

Analysis of The Role of Bpjs Ketenagakerjaan In Improving The Welfare of Workers In Indonesia

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Abstract

This study aims to analyze the role of the Social Security Administering Body for Employment (BPJS Ketenagakerjaan) in enhancing the welfare of workers in Indonesia through the implementation of employment social security programs. A qualitative descriptive approach based on library research was employed to evaluate key programs, including Work Accident Insurance (JKK), Death Benefit Insurance (JKM), Old Age Security (JHT), Unemployment Insurance (JKP), and Pension Security (JP). The findings indicate that these programs provide significant protection against occupational risks, support workers' economic stability, and contribute to improved quality of life and productivity. Nevertheless, several challenges persist, particularly in extending coverage to the informal sector, which remains largely underserved. Other obstacles include low digital literacy, limited infrastructure in remote areas, and inefficiencies in fund management and transparency. To address these issues, BPJS Ketenagakerjaan has introduced various technology-based innovations such as the JMO (Jamsostek Mobile) application, the use of big data and artificial intelligence, and inter-agency system integration. The study concludes that BPJS Ketenagakerjaan plays a vital role in building an inclusive and sustainable social protection system. Although notable progress has been achieved, further strategic efforts are required, including public education, participatory approaches, digital transformation, and multi-sectoral collaboration. These measures are essential to ensure that all workers—both formal and informal—fully benefit from Indonesia's national social security system.

Keywords: BPJS Ketenagakerjaan, Workers' welfare, Informal sector inclusion, digital innovation, employment social security

1. INTRODUCTION

The services provided by BPJS Ketenagakerjaan still heavily rely on manual labor, which makes the process quite time-consuming, especially when there are errors in identity data or incomplete required documents. Employees are expected to work diligently and quickly in verifying participant data. However, many participants do not fully understand the requirements that must be met to receive these services. In addition, the large number of participants creates challenges in managing and locating physical documents, which leads to delays in fund disbursement.

The high volume of participants demands that BPJS Ketenagakerjaan deliver services that are fast, accurate, and of high quality to meet public expectations. This aligns with the core mission of BPJS Ketenagakerjaan as a social security administering agency, which is to provide protection for all workers in Indonesia through four employment social security programs. BPJS Ketenagakerjaan is committed to ensuring protection and improving the welfare of workers. With a well-established social security system, it is hoped that the well-being of workers and their families will improve comprehensively. The availability of quality social security also has a positive impact on the performance and productivity of the workforce (Lingga, 2019). Optimal protection and welfare will enhance the quality of the workforce's performance, which in turn can strengthen social solidarity, reduce social inequality, and help alleviate poverty (Nurdiana & Yusrizal, 2023).

Social security plays a vital role in improving the standard of living in a country, as it is a fundamental human right protected by the constitution. This is clearly stated in Article 28H paragraph (3) of the 1945 Constitution of the Republic of Indonesia, which affirms that every individual has the right to social security that enables the full development of their dignity as a human being. Social security serves as a key instrument for the state in realizing social justice and ensuring the welfare of all citizens, especially workers who are vulnerable to occupational risks. A social security system is essential for workers to provide a sense of security, enhance comfort in the workplace, and promote productivity by offering protection against potential risks encountered while performing their duties and responsibilities (Aprillia & Lubis, 2023).

As a manifestation of the state's responsibility in providing social protection, the Workers Social Security Agency (BPJS Ketenagakerjaan) serves as the institution responsible for managing employment social security programs for workers, both in the formal and informal sectors. In its implementation, BPJS Ketenagakerjaan classifies participants into two main categories: wage recipients and non-wage recipients. The non-wage recipient category includes self-employed workers, employers, and individuals who do not have a formal employment relationship but earn income through independent economic activities. In accordance with the Minister of Manpower Regulation Number 1 of 2016, this group is required to participate in two core programs: the Work Accident Insurance (JKK) and Death Benefit Insurance (JKM), and they are also given the option to voluntarily join the Old-Age Security (JHT) and Pension Security (JP) programs. This policy demonstrates the government's concrete efforts to expand the reach of social protection in an inclusive manner (Aprillia & Lubis, 2023).

In addition to social protection, workers' welfare is also a crucial strategy to support national economic stability and sustainability. Various welfare programs such as allowances, fair workload distribution, health insurance, pension schemes, and occupational safety protection are forms of investment in human resources that directly influence workers' motivation, loyalty, and productivity. In the context of modern social policy, welfare is not merely defined by economic prosperity, but also by the existence of public service systems that guarantee the fundamental rights of every citizen. Therefore, an effective social security policy is an integral part of implementing the welfare state concept, in which the government takes responsibility for meeting the needs of its people (Aprillia & Lubis, 2023).

