



Analysis of Improvement Strategies Towards “Agen Perisai” Personal Selling Performance in BPJS Ketenagakerjaan North Sumatra Region

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Abstract. The number of workers registered as participants in BPJS Ketenagakerjaan only reached 42% of the working workforce (according to BPS Indonesia data for February 2020). This is a challenge for BPJS Ketenagakerjaan in achieving its strategic plan targets. One of the strategic steps of BPJS Ketenagakerjaan management is an effort to accelerate the expansion of BPJS Ketenagakerjaan’s participation with the establishment of the Penggerak Jaminan Sosial Indonesia (Agen Perisai). The purpose of this study is to formulate alternative policies to improve the personal selling performance of shield agents in the Northern Sumatra region, with the research objectives in the form of knowing the factors that affect the personal selling performance of the Shield Agent in the Northern Sumatra region and identifying strategic policy alternatives. The study is conducted to identify the effect of sales skills, namely: *interpersonal skills*, *salesmanship skills*, and *technical skills*, on the improved sales performance of “Agen Perisai” to sale product BPJS Ketenagakerjaan in the North Sumatra Region. The sampling uses random sampling. The respondent used here were the “Agen Perisai” from all branches still active until December 31, 2021, 123 “Agen Perisai”. The data was collected with a questionnaire. The data analysis techniques in this study use multiple linear regression analysis. The study identified that *interpersonal skills*, *salesmanship skills*, and *technical skills* have influences on the sales performance of “Agen Perisai”.

Keywords: Interpersonal Skills · Salesmanship Skills · Technical Skills · Sales Performance · Personal Selling

1 Introduction

Social security is the protection provided by the government for individuals and families to ensure health care access and especially continuity of income due to old age, job loss, illness, invalidity, accidents at work, childbirth, or wage earner loss [1].

Implementing the social security program is one of the state’s responsibilities and obligations to the civilization to provide social and economic protection. The implementation of Social Security in Indonesia is based on Law Number 40 the year 2004,

concerning the National Social Security System (SJSN), and Law Number 24 the year 2011, concerning the Social Security Agency (BPJS), namely BPJS Kesehatan and BPJS Ketenagakerjaan.

BPJS Ketenagakerjaan organizes protection and welfare programs for all workers and their families, which include Provident Fund (JHT), Work-Related Insurance (JKK), Pension Benefit (JP), and Death Insurance (JKM).

According to BPS data in February 2020, Indonesia's civilization of working age is 199.38 million, with a total workforce of 137.91 million. The workforce is 131.03 million, of which 56.50% or 74.04 million work in the informal field. BPJS Ketenagakerjaan membership has only reached 42% of the workforce, or 55.53 million.

The large number of workers who have not become participants is a challenge for BPJS Ketenagakerjaan in achieving its strategic plan targets in 2021. One of the strategic steps of BPJS Ketenagakerjaan management to accelerate the expansion of BPJS Ketenagakerjaan participation, especially informal workers (non-wage earners), is the Perisai agency system (Indonesian Social Security Mover) is a direct marketing strategy using salesman field or external agents. The Perisai agent concept is adapted from a similar model in Japan, namely Jimukumiai and Sharoushi, which have been adapted to Indonesian culture and regulations as well as the needs of BPJS Ketenagakerjaan [2].

The Perisai Agent is an extension of BPJS Ketenagakerjaan, which has several tasks, including socializing, acquiring, and managing the Employment Social Security program membership. The success of the membership expansion strategy with the Perisai agency system requires Perisai agents who can sell.

The company's success in managing salesman force resources will support the company's success in achieving goals and objectives. This is supported by Cravens et al. (1993), which say that the salesman's performance is very influential on the sales organization's performance (Table 1).

The height of Perisai agent turnover from the year 2018 to the year 2019 was an addition of 34.64%, but there was a reduction of about 31.92%, while from the year 2019 to the year 2020 was an addition of 39.05% but there was a reduction of 21.53%. The height of Perisai Agent turnover makes BPJS Ketenagakerjaan lose experienced salesmen in dealing with potential participants and marketing BPJS Ketenagakerjaan products. This affects the Perisai Agent's performance in adding membership and receiving BPU fees. The significant performance difference from the lowest Perisai Agent performance to the highest shows unequal sales performance.

