

## **MANAGEMENT OF CONTRIBUTION BILLING ACTIVITY PLAN THROUGH WHATSAPP BLASTING AT THE PARTICIPATION DIVISION OF BPJS EMPLOYMENT, TEGAL BRANCH**

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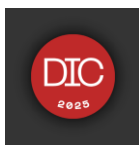
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### *Abstract*

*This article was written to identify problems that occurred during the process at BPJS Ketenagakerjaan which has an important role in providing social protection for workers in Indonesia. One of the main challenges in managing membership is ensuring participant compliance in paying contributions on time. To overcome this challenge, BPJS Ketenagakerjaan Tegal Branch implemented a digital communication strategy with the WhatsApp (WA) blasting method as a medium for reminding contribution bills. This study aims to analyze the effectiveness of the WA blasting method in increasing participant compliance with contribution payments. The methods used include collecting data on participants who have arrears, compiling informative and persuasive messages, and scheduling message delivery systematically. The evaluation was carried out by measuring the level of participant response to the messages sent and their impact on increasing contribution payments. Increasing Participant Compliance The results of the analysis show that the WA blasting method has a positive impact on participant compliance in paying contributions. Before the implementation of this method, the percentage of participants who paid on time was lower than after sending reminder messages via WA. Within a certain period of time, the payment rate increased by 30% after the implementation of WA blasting. Effectiveness of WA Blasting in Digital Communication Messages sent via WA have a higher readability rate compared to conventional methods such as letters or telephone.*

**Keywords :** *BPJS Employment, WhatsApp Blasting, Contribution Bills, Participation, Participant Compliance.*



## **A. INTRODUCTION**

BPJS Ketenagakerjaan is a public legal entity responsible for providing social protection for workers in Indonesia. As one of the branches of BPJS Ketenagakerjaan, the Tegal Branch has the task of managing membership and ensuring smooth payment of contributions from participants. In order to improve the effectiveness of managing the contribution billing activity plan, a more efficient and targeted communication strategy is needed.

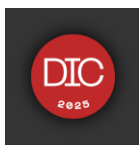
One of the communication methods that is widely used today is through instant messaging applications, such as WhatsApp. With the WhatsApp blasting feature, BPJS Ketenagakerjaan Tegal Branch can send contribution billing information in bulk and quickly to participants. This method is expected to increase participant awareness of contribution payment obligations and reduce the level of arrears. The use of technology in managing administration and communication has become a primary need in improving operational efficiency. Therefore, this study aims to analyze the effectiveness of using WhatsApp blasting in managing the contribution billing activity plan at the BPJS Ketenagakerjaan Tegal Branch Participation Division.

Problem Formulation Based on the background that has been explained, there are several problems that will be studied in this study, namely: 1) How effective is the use of WhatsApp blasting in managing the contribution billing activity plan? 2) To what extent can the use of WhatsApp blasting increase participant compliance in paying contributions? 3) What are the obstacles faced in implementing WhatsApp blasting at the BPJS Tegal Branch Membership Division?

Objectives The problems in this study aim to: 1) Analyze the mechanism of managing plans in the BPJS Ketenagakerjaan Tegal

Branch membership division. 2) assess the effectiveness of the use of WhatsApp blasting in increasing participant compliance with contribution payments. 3) identify obstacles faced in the implementation of WhatsApp blasting and provide recommendations for solutions that can be applied.

The benefits of this problem are expected to provide the following benefits: 1) theoretical benefits: a) increase insight in the field of digital communication, especially in the use of WhatsApp technology to increase the effectiveness of delivering information related to contribution payments. b) become a reference for further research that discusses communication methods in organizational financial management. 2) practical benefits: a) providing recommendations for BPJS Ketenagakerjaan, especially the Tegal branch membership division, in providing recommendations for BPJS Ketenagakerjaan, especially the Tegal Branch Membership Division, in increasing the effectiveness of WhatsApp blasting as a communication medium for participants. b) helping to identify obstacles to the implementation of WhatsApp blasting and providing solutions that can be applied to improve participant efficiency and compliance. Blasting aims for companies to pay contributions and if the company is in arrears on contributions, it will have an impact on participants in the process of claiming JHT (Old Age Security) and JP (Pension Security) with membership acquisitions that increase every year, this is a form of appreciation for citizens who are aware of social security for workers for their own interests later. However, there are still challenges that must be faced by BPJS Ketenagakerjaan Tegal Branch. One of the main challenges is the management of contribution bills that are often paid late by business entities, causing accumulation of receivables and decreasing membership. To improve efficiency and transparency, BPJS Ketenagakerjaan Tegal Branch has



implemented SMILE (Electronic Contribution and Service Management System), a website that makes it easy for participants to monitor payment obligations and make online transactions. BPJS Ketenagakerjaan Contribution is a mandatory contribution paid by participants or employers to obtain social security protection for workers. The amount of the contribution depends on the type of program followed and is calculated based on a percentage of the worker's wages.

