses descriptive analysis and Partial Least Squares Structural Equation Modelling (PLS-SEM). The research findings suggest that job productivity is affected by affluence, business culture, and work experience.

This study is significant due to its application to work productivity, enabling the assessment of its considerable influence. The research methodology employing Structural Equation Modelling - Partial

Least Squares (PLS SEM) is highly appropriate. Bockerman et al. (2012) assert that work productivity serves as a measurement of job satisfaction, which is in turn, is a limited measure of well-being relative to happiness, as it pertains solely to well-being associated with work activities. Nadhira et al. (2020) examined the impact of culture, organizational commitment, and work environment on the job productivity of employees at the VI regional office of the Medan State Civil Service Agency. The research employed the Structural Equation Modelling (SEM) Partial Least Squares (PLS) method and was conducted by a team of 20 people. This study demonstrates that the organizational culture has a favourable and substantial impact on the work productivity of employees at Regional Office VI of the Medan State Civil Service Agency.

The primary focus in advancing the perisai agency system into a holistic ecosystem begins with the competency of perisai agents and their capacity to oversee the involvement of informal workers, particularly those facing significant economic vulnerability. Sunarti (2013) says that family members employed in the informal sector endure heightened economic pressure, possess diminished physical security and objective welfare, and encounter time limits in the management of family resources. Agents can alter workers' attitudes of social security through socialization, framing it as an obligation that must be met due to its substantial advantages, thus safeguarding workers and their families from unforeseen workplace incidents. The implementation of an efficient perisai agency system is anticipated to enhance the productivity performance of the perisai agents. The perisai agents will experience optimal support in their efficiency if their responsibilities and incentives are congruent, fostering a mutually advantageous connection between management and the perisai agents.

The Perisai agency system is a premier initiative established by BPJS Employment to enhance social security coverage and participation among informal sector workers. The primary objective in the creation of the Perisai agency system is to establish a holistic ecosystem, beginning with the competency of Perisai agents and their capacity to oversee the involvement of informal workers, particularly those facing significant economic vulnerability. The implementation of an efficient perisai agency system is anticipated to enhance

the productivity of shield agents. The Perisai agents will experience optimal support in their efficiency if their efforts and rewards are congruent, fostering a mutually advantageous connection between management and the agents. This research aims to offer recommendations for enhancing the productivity of the perisai agency system at BPJS Employment. The importance of individual productivity in organizational engagement is a key indicator of performance improvement, forming the foundation for the continued growth of this research. This study aims to investigate the elements influencing productivity and to develop ways for enhancing the productivity of perisai agents.

METHODS

The research was carried out at the Banten Regional Office of (South Tangerang, Tangerang Cimone, Tangerang Cikokol, Tangerang Batu Ceper, Tangerang Cikupa, and Serang) which consists of six branches. The duration of this research project spanned a period of 2 months, specifically from November to December 2023. This study uses both qualitative and quantitative data. Qualitative data is obtained from descriptive information regarding the implementation of organizational culture, job satisfaction, work motivation, and organizational commitment at the Perisai Agency in BPJS Employment. The quantitative data in this study is obtained from the results of questionnaires and interviews. The sampling technique employed in this research involved two distinct groups: respondents for Structural Equation Modelling (SEM) and Partial Least Squares (PLS). Ghozali (2014) states that SEM-PLS is a multivariate analysis technique enabling researchers to examine interactions among complicated variables to achieve a holistic understanding of model similarities.

This research utilizes response data from perisai agents concerning their work productivity levels. The data was obtained via surveys. The value is assessed using a 5-point scale that characterizes the responses of BPJS Employment perisai agents. This study used the Likert scale. The Likert scale assesses an individual's response by providing five possibilities for each inquiry. Sugiyono (2017) asserts that the Likert scale is employed to assess the attitudes, views, and perceptions of people or groups about social activities.