According to [3], personal selling is direct interaction with one or more prospective buyers to make presentations, answer questions, and receive orders. According to [4], personal selling is a form of individual communication in which a salesman relates to potential buyers and tries to influence them to buy the products or services. According to [5], personal selling is a personal interaction between the company's salesman and customers to make sales and build customer relationships.

Salesman performance evaluates the salesman's contribution to organizational goals [6]. In Sweet et al. comparative study (2007) of companies with broad sales capabilities, there are five sales performance increasers: leadership, motivation, skills, process, and market.

Table 1. Turn Over Recap of Agen Perisai in BPJS Ketenagakerjaan North Sumatra Region 2018–2020

No	Office Code	2018	2019			2020		
			+	–	Total	+	–	Total
1	A00	1	4	0	5	4	1	8
2	A01	7	6	4	9	2	1	10
3	A02	8	8	2	14	2	4	12
4	A03	12	11	0	23	4	3	24
5	B00	114	8	58	64	40	10	94
6	B01	26	22	2	46	12	11	47
7	B02	21	10	2	29	3	12	20
8	B03	4	2	2	4	3	2	5
9	B04	28	10	7	31	5	6	30
10	B05	16	13	2	27	15	5	37
11	B06	23	3	4	22	17	4	35

[7] categorize sales skills into three dimensions: interpersonal skills, sales skills, and technical skills. This sales skill dimension has been a useful predictive tool for salesman performance.

Perisai is a program launched by BPJS Ketenagakerjaan to involve the civilization as an employment social security mover. The Perisai Program is needed to acquire micro-enterprises and Non-Wage Earner workers (BPU), which is carried out by approaching the individuals or communities with spread agents and supervised by BPJS Ketenagakerjaan branch offices.

1.1 The Effect of Interpersonal Skills on Salesperson Performance

According to [8], interpersonal skills refer to personal interactions between salesman and consumers to achieve specific goals. Interpersonal skills refer to mental algorithms and communications applied during social communication and interactions to achieve specific effects and goals.

According to [9], the effectiveness of a salesman in the pharmaceutical field is found that the most measurable features in salesman performance are interpersonal skills, sales skills, technical skills, and how to sell. According to research, non-verbal communication plays an essential role in interpersonal skills. Based on the description above, the following hypotheses can be formulated:

H1: *Interpersonal Skills* are suspected of having a positive and significant influence on the increasing performance of Perisai Agent Personal Selling.

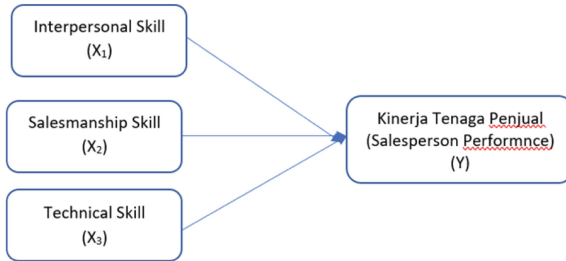


Fig. 1. Conceptual Framework

1.2 The Effect of Salesmanship Skills on Salesperson Performance

[8] said that salesmanship skills are related to the salesman’s ability in sales presentations, good service in sales visits, and the ability to negotiate with consumers. Based on the description above, the following hypotheses can be formulated:

H2: *Salesmanship Skills* are suspected of having a positive and significant influence on increasing the performance of Perisai Agent Personal Selling.

1.3 The Effect of Technical Skills on Salesperson Performance

According to [8], technical skills are technical skills that refer to the salesman’s ability to provide information about the products or services’ design and specifications. Product and customer knowledge and competitive knowledge are essential in improving the salesman team [9]. Based on the description above, the following hypotheses can be formulated:

H3: *Technical Skills* are suspected of having a positive and significant influence on improving the performance of Perisai Agent Personal Selling (Fig. 1).

2 Methods

This research aims to find out the influencing factors of Perisai Agent’s personal selling strategy, which reduces sales performance in BPJS Ketenagakerjaan products marketing. The factors that affect the performance in this research are limited to interpersonal skills, salesmanship skills, and technical skills.

The population in this research are all active Perisai Agents as on December 31, 2021, in 11 BPJS Ketenagakerjaan Branch Offices North Sumatera Region, among 252 Perisai agents.