Types and Amounts of BPJS Ketenagakerjaan Contributions: 1) Work Accident Insurance (JKK) - 0.24% to 1.74% of wages. 2) Death Insurance (JKM) - 0.3% of wages. 3) Old Age Security (JHT) - 5.7% of wages (3.7% borne by the employer, 2% by the worker). 4) Pension Insurance (JP) - 3% of wages (2% borne by the employer, 1% by the worker).

Characteristics of Contributions: 1) Must be Paid - To ensure that worker protection remains active. 2) Paid periodically – Usually every month. 3) Guarantees workers' rights – For accident protection, death, retirement, and old age savings.

Timely payment of contributions ensures that workers remain protected and can access social security benefits according to the program they are participating in. Obstacles in Blasting WA BPJS Employment Contribution Bills Although WhatsApp (WA) blasting is an effective solution in reminding participants to pay contributions, there are several obstacles faced in its implementation, including: 1) Technical Constraints: a) Inactive or Invalid Numbers - Some participants change their numbers without updating their data, so the message does not arrive. b) WhatsApp Sending Limits - WhatsApp has a limit on the number of messages that can be sent in a day, especially for non-WhatsApp Business API accounts. c) Messages Go to Spam Folder or Are Blocked - If too many messages are sent in a short time, WhatsApp can mark them as

spam. 2) Participant Constraints: a) Participants Ignore Messages - Not all recipients read or follow up on reminder messages. b) Lack of Awareness of Contribution Obligations - Some participants do not understand the importance of paying contributions on time. c) Limited Participant Funds - Some participants experience financial difficulties, so they delay paying contributions. 3) Regulatory and Data Security Constraints: a) Personal Data Protection – BPJS must ensure that participant data is not misused in sending messages. b) Compliance with Regulations – The use of the blasting method must comply with privacy policies and digital communication rules.

Here are some questions that can be used to dig deeper into the management of contribution billing activity plans via WhatsApp blasting in the BPJS Ketenagakerjaan Tegal Branch membership division: 1) What is the main purpose of using WhatsApp blasting in delivering contribution billing information? 2) What is the mechanism for managing contribution billing activity plans via WhatsApp blasting? (Syahrial, 2022).

## **B.IMPLEMENTATION AND METHODS**

### **1. Internship Time and Location**

BPJS Ketenagakerjaan Tegal Branch is located at Jl. MT. Haryono No. 8 Tegalsari Kec. Tegal Bar., Tegal City, Central Java 5211, Indonesia. The internship activity is carried out for 80 working days starting on August 12, 2024 to December 4, 2024. During the internship, the participants are placed in the participant division. The participant division carries out activities that are aimed at the entire company. During the internship, the participant registration, participant data maintenance, and increasing compliance with contribution payments are carried out in the participant division.

## **2. Method**

The implementation of WhatsApp blasting activities in collecting BPJS Ketenagakerjaan contributions at the Tegal Branch is carried out systematically with the following stages:

1) Collection and Validation of Participant Data: a) Identifying participants who have outstanding contributions through the BPJS Ketenagakerjaan database system. b) Ensuring data accuracy, including active contact numbers. c) Periodically updating data to reduce the problem of unsent messages. 2) Composing message content: a) Composing informative and persuasive messages so that participants are encouraged to pay their contributions immediately. b) Using polite, concise, and easy-to-understand language. c) Including a direct link to the BPJS Ketenagakerjaan payment platform to make it easier for participants to make transactions. 3) Scheduling and sending messages: a) Determining the optimal time to send messages so that participants are more responsive, for example in the morning or evening. b) Using a blasting system that allows messages to be sent automatically and simultaneously to many participants. c) Ensuring messages are sent in a format that meets standards and is not indicated as spam. 4) Monitoring and Evaluation of Effectiveness. :a) Monitor the number of messages sent and received by participants. b) Evaluate participant responses, both through the number of payments received and feedback provided. c) Make strategy adjustments based on evaluation results, such as improving message content or adjusting delivery schedules.