The respondents for the SEM-PLS analysis were selected by a census, which involved including the entire population as part of the sample. This approach ensured that there was no random element in the selection process. The population consists of 273 active perisai agents at the Banten Regional Office for the period 2023. The research utilizes primary and secondary data as its sources of information. The primary data obtained from a survey conducted using a questionnaire is organized using a Likert scale consisting of four possible responses: 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). The researcher gathered secondary data by conducting a thorough literature study and collecting pertinent supporting documents, including internal BPJS Employment data.

The next step involves identifying the factors that impact the productivity of the perisai agency. This is done through empirical studies, which have indicated that job satisfaction, work motivation, organizational commitment, and organizational culture all have an influence on the productivity of the perisai agency

system in BPJS Employment. These factors are measured using the indicators provided in Table 1. The method of analysis uses Structural Equation Modelling (SEM) Partial Least Squares (PLS) as a tool to demonstrate the impact of each of these elements on the productivity of Perisai Agency.

Hypothesis testing can be evaluated by the t-statistics and the p-value. The path coefficient value or inner model signifies the level of significance in hypothesis testing. The path coefficient score, or inner model, is represented by the t-statistic value. Hypothesis testing employs a statistical significance level of 5%, utilizing a t-statistic value of 1.96. Hypothesis testing in the research in Table 1 includes (X1) work culture has a significant influence on perisai agency work productivity; (X2) work motivation has a significant influence on perisai agency work productivity; (X3) organizational commitment has a significant influence on perisai agency work productivity; (X4) job satisfaction has a significant influence on perisai agency work productivity. The design of the research model is shown in Figure 1.

Table 1. Research Variables and Indicators

| Variable	Indicator	Symbol
Organizational culture (Robbins et.al 2018) (X1)	Innovation and risk taking	X1
	Attention to detail	X2
	Results orientation	X3
	People orientation	X4
	Orientation to the individual	X5
	Aggressiveness	X6
	Stability	X7
Work motivation (Siagian 2008) (X2)	Existence	Z1
	Relatedness	Z2
	Growth	Z3
Organizational commitment (Allen et al. 1997) (X3)	Affective Commitment	T1
	Continuous Commitment	T2
	Normative Commitment	T3
Job satisfaction (Rivai 2009) (X4)	Job Contents	Y1
	Income	Y2
	Working Conditions	Y3
	Supervision	Y4
	Organization Management	Y5
Work productivity (Ramadhan & Sembiring 2014)	Work quality	V1
	Work Quantity	V2
	Work Discipline	V3
	Punctuality	V4
	Ability to Collaborate	V5
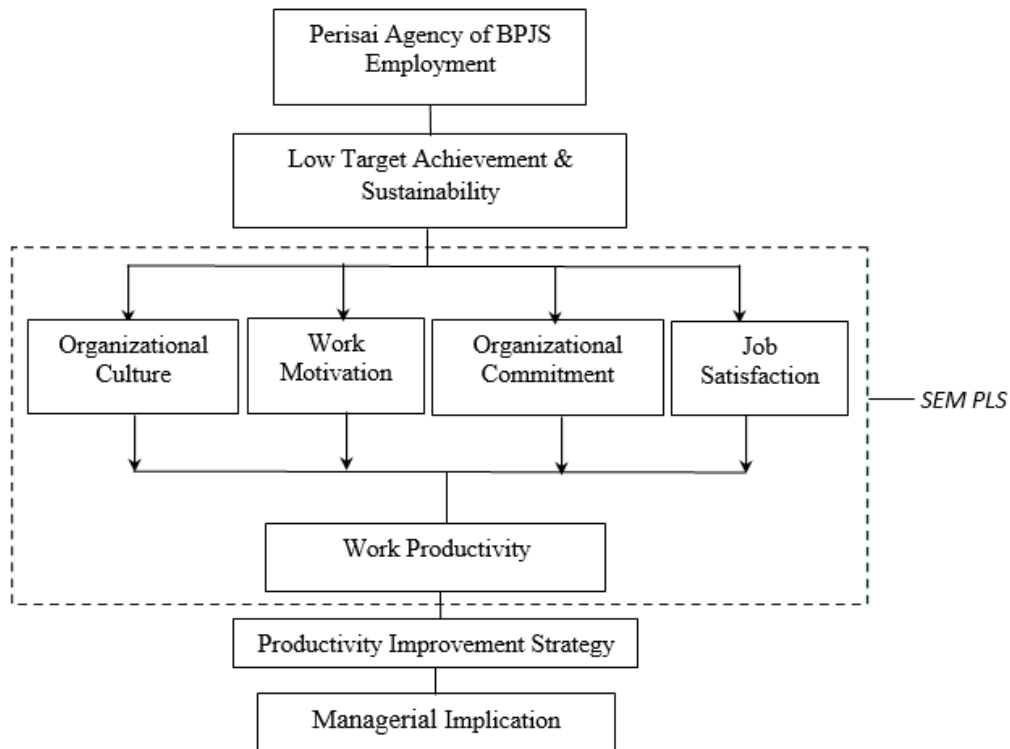
Figure 1. Framework of thought

