
RESEARCH ARTICLE

Communication Skills of Special Account Representatives of BPJS Ketenagakerjaan Serang District, Indonesia in Delivering Information to Informal Workers

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ABSTRACT

This research aims to examine and describe the persuasive communication skills of Special Account Representatives (ARK) of BPJS Ketenagakerjaan Serang in delivering information on employment social security programs to informal workers. This study employed a descriptive qualitative approach. Data were collected through in depth interviews, field observations, and document analysis involving ARK and supporting informants. The findings reveal that ARK apply audience oriented communication strategies by adapting message delivery to the social and educational characteristics of informal workers. Persuasive techniques such as storytelling, humor, analogies, and simple language are used to simplify technical information. Communication effectiveness is strengthened by communicator credibility, including expertise, trustworthiness, and a friendly approach. In addition, communication convergence enables shared understanding between ARK and informal workers. The study concludes that the persuasive communication skills of Special Account Representatives play a crucial role in enhancing informal workers' understanding and acceptance of employment social security protection. Adaptive, humanistic, and credible communication approaches are essential for effective public service communication in informal sector contexts.

KEYWORDS

Special Account Representatives, persuasive communication skills, informal workers, BPJS Ketenagakerjaan

ARTICLE INFORMATION

ACCEPTED: 20 April 2026

PUBLISHED: 20 May 2026

DOI: 10.32996/jhsss.2026.8.5.13

1. INTRODUCTION

Employment social security protection constitutes a fundamental right of workers, which is mandated to BPJS Ketenagakerjaan in accordance with Law Number 40 of 2004 concerning the National Social Security System and Law Number 24 of 2011 concerning the Social Security Administering Agency. The Employment Social Security Administering Agency (BPJS Ketenagakerjaan, also known as BPJamsostek) is a public legal institution established by the government to organize and implement employment based social security programs for all workers in Indonesia. This system is designed as a comprehensive mechanism of protection against a wide range of social and economic risks that may be encountered by workers throughout their lifecycle, including occupational accidents, job loss, old age insecurity, and death.

According to data released by Statistics Indonesia (Badan Pusat Statistik/BPS) in August 2022, approximately 59.31% of the total working population in Indonesia was engaged in the informal sector, representing around 80.24 million individuals. Despite this substantial proportion, the level of participation among informal sector workers categorized as Non Wage Recipients (Bukan Penerima Upah/BPU) remains significantly low. Based on the 2021 financial report of BPJS Ketenagakerjaan, BPU participation accounted for only 11.58% of the total 30.6 million active participants. This considerable disparity highlights the persistent structural and behavioral challenges faced by informal workers in accessing employment social security programs. Furthermore, it

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indicates that participant acquisition and contribution collectability within the BPU segment continue to represent major institutional challenges for BPJS Ketenagakerjaan.

These challenges are closely associated with the limited level of understanding among informal sector workers regarding the importance and long term benefits of employment social security protection. In general, informal workers tend to prioritize immediate economic needs over long term security considerations, leading to the perception that participation in social security programs is non urgent. In addition, low levels of financial literacy and insufficient comprehension of social protection mechanisms contribute to the assumption that BPJS Ketenagakerjaan contributions constitute an additional financial burden rather than a strategic investment for future welfare. This condition is further exacerbated by limited access to accurate and relevant information, as well as the uneven distribution of socialization efforts across different regions and communities. Consequently, a significant knowledge gap persists between formal sector workers who generally possess better awareness of their rights and obligations and informal sector workers, many of whom remain unfamiliar with, or even unaware of, the benefits and mechanisms of employment social security programs.

In addition to cognitive limitations, the issue of low participation is also influenced by the level of public trust in government institutions. A portion of society continues to exhibit skepticism toward public programs, often questioning issues related to transparency, accountability, and the tangible benefits of participation. Such negative perceptions create psychological barriers that weaken public willingness to engage in social protection schemes. Moreover, disparities in communication approaches during outreach and socialization activities further contribute to this problem. The use of overly technical, rigid, or formal language often hampers effective message delivery, particularly among individuals with lower educational backgrounds. As a result, the intended information is not fully comprehended, leading to suboptimal levels of awareness and participation. In this context, effective communication plays a pivotal role in enhancing public understanding and fostering behavioral change. The language employed in outreach activities must be adaptive, communicative, and accessible, ensuring that complex concepts can be understood by individuals from diverse social and educational backgrounds (Novitasari, 2023).