## **C. RESULTS AND DISCUSSION**

WA Blasting is a method of sending mass and automatic messages via the WhatsApp application to many recipients at the same time. In managing BPJS Ketenagakerjaan membership, WA blasting is used as a digital communication tool to remind participants

who have outstanding contributions to make payments immediately. With this method, BPJS can automatically send reminder messages to thousands of participants at one time, without having to contact them one by one.

The main purpose of using WhatsApp blasting in delivering contribution bill information is to increase the effectiveness and efficiency of communication between BPJS Ketenagakerjaan and participants. In more detail, these objectives include: 1) Accelerating Information Delivery WhatsApp allows the distribution of mass messages in a short time, so that participants can immediately receive contribution bill information without delay. 2) Increasing Payment Compliance By reminding participants about contribution bills regularly, it is hoped that the level of compliance in paying contributions will increase and reduce late payments. 3) Saving Operational Costs Compared to other methods such as physical letters or phone calls, WhatsApp blasting is more cost-effective because it does not require paper, postage, or a lot of human resources. 4) Increasing Reach and Accessibility WhatsApp is a communication application that is widely used by the public, making it easier for participants to reach compared to other media such as email or SMS. 5) Increasing Participant Interaction and Response WhatsApp allows two-way communication, so participants can directly ask or get clarification regarding their contribution bills. 6) Minimizing the Risk of Late or Forgotten Payments With regular reminders via WhatsApp, participants find it easier to remember their contribution payment schedule, thereby reducing late payments. 7) Supporting Service Digitalization The use of WhatsApp blasting is in line with BPJS Ketenagakerjaan's efforts to improve digital-based services for participant efficiency and convenience.

Contributions are an amount of money that must be paid by participants in a program or organization as an obligation to obtain certain benefits or services. In the context of BPJS Ketenagakerjaan, contributions are payments made by participants (both workers and employers) to obtain social security protection for workers, such as Work Accident Insurance (JKK), Old Age Security (JHT), Pension Security (JP), and Death Security (JKM). The amount of the contribution is usually determined based on a percentage of wages or applicable provisions in accordance with BPJS Ketenagakerjaan regulations. Regular and timely payment of contributions ensures that participants continue to receive protection benefits according to their rights.

**Compliance** The results of the analysis show that the WA blasting method has a positive impact on participant compliance in paying contributions. Before the implementation of this method, the percentage of participants who paid on time was lower than after sending reminder messages via WA. Within a certain period of time, the payment rate increased by 30% after the implementation of WA blasting. **Effectiveness of WA Blasting in Digital Communication** Messages sent via WA have a higher readability rate compared to conventional methods such as letters or telephone. Data shows that around 70-80% of participants open and read the messages sent, which contributes to increasing participant awareness of their contribution payment obligations. **Operational Efficiency and Cost Savings** The use of WA blasting reduces the need for phone calls and sending printed letters, so that BPJS operational costs become more efficient. With this digital system, the workforce that was previously used to collect money manually can be diverted to other more strategic tasks. **Obstacles in Implementing WA Blasting** Although it provides positive results, there are several obstacles in its implementation, including: Inactive or invalid numbers

Participants often change numbers without updating their data. Participants ignore messages not all recipients respond to or follow up on reminders sent. Regulatory and privacy limitations Must pay attention to personal data protection rules when using WA blasting.

**WhatsApp (WA) Blasting Process at BPJS Ketenagakerjaan.** BPJS Ketenagakerjaan uses the WhatsApp (WA) blasting method as a digital communication strategy to remind participants about their contribution payment obligations. The following are the main stages in this process: 1) Participant Data Collection: a) Identifying participants who have contribution arrears. b) Ensuring the accuracy and validity of the participant's WhatsApp number. c) Grouping participants based on participant category and level of late payment. 2) Message Preparation: a) Creating a message format that is informative, persuasive, and in accordance with regulations. b) Adjusting the contents of the message based on participant segmentation (for example, self-employed or companies) c) Including a direct payment link to make it easier for participants to complete their obligations. 3) Scheduling and Sending Messages: a) Determine the optimal time for sending messages to be more effective. b) Use WA blasting software or systems that can automatically send messages to many participants at one time. c) Ensure messages are sent without violating privacy policies and digital communication rules. 4) Monitoring and Evaluation: a) Track message status (sent, read, or not sent). b) Measure participant responses, including the number of people who make payments after receiving messages. c) Identify obstacles, such as inactive numbers or participants who ignore messages. c) Make improvements and adjust strategies based on evaluation results. **Advantages of WA Blasting:** 1) Fast and Efficient - Messages are sent to many participants in seconds. 2) Cheaper Costs -

Compared to phone calls or sending letters. 3) Easy to Monitor - You can see whether the message has been sent and read by the recipient. 4) Interactive - Participants can directly respond to messages or access the payment link included.