The literature review indicates a disparity between the competencies of perisai agents and the accuracy of participant acquisition growth according to the company's established targets. The findings from comprehensive interviews with branch offices, who supervise the perisai agents, indicated that membership acquisition has been inconsistent and variable since the inception of the perisai. This does not align with the company's established standards for sustaining active members. Moreover, occurrences of fraud frequently arise in the sector due to the ineffective implementation of education on corporate governance. The analysis employed SEM-PLS to investigate the determinants of organizational culture, work motivation, job satisfaction, and organizational commitment.

RESULTS

The study sampled perisai agents from the BPJS Employment branches in the Banten region. The total sample size was 273 perisai agents. The study examined respondents according to many factors, such as their educational background, gender, age, length of work, and remuneration, as indicated in Table 2.

According to the data analysis in Table 2, the proportion of male respondents was 62.6% and the proportion of female respondents was 37.4%. The dominant age group in this context is individuals between the ages of 31 and 40, comprising 65.9% of the total. The respondent characteristics are categorized into four categories based on their educational history, which are SMA (high school), D3 (diploma), S1 (bachelor's degree), and S2 (master's degree). Category S1 is the predominant educational background for perisai agents, accounting for 50.9% of the total. 65.2% of the respondents had a work experience of less than 12 months. The validity test employs convergent validity, where indicator criteria are deemed valid if they have an outer loading value exceeding 0.5. To determine convergent validity, the initial criterion assessed is the outer loading value, with a minimum threshold established between 0.50 and 0.70, signifying that the indicator satisfies the validity criteria (Henseler et al. 2009). The achievement of the minimal value signifies that the indicator can effectively represent its variable, indicating a robust correlation between the indicator and the variable. The application of the range value in outer loading also considers the satisfaction of other requirements. The results of the validity test may be found in Table 3.

Table 2. Characteristics of respondents

Characteristics		Frequency	Percentage (%)
Gender	Man	171	62.6
	Woman	102	37.4
Age	<30 year	46	16.84
	31-40 year	180	65.93
	41-50 year	45	16.48
	>51 year	2	0.73
Education	D3	4	1.5
	SMA/SMK	128	46.9
	S1	139	50.9
	S2	2	0.7
Years of service	<12 month	178	65.2
	13-24 month	81	29.7
	>25 month	12	4.39

Table 3. Evaluation results of convergent validity and internal consistency

Variable	Indicator	Outer loading	Composite Reliability	Average variance extracted (AVE)
Organizational Culture	X2	0.712	0.838	0.509
	X3	0.712		
	X4	0.742		
	X6	0.742		
	X7	0.657		
Work Motivation	Z1	0.644	0.770	0.530
	Z2	0.803		
	Z3	0.727		
Job satisfaction	Y1	0.801	0.796	0.566
	Y2	0.729		
	Y4	0.725		
Organizational Commitment	T1	0.736	0.801	0.574
	T2	0.778		
	T3	0.758		
Work Productivity	V1	0.681	0.810	0.517
	V2	0.769		
	V3	0.698		
	V4	0.724		

According to the information presented in Table 3, all the items meet the current requirements, indicating that these items effectively describe the research variables. If the loading value exhibits a correlation with other constructs, it is possible to exclude the correlated items. This is because these items are unable to effectively explain the research variables. Research items are considered valid when their loading value falls within the range of 0.5 to 0.7. The results of the discriminant validity test are displayed in Table 4.