BPJS Ketenagakerjaan, as a public institution, holds a strategic position in improving workers welfare through the implementation of five core programs, Work Accident Insurance (JKK), Old Age Security (JHT), Death Benefits (JKM), Pension Insurance (JP), and Job Loss Insurance (JKP). Beyond its administrative responsibilities, the institution also performs an essential educational and persuasive function aimed at increasing public awareness and encouraging participation in social protection programs. Within this framework, Special Account Representatives (Account Representative Khusus/ARK) at the BPJS Ketenagakerjaan Serang Branch play a crucial role as frontline communicators. They are directly involved in delivering information and conducting outreach to both formal and informal workers, who exhibit diverse characteristics in terms of educational background, socio economic conditions, and occupational culture.

Informal workers, in particular, often demonstrate limited understanding of program contributions, rights, and benefits due to their relatively lower educational attainment and restricted access to information channels. Therefore, the communication competencies of ARK such as active listening, empathy, adaptability in language use, and effective feedback management become critically important in bridging the gap between the institution and the target community. Previous studies in the field of public service communication have consistently demonstrated that strong interpersonal communication skills significantly influence the readiness of individuals to receive, process, and respond positively to information delivered by institutional representatives.

Furthermore, communicator credibility, message transparency, and the implementation of two way communication are identified as key determinants in building public trust toward government institutions. In the specific context of BPJS Ketenagakerjaan, ARK who are able to demonstrate integrity, convey messages in a clear and adaptive manner, and facilitate interactive dialogue particularly with informal workers tend to achieve higher levels of success in enhancing both understanding and participation. Based on the aforementioned conceptual framework, this study aims to analyze the communication skills of Special Account Representatives (ARK) at the BPJS Ketenagakerjaan Serang Branch in delivering information to informal sector workers. In addition, this study seeks to examine the extent to which these communication skills influence the level of understanding and participation of workers in employment social security programs. Employing a descriptive qualitative approach, this research explores in depth the role of ARK as frontline representatives of the institution in bridging informational and perceptual gaps within the community.

2. Literature Review

2.1 Persuasive communication

Persuasive communication constitutes a fundamental aspect of communication processes aimed at influencing individuals' attitudes, opinions, and behaviors through the delivery of messages, either verbally or through various media channels. In the context of BPJS Ketenagakerjaan outreach activities, communication serves as a primary instrument utilized by Special Account

Representatives (ARK) to bridge institutional objectives with the needs and understanding of workers. Referring to Lasswell's communication model, communication involves five essential elements, namely the communicator, the audience, the message, the media, and the resulting effect. Accordingly, the socialization activities conducted by ARK extend beyond the mere dissemination of administrative information; rather, they represent a structured communication process designed to generate cognitive, affective, and behavioral changes among workers regarding participation in employment social security programs. Persuasive communication itself is understood as a psychological process aimed at influencing perceptions and actions through subtle and non-coercive approaches, where the communicator seeks to build awareness rather than impose decisions (Adani, n.d.).

From a theoretical perspective, persuasive communication integrates both rational and emotional approaches. The rational approach targets the cognitive dimension by appealing to logical reasoning and factual understanding, while the emotional approach addresses the affective dimension by engaging feelings, empathy, and personal experiences, thereby facilitating message acceptance. Furthermore, persuasive communication operates through three primary components of attitude change, namely cognitive (knowledge and understanding), affective (emotional response), and conative (behavioral intention and action) (Asri, 2023). The effectiveness of persuasive communication is influenced by several factors, including communicator credibility, message relevance and clarity, environmental context, and message consistency. In practice, persuasive communication also involves key elements such as the persuader, the persuadee, the message, the media, feedback, and the resulting communication effects. Within institutional contexts such as BPJS Ketenagakerjaan, these elements play a crucial role in shaping workers' awareness, trust, and participation. Ultimately, persuasive communication not only enhances understanding of social security programs but also encourages behavioral change, such as willingness to register, maintain contributions, and promote participation within the community.

2.2 Employment social security

Employment social security in Indonesia is regulated under Law Number 40 of 2004 concerning the National Social Security System, which establishes five fundamental types of protection: health insurance, work accident insurance, death benefits, pension insurance, and old-age security, with implementation carried out through two administering institutions, namely BPJS Kesehatan and BPJS Ketenagakerjaan. As a public legal institution established under Law Number 24 of 2011, BPJS Ketenagakerjaan is responsible for providing comprehensive protection to all workers, both in formal and informal sectors, through five main programs: Work Accident Insurance (JKK), Death Benefits (JKM), Old-Age Security (JHT), Pension Insurance (JP), and Job Loss Insurance (JKP). Participation is classified based on employment status, including wage earners, non-wage earners, construction workers, and migrant workers, each with access to specific programs according to their occupational characteristics and risks. Wage earners are eligible for all five programs, while non wage earners, such as self employed individuals, can access JHT, JKM, and JKK; construction workers are covered under JKK and JKM and migrant workers are entitled to JHT, JKK, and JKM. In order to optimize participation and expand coverage, particularly among informal workers, the implementation of effective persuasive communication strategies plays a crucial role in enhancing public understanding, strengthening trust, and increasing awareness of the importance of employment social security (Panjaitan, 2024; Muthoharoh, 2021).