This research uses random sampling by sampling Perisai agents in all Branch Offices of the North Sumatera Region. Among 123 Perisai agents.

The data collection used in this research was conducted through a questionnaire using statements with a Likert scale and given directly to the data source. The used Likert scale contains five answer choices, such as strongly disagree, disagree, neutral, agree, and strongly agree. Each item scores from 1 to 5, where a score of 1 is for strongly disagree, and a score of 5 is for strongly agree.

The testing results of reliability on the interpersonal skill variables. 776, salesmanship skill variables. 818, technical skill variables. 849 and sales performance variables.930. Because all variables Cronbach’s Alpha score is more than 0.6, all variables are said to be reliable.

3 Results and Discussion

See Tables 2, 3, and 4.

The Effect of Interpersonal Skills on Salesperson Performance

The research results showed that the interpersonal skill variable has significant and

Table 2. Regression Analysis

	Unstandardized Coefficients		Standardized Coefficient	t	Sig.
(Constant)	1.142	1.097		1.041	.300
Interpersonal	.463	.081	.462	5.737	.000
(Constant)	.150	.967		.155	.877
Salesmanship	.412	0.55	.566	7.553	.000
(Constant)	3.094	1.105		2.799	.006
Technical	.192	0.49	.336	3.919	.000

Table 3. Coefficient of Determination Test Results 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.462a	.214	.207	1.63024
a. Predictors: (Constant), Interpersonal				
1	.566a	.320	.315	1.51573
a. Predictors: (Constant), Salesmanship				
1	.336a	.113	.105	1.73198
a. Predictors: (Constant), Technical				

Table 4. Coefficient of Determination Test Results 2

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin Watson
1	.578a	.334	.317	1.51305	2.172
a. Predictors: (Constant), Technical, Salesmanship, Interpersonal					
b. Dependent Variable: Performance					

positive effects on sales performance. The t-count value is 5.737 with a significance value of $0.000 > 0.05$. Based on this value, it can be said that interpersonal skills influence increasing the Perisai Agent's personal selling performance of the BPJS Ketenagakerjaan Product.

The value of the determinant coefficient (R Square) is 0.214, which means that sales performance is influenced by interpersonal skills by 21.4% and 78.6% is influenced by other factors.

The Effect of Salesmanship Skills on Salesperson Performance

The research results showed that the salesmanship skill variable partially has a significant and positive effect on sales performance. The t-count value is 7.553, with a significance value of $0.000 < 0.05$. Based on this value, it can be said that salesmanship skills influence increasing the Perisai Agent's personal selling performance of the BPJS Ketenagakerjaan Product.

The value of the determinant coefficient (R Square) is 0.320, which means that sales performance is influenced by salesmanship skills by 32% and 68% is influenced by other factors.

The Effect of Salesmanship Skills on Salesperson Performance

The research results showed that the technical skill variable partially has a significant and positive effect on sales performance. The t-count value is 3.919, with a significance value of $0.00 < 0.05$. Based on this value, it can be said that technical skills influence increasing the Perisai Agent personal selling performance of the BPJS Ketenagakerjaan Product.

The value of the determinant coefficient (R Square) is 0.113, which means that sales performance is influenced by technical skills by 11.3% and 88.7% is influenced by other factors.

4 Conclusion

The research results and discussions carried out on Perisai Agents in BPJS Ketenagakerjaan North Sumatra region to the interpersonal skills, salesmanship skills, and technical skills in increasing the sales performance of personal selling. Interpersonal skills, Salesmanship skills, and Technical skills partially have a significant and positive effect on the Perisai Agent's personal selling of the sale performance. This means that the decreasing interpersonal skills affect the decreasing Perisai Agent sales performance.

For the personal selling strategy to be successful, it is necessary to recruit agents who have basic skills in making sales, and BPJS Ketenagakerjaan must improve these capabilities by conducting various pieces of training.

Based on the determination of coefficient analysis testing results (R²), interpersonal skills, salesmanship skills, and technical skills can affect Perisai Agent's personal selling of the sale performance by 33.4%. The remaining about 66.6% is explained by other variables or factors. Because the effect of sales skills is only 33.4%, further research can be done on BPJS Ketenagakerjaan brand awareness.

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