Table 4 demonstrates that each variable can be declared to have discriminant validity. Discriminant validity refers to the degree to which a concept is distinct from another concept based on empirical criteria. Table 4 demonstrates that this is valid as it satisfies the criteria for discriminant validity when connected with other components. Consequently, the discriminant validity for all variables has been established. This also signifies that each variable is distinct, thus indicating that all variable constructs possess strong discriminant values. According to Table 5, the R^2 value for the work productivity variable is 0.651, signifying that 65.1% of

the variation in the endogenous variable is elucidated by the exogenous variables, whereas the remaining 34.9% is attributed to variations from other variables not included in this research model.

The table shows that the f^2 value for Work Productivity from its exogenous variables is highest for Organizational Commitment at 0.160, signifying a moderate effect. Simultaneously, the minimum f^2 value is seen in Organizational Culture at 0.025. In addition, the Q^2 value for the Work Productivity variable has surpassed zero, signifying that the external latent factors may effectively predict the endogenous latent variable.

According to Figure 2, it is evident that all the items utilized in this study have met the minimum loading value. Therefore, it can be concluded that these items are suitable for use as a measuring instrument and can be subjected to additional testing. The Table 5 displays the outcome of the path coefficient and p-value.

Table 4. Results of Discriminant Validity Test using Fornell-Larcker Criteria

	Organizational Culture	Job Satisfaction	Organizational Commitment	Work Motivation	Work Productivity
Organizational Culture	0.714				
Job Satisfaction	0.559	0.752			
Organizational Commitment	0.564	0.584	0.757		
Work Motivation	0.545	0.608	0.620	0.728	
Work Productivity	0.589	0.652	0.708	0.704	0.719

Table 5. Structural Model (Inner Model)

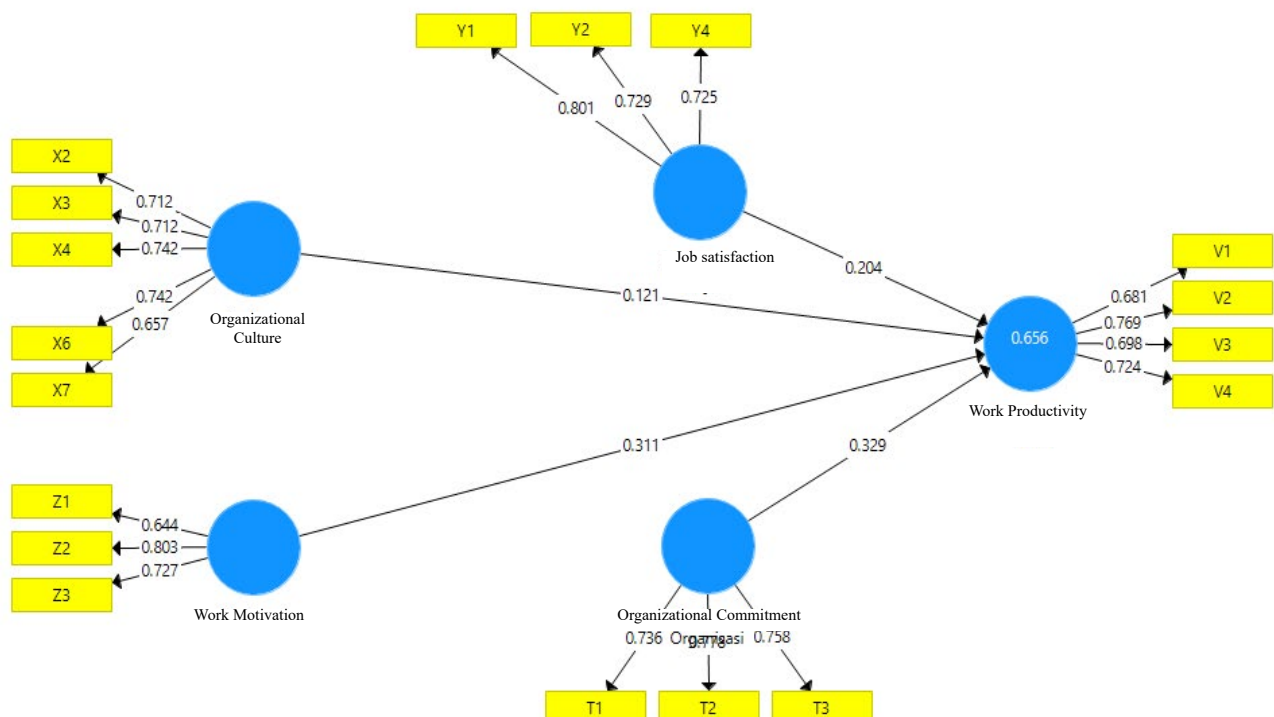| Endogenous Variable	Exogenous Variable	R^2	f^2	Q^2
Work Productivity		0.651	-	0.323
	Organizational Culture	-	0.025	-
	Job Satisfaction	-	0.063	-
	Organizational Commitment	-	0.160	-
	Work Motivation	-	0.142	-