2.3 Non-Wage Recipients (Bukan Penerima Upah/BPU)

Non-Wage Recipients (Bukan Penerima Upah/BPU) refer to individuals who work or run businesses at their own risk without being bound to a formal employment relationship. This category includes employers, self employed workers, and informal sector workers who do not receive fixed wages. According to Sethuraman, as cited in Muchdarsyah Sinungan (1988), the informal sector consists of small scale economic units engaged in the production and distribution of goods and services, primarily aimed at generating employment and income for themselves, while being constrained by limited capital and skills. The informal sector is characterized by flexibility and autonomy, allowing individuals to independently determine how and where their economic activities are conducted. It is also understood as part of the rural and urban economic system that has limited access to government support or lacks the capacity to utilize available assistance effectively. In practice, the informal sector can be observed in both rural areas such as traditional agricultural activities and urban settings, including small household businesses, street vendors, and other micro-enterprises. Workers are generally categorized into formal and informal sectors based on the nature of their employment, where informal workers typically include self-employed individuals, unpaid family workers, casual laborers, and temporary workers. In Indonesia, informal workers often experience low productivity, inadequate income, and relatively poor working conditions, which further reinforces their classification within the informal sector. Common examples of informal occupations include pedicab drivers, motorcycle taxi drivers, fishermen, traders, construction laborers, carpenters, and various types of casual workers.

3. Materials and Methods

This study employed a descriptive qualitative approach. This approach was chosen because the research focuses on gaining an in-depth understanding of how the persuasive communication skills of Special Account Representatives (Account Representative Khusus/ARK) at BPJS Ketenagakerjaan Serang Branch are developed, implemented, and perceived by informal workers in the context of employment social security program socialization. A qualitative approach allows the researcher to explore

communication processes as they naturally occur, including interaction dynamics, message delivery strategies, media adaptation, and the construction of meaning between communicators and audiences.

According to Sidiq (2019), qualitative research is an inquiry strategy that emphasizes the exploration of meaning, understanding, concepts, characteristics, and social symbols embedded within a social phenomenon. This perspective aligns with the present study's objective to examine persuasive communication practices that cannot be measured numerically but must instead be interpreted through informants' experiences, explanations, and reflections. In addition, Creswell 2018 states that qualitative research aims to explore and understand meanings derived from social or human problems through an interpretive process in which the researcher serves as the primary research instrument. In this study, the researcher was directly involved in data collection through in-depth interviews, field observations, and documentation review, enabling a comprehensive understanding of the communication practices employed by ARK.

The research subjects consisted of Special Account Representatives of BPJS Ketenagakerjaan Serang Branch, who are responsible for conducting education, socialization, and persuasive outreach to informal workers. Participants were selected using a purposive sampling technique, whereby informants were deliberately chosen based on criteria related to their capacity, experience, and relevance to the research objectives (Sugiyono, 2020). The informants were selected because of their in-depth knowledge of communication patterns, socialization strategies, and the challenges encountered when interacting with informal workers who possess diverse backgrounds, literacy levels, and occupational characteristics.

ARK served as the primary informants, while supporting data were obtained from additional informants, including the Head of the Membership Division and representatives from the Central KSA team, as well as documentation of socialization activities conducted by BPJS Ketenagakerjaan. Data were collected through semi-structured interviews, observations of several field-based socialization sessions, and document analysis of presentation materials, brochures, educational videos, and relevant internal documents of BPJS Ketenagakerjaan. All data were analyzed using qualitative data analysis techniques, involving data reduction, data display, and continuous conclusion drawing until valid and reliable findings were achieved.

3. Results and Discussion

3.1 Interpersonal Communication Skills in Building Trust and Engagement

The findings indicate that Special Account Representatives (ARK) of BPJS Ketenagakerjaan Serang employ interpersonal persuasive communication skills that emphasize trust building and relational closeness with informal workers. Rather than relying on one way information delivery, ARK prioritize empathy and active listening to better understand the needs, concerns, and expectations of potential participants. This approach enables ARK to position themselves not merely as institutional representatives, but as communicators who engage in meaningful and dialogical interactions. As a result, communication becomes more personalized and effective in fostering emotional connections with the target audience.