Solutions that can be implemented: 1) updating the participant database regularly to ensure active and valid numbers. 2) increasing message creativity. Using more persuasive language and attracting participants' attention. 3) using additional communication channels. Such as SMS, email, or BPJSTK application notifications to expand reach. 4) providing incentives or discount programs. So that participants are more motivated to pay contributions on time.

By overcoming these obstacles, it is hoped that WA blasting can be more effective in increasing participant compliance in paying BPJS Ketenagakerjaan contributions.

How to apply WA Blasting for BPJS Ketenagakerjaan contribution bills. In order for WhatsApp (WA) blasting to run effectively in increasing participants paying BPJS Ketenagakerjaan contributions, the following strategic steps need to be implemented: 1) participant data preparation: a) verifying contact data. Make sure the participant's WhatsApp number is active and valid. b) grouping participants. Segmentation based on the level of late payment (for example, 1 month, 3 months, or more). 2) preparation of blasting messages: a) clear and persuasive message format: 1) use polite and easy-to-understand language. 2) convey the benefits of paying contributions on time. 3) provide a direct link to the BPJS payment method. b) personalization. Include the participant's name to attract more attention. 3) implementation of sending messages: a) using WhatsApp Business API or Blasting Platform. So that messages can be sent in large quantities are considered spam. b) determine the right time. For example,

sending messages in the morning or approaching the payment deadline. 4) monitoring and evaluation: a) see the participant's response. Check how many participants read and respond to the message. b) analyze success. Compare the payment rate before and after blasting is carried out. c) make adjustments. If necessary, change the strategy based on feedback.

## **D. CLOSING**

### **1. Conclusion.**

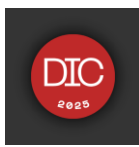
WhatsApp (WA) blasting is an effective and efficient communication method in increasing BPJS Ketenagakerjaan participant contribution payment compliance. By sending messages in bulk and automatically, this method allows contribution billing information to be delivered quickly and cost-effectively compared to traditional methods such as telephone or mail.

The advantages of WA blasting include time efficiency, lower costs, ease of monitoring, and better interactivity with participants. However, several challenges such as invalid numbers, participants who ignore messages, and technical limitations of WhatsApp need to be overcome with the right strategy.

Overall, the implementation of WA blasting in BPJS Ketenagakerjaan helps improve participant compliance with contribution payments and strengthens digital communication in participant management. With continuous evaluation and optimization, this method can continue to be developed as a more effective billing solution in the future.

### **2. Suggestions.**

To increase the effectiveness of WA blasting in collecting BPJS Ketenagakerjaan Tegal Branch contributions, several suggestions that can be considered include: 1) Optimize participant contact data validation by increasing data accuracy by updating



contact numbers regularly. 2) Using additional verification methods, such as confirmation via application or SMS. 3) Refining the message context by composing more interesting and persuasive messages with the use of more communicative words. 4) Adding direct links to the payment platform to make it easier for participants to follow up on reminders. 5) Verifying the delivery method in addition to using Wa, integrity can be considered with email or BPJS application notifications to expand the reach of communication. 6) Providing a chatbot service to answer participant questions regarding payments in real-time. Periodic evaluation and participant feedback by conducting participant satisfaction surveys regarding the effectiveness of reminders via WA. Adjusting strategies based on feedback to increase participant involvement in paying contributions. By implementing these suggestions, it is hoped that WA blasting can be more effective in increasing compliance with contribution payments and providing more optimal results for BPJS Ketenagakerjaan Tegal Branch participants or exceeding the limits that have been covered by the division.

### **3. Acknowledgements**

Thank you to the Dean of the Faculty of Economics and Business, Jenderal Soedirman University for providing the opportunity to participate in the MBKM internship and also thank you to the coordinator of the Diploma III Accounting study who has taken the time to provide advice, input during the internship and guide the author until now.

The author also thanks the Participation Division for providing the opportunity to carry out the internship activities as well as the benefits and experiences that are very valuable and provisions for the future.

In addition, thank you also to Abah, Mama, Brother, and Sister-in-law who have provided

spiritual support and motivation to continue to develop.

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