Figure 2. Validation of the internal model in research

Table 6. Hypothesis test results

Relationship between variables	Original Sample (O)	Std. Devition (STDV)	t-value	p-value	Hypothesis
Organizational culture → Work productivity	0.121	0.056	2.157	0.031	Accepted
Work motivation → Work productivity	0.204	0.054	3.774	0.000	Accepted
Job satisfaction → Work productivity	0.329	0.051	6.401	0.000	Accepted
Organizational Commitment → Work productivity	0.311	0.051	6.042	0.000	Accepted

The route coefficient table, as presented in Table 5, displays the precise correlations between the variables that were examined in this study. It is evident that all path correlations exhibit p-values below 0.05, indicating that all variable relationships are statistically significant and support the hypothesis in this study.

The study's findings indicate that corporate culture, work motivation, job happiness, and organizational commitment have a substantial and favorable impact on the productivity of Perisai agents. Consequently, the greater the degree of these factors owned by Perisai agents, the better their productivity and the acquisitions they accomplish.

Hypothesis Testing of Organizational Culture

The hypothesis exhibits a path coefficient of 0.121, a t-value of 2.157, and a p-value of 0.031, signifying the statistical significance of the data (Table 6). The initial sample value of 0.121 (positive) signifies a positive correlation, indicating that the greater the implementation of organizational culture, the more it will enhance the work productivity of the perisai agents. Consistent with prior studies, it has been found that organizations that implement a strong organizational culture tend to experience more benefits and productivity (Robbins et al. 2018).

Hypothesis Testing of Work Motivation

The hypothesis results indicate a path coefficient of 0.204, accompanied by a t-value of 3.774 and a p-value of 0.000 (Table 6). The t-value above the t-table value (6.549 > 1.65251), and the p-value of 0.000 is below the alpha threshold (0.000 < 0.05), signifying a substantial impact of work motivation on work productivity. This result parallels previous studies that recognized a concurrent influence of work motivation on work productivity (Fitriana, 2023). This aligns with the research conducted by Hitka et al. (2021), which asserts that motivation is the intrinsic drive utilized to attain both organizational and personal objectives. Putra et al. (2021) verify that individual motivation inside an organization can enhance work productivity, provided there is an effectively managed management structure. Work motivation affects individual productivity in the timber production sector in Kudus. This research aligns with the findings of Manikottama et al. (2019) and Diyanti et al. (2017).