To support this process, ARK develop a customer value proposition canvas to align the value offered by BPJS Ketenagakerjaan with the specific needs of informal workers. This approach facilitates more targeted message delivery and enhances audience relevance. In addition, ARK apply communication personalization by identifying the characteristics of informal workers at the smallest social units, which serves as a basis for formulating questions, providing appropriate responses, and addressing participants' concerns during outreach activities. Storytelling is also widely utilized as a communication technique to convey social security information in a more narrative, relatable, and emotionally engaging manner, particularly through real-life cases related to occupational risks and social protection. Furthermore, ARK adapt their language to the audience by using simple and familiar expressions, often combining Indonesian with local languages such as Sundanese to create a closer connection with participants. This communication style strengthens relational trust between the institution and informal workers, which is essential in encouraging participation in employment social security programs.

3.2 Verbal and Nonverbal Communication Skills in Simplifying Messages

The results further demonstrate that ARK possess strong verbal communication skills in simplifying complex information related to employment social security programs. Technical and administrative terminology is translated into everyday language that is more accessible and easily understood by informal workers. To enhance clarity and relevance, ARK of BPJS Ketenagakerjaan Serang frequently employ concrete examples, visual illustrations, and analogies that are closely related to participants' daily experiences. For instance, social security protection is often explained using relatable analogies, such as comparing BPJS Ketenagakerjaan to preparing an umbrella before the rain, thereby emphasizing its preventive function. This approach enables participants to grasp abstract concepts more effectively and reduces potential misunderstandings.

In addition to verbal communication, nonverbal communication skills play a crucial role in reinforcing message delivery. Observations during outreach activities reveal that ARK consistently demonstrate positive nonverbal cues, including friendly facial expressions, steady eye contact, and open body language. These elements convey sincerity, approachability, and credibility, which in turn enhance audience trust and message acceptance. The integration of verbal and nonverbal communication strategies contributes to a more comprehensive and persuasive communication process.

3.3 Situational Adaptation Skills to Social Contexts of Informal Workers

ARK demonstrate adaptability by adjusting communication styles based on social context, such as markets, workshops, or communities. This flexibility increases message relevance and acceptance. Another important finding is the ARK's ability to demonstrate high situational adaptability in communication. ARK adjust their communication strategies according to the social context and characteristics of their audiences. Different approaches are applied depending on the setting, such as markets, workshops, or fishing communities, using community-based communication styles that resonate with local norms and practices.

This adaptive communication skill enables ARK to modify language choice, delivery style, and interaction patterns in response to audience conditions. Such flexibility not only enhances the effectiveness of information delivery but also reinforces trust, as informal workers perceive that their social and economic contexts are acknowledged and respected. Consequently, adaptive communication emerges as a key factor in bridging the gap between government institutions and informal workers, who represent a socially and economically diverse group. Overall, the findings suggest that interpersonal trust-building, message simplification, nonverbal reinforcement, and situational adaptability collectively form the foundation of persuasive communication practices employed by ARK in expanding employment social security protection in Serang.

3.4 Public Speaking Skills of Special Account Representatives in Delivering Information to Workers

ARK show strong public speaking skills through structured delivery, interactive techniques, and use of humor. This approach creates an engaging communication environment and enhances understanding among informal workers.

The findings reveal that public speaking skills play an important role in the delivery of information by Special Account Representatives (ARK) during socialization activities. ARK demonstrate the ability to structure messages clearly, control speaking tempo, and emphasize key points to maintain audience attention. Information related to employment social security is delivered in a systematic and coherent manner, enabling workers to follow explanations without feeling overwhelmed by technical or administrative details.

ARK also employ interactive public speaking techniques, such as asking reflective questions, inviting audience responses, and incorporating light humor to reduce psychological distance between the speaker and participants. These techniques encourage two-way communication and create a more inclusive atmosphere, allowing workers to feel comfortable asking questions or expressing concerns. This interactive approach supports clearer understanding among informal workers.

From a discussion perspective, public speaking skills strengthen the credibility of ARK as communicators, as confidence, clarity, and audience engagement contribute to perceived expertise and trustworthiness. The ability to adapt vocal tone, facial expressions, and body language further reinforces message delivery and aligns with persuasive communication principles. In this context, public speaking is not merely a technical skill but a strategic communication competence that supports ARK in bridging information gaps and improving workers' understanding of employment social security programs.