Hypothesis Testing of Job Satisfaction

The hypothesis results indicate a path coefficient of 0.329, a t-value of 6.401, and a p-value of 0.000 (Table 6). The t-value above the t-table value (4.097 > 1.65251), and the p-value of 0.000 is less than the alpha level (0.000 < 0.05), signifying a substantial effect of job satisfaction on work productivity. The positive path coefficient value (0.123) signifies that job happiness exerts a favourable influence on production. This research aligns with the findings of Dizgah et al. (2012), Purba et al. (2019) and Iqbal et al. (2024) shows that job satisfaction can affect productivity as a comparison between work output and individual work time.

Hypothesis Testing of Organizational Commitment

The hypothesis results indicate a coefficient of 0.311, a t-value of 6.042, and a p-value of 0.000 (Table 6). The t-value exceeds the t-table value (4.097 > 1.96), while the p-value of 0.000 is less than the alpha level (0.000 < 0.05), signifying a significant impact on productivity. The study's findings align with those of Sawitri et al. (2016) and Muis et al. (2018), indicating that organizational commitment significantly enhances staff productivity; an increase in commitment correlates with improved productivity performance.

Managerial Implications

Management has released the most recent regulatory policy regarding the criteria for collaboration between the employment social security agency and the agency system. Particularly in the delineation of training and human resource development. The enhancement of perisai agents' competencies is governed by management regulations pertaining to training in the knowledge of the employment social security program, allowing them to independently seek certification in accordance with legislative provisions. Nevertheless, management has yet to formulate a training strategy tailored to the specific demands of each region concerning the enhancement of perisai agents' competencies. Furthermore, the training policy for shield agents has been reinstated in each location, where there is presently an absence of personnel qualified in human resource training specifically for perisai agents. This paper proposes solutions to improve the productivity of the perisai agency system, informed by the outcomes of prior policies that require enhancement.

1. Productivity of human resources based on competency and capability. Enhancing the capabilities of perisai agents by implementing education and training tailored to their needs, focusing on the employment social security program, while also fortifying networks through improved cooperation initiatives among informal economic participants.

2. Performance productivity depending on targets. The development of a context-oriented performance assessment system through the calibration of indicators that evaluate the core duties and responsibilities of perisai agents, while promoting appreciation and recognition of these agents via the implementation of management regulations concerning performance-based rewards.

3. Productivity derived from information technology. The perisai Agent application facilitates digital membership expansion on cell phones, encompassing three primary features: registration, printing membership proof, and reporting benefit claims. The implementation of a digital monitoring system via a perisai application channel for real-time acquisition and target achievement tracking. The delivery of customer relationship management services to progressively reduce participants' reliance on perisai agent services via digital self-service functionalities.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Several factors significantly affect the productivity of Perisai agents, including alterations in work motivation, organizational commitment, and job satisfaction directly and significantly influence their output. According to the examination of these effects, job satisfaction has the highest indicator value and has a beneficial impact on increasing productivity among Perisai agents. High work motivation enhances confidence and work performance, leading to improved work behavior driven by a strong desire to preserve membership in Perisai and a commitment from agents to perform at their highest level for the benefit of the organization. The research findings also suggest that the productivity enhancement measures applied by BPJS employment are effective. The principal strategy for encouraging and improving job satisfaction, required strong organization membership, encompass competences, acquisition, and incentives secured by perisai agents. Job satisfaction is achieved when individuals derive happiness from their employment and the outcomes they attain from the organization.

Recommendations

The findings of this research are anticipated to augment scientific comprehension and offer novel policy insights to corporate management, emphasizing the welfare and proficiency of perisai agents. The suggestions are as follows: It is recommended that management enhance the productivity of perisai agents by instituting incentives that correspond with their skills and achievements, hence improving motivation and job satisfaction. Additional researchers ought to perform a comparative analysis with like companies to evaluate the suitability of the specific organization's production level.

CONFLICTS OF INTEREST: The author declares no conflict of interest.

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