Humor is used as a persuasive strategy to break the ice, reduce tension, and capture the audience's attention from the very beginning of the interaction. The support of nonverbal communication such as smiles, eye contact, and gestural responses aligned with verbal messages helps the audience feel more comfortable and emotionally engaged. Through relevant and contextual humor, ARK is able to build emotional closeness with participants during socialization sessions, so that messages about social security are not perceived as heavy or monotonous material. This approach also helps the audience feel valued and treated as equals, not merely as objects of socialization, but as dialogic partners in the communication process.

ARK also employs cultural approaches and everyday analogies that are closely related to the workers' lived realities. Messages about occupational risks, protection, and the benefits of social security are often conveyed through simple and easily imaginable examples, such as the loss of daily income due to work-related accidents or the financial burden faced by families when workers who are the primary breadwinners pass away. By linking messages to real life experiences commonly encountered by informal workers, ARK helps the audience develop a more concrete and meaningful understanding of the function of employment social security.

This simple, humanistic, and contextual communication approach demonstrates that ARK does not merely deliver information, but also engages in a persuasive process oriented toward changes in attitudes and awareness. From the perspective of persuasive

communication theory, this strategy is appropriate because messages are delivered in accordance with the audience's cognitive framework, making them easier to process and accept. Thus, the use of humor, cultural approaches, and everyday analogies becomes an important instrument in strengthening ARK's persuasive power and in encouraging greater public understanding and acceptance of BPJS Employment programs. This cultural approach is further reinforced through the use of local Serang Javanese language, for example when explaining the Death Benefit program.

3.5 Storytelling Communication Skills of Special Account Representatives in Delivering Information to Workers

The findings of this study indicate that Special Account Representatives (ARK) utilize storytelling as a persuasive communication strategy in several outreach activities. Through this approach, ARK deliver information in a structured and narrative manner by illustrating real-life risk events experienced by workers. As a result, the message conveyed is not only informative but also engages the emotional dimension of the audience. One example was observed during a socialization activity targeting micro, small, and medium enterprise (MSME) workers in the Gunung Sari area, conducted in collaboration with the Indonesian Micro, Small, and Medium Enterprises Association.

During the activity, following the presentation of an educational video and testimonial regarding a workplace accident experienced by an MSME trader in Purwakarta, Cilegon, ARK continued the communication process by constructing a narrative that connected the incident to potential real life situations faced by the participants. The story was delivered progressively, beginning with the chronology of the accident, followed by the physical and psychological impacts on the victim and family, and concluding with the economic consequences resulting from the absence of social security protection. This storytelling approach encouraged the audience to engage in reflective thinking by imagining similar risks within their own lives. One ARK explained:

"In 2023, our Cilegon team conducted a similar outreach activity involving MSME workers. At that time, there was a trader, Mrs. Marhaeni, who was reluctant to register because she perceived the program as unnecessary due to her low-risk occupation. However, without her knowledge, her child registered her as a BPJS Ketenagakerjaan participant. In November 2023, she was involved in a traffic accident while purchasing goods at Merak Market. She was riding a motorcycle when she was hit from behind, causing her head to strike the asphalt. She remained in a coma for months, underwent intensive treatment, and eventually passed away on July 24, 2024. During her treatment period, medical expenses amounting to more than IDR 928 million were fully covered by BPJS Ketenagakerjaan. Her family expressed their gratitude, stating that without such protection, even selling their house and car would not have been sufficient to cover the costs" (Septian, 2026).

The use of storytelling functions as a mechanism to reduce audience resistance to the message, as information is conveyed through concrete experiences rather than purely normative or technical explanations. Furthermore, the inclusion of real-life stories and testimonials enhances the credibility of the communicator, as ARK are perceived not merely as policy disseminators but as individuals who understand field realities and the tangible impacts of occupational risks. Therefore, storytelling serves a dual role: as an effective persuasive tool and as a trust-building mechanism that strengthens ARK's credibility as reliable and empathetic communicators.

4. Conclusion

The findings reveal that public speaking skills play an important role in the delivery of information by Special Account Representatives (ARK) during socialization activities. ARK demonstrate the ability to structure messages clearly, control speaking tempo, and emphasize key points to maintain audience attention. Information related to employment social security is delivered in a systematic and coherent manner, enabling workers to follow explanations without feeling overwhelmed by technical or administrative details.

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Funding: This research received no external funding

Conflicts of Interest: The authors declare no conflict of interest

Publisher's Note: All claims expressed in this article are solely those of the authors and do not necessarily represent those of their affiliated organizations, or those of the publisher, the editors and the reviewers.

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