Workers' welfare is one of the most effective strategies to encourage greater participation in supporting the implementation of employment social security programs. In addition to maintaining employee loyalty and reducing the risk of workforce turnover to other companies, welfare plays a vital role in enhancing motivation and work enthusiasm. For workers, the availability of welfare programs greatly helps in meeting both personal and family needs. These programs include allowances, workload management and transparent compensation systems, health insurance, career planning, access to credit facilities, workplace comfort and safety guarantees, as well as pension schemes. In general, welfare can be understood as a condition of well-being that encompasses prosperity, health, and peace of mind. However, in the context of social policy, social welfare refers to a set of services aimed at fulfilling the basic needs of society, and forms an integral part of the welfare state concept. The government, through BPJS Ketenagakerjaan, continues to strive to develop a comprehensive social security program. These programs are divided into two categories: short-term programs such as Work Accident Insurance (JKK) and Death Benefit Insurance (JKM), and long-term programs such as Old-Age Security (JHT) and Pension Security. However, in practice, many workers particularly those in the informal sector remain unregistered and unprotected by this system. This condition leaves them highly vulnerable, both economically and socially, especially when facing health risks, work-related accidents, or entering retirement without adequate financial preparation. When workers are not covered by BPJS Ketenagakerjaan, their economic vulnerability increases significantly, particularly in relation to healthcare costs and administrative burdens. This situation has the potential to worsen the socio-economic conditions of these workers and their families. Therefore, the presence and optimization of BPJS Ketenagakerjaan's role is crucial to strengthening the national social protection system and achieving equitable welfare for all workers in Indonesia (Aprillia & Lubis, 2023).

Therefore, this article will examine "An Analysis of the Role of BPJS Ketenagakerjaan in Improving Workers' Welfare in Indonesia." The main research question that guides this study is:

1. How does BPJS Ketenagakerjaan contribute to providing social protection for workers in Indonesia?
2. What are the challenges faced in the implementation of BPJS Ketenagakerjaan programs, particularly for workers in the informal sector?
3. To what extent are BPJS Ketenagakerjaan programs effective in improving the welfare of workers in Indonesia?

Based on the research questions above, the objectives of this study are as follows:

1. To analyze the role of BPJS Ketenagakerjaan in providing social protection for workers in Indonesia.

2. To identify the challenges faced in the implementation of BPJS Ketenagakerjaan programs, especially for workers in the informal sector.
3. To evaluate the effectiveness of BPJS Ketenagakerjaan programs in improving the welfare of workers in Indonesia.

2. RESEARCH METHODS

This analysis is conducted using a library research method with a qualitative descriptive approach, aimed at describing and analyzing phenomena in depth based on secondary data. The qualitative descriptive approach is used to understand and explain social phenomena by exploring meanings, experiences, and interactions that occur within real-life contexts (Adji, 2024). This approach is considered appropriate because it offers flexibility in exploring complex issues, such as the role of BPJS Ketenagakerjaan in efforts to improve workers' welfare in Indonesia. The analysis focuses on the implementation of digital innovations in BPJS Ketenagakerjaan's services and their impact on worker welfare. Data were collected through the review of credible secondary sources, including reference books, scholarly articles, official reports, and expert opinions. These sources were accessed via various academic platforms such as Google Scholar, ProQuest, and other public databases. The information obtained covers basic theories, social policy concepts, and previous research findings relevant to the topic.

Data collection was conducted by filtering literature based on three main criteria: (1) source credibility, ensuring the data originated from recognized institutions or authors in the field; (2) content relevance, meaning the material aligns with the research focus; and (3) suitability to the research objectives, i.e., whether the data supports the analysis of the impact of BPJS innovations on worker welfare. Data analysis used a thematic approach, beginning with categorizing information according to key themes such as types of digital innovation in BPJS Ketenagakerjaan services, their effects on social protection and worker welfare, and the challenges and opportunities in their implementation. Subsequently, interpretation was carried out to understand the relationships between themes and to explore deeper meanings of the observed phenomena. The results of the analysis are presented in a descriptive narrative form aimed at providing readers with a thorough and comprehensive understanding. This approach was chosen because it provides deep contextual understanding and captures the complexity of social dynamics. However, this method also has limitations, such as the potential for subjectivity and limited ability to produce statistically generalizable data. Therefore, the researcher's rigor in selecting data and interpreting information is crucial to the success of this analysis

3. RESULTS AND DISCUSSION

Results

1. BPJS Ketenagakerjaan Programs and Their Contribution to Worker Welfare

BPJS Ketenagakerjaan (Social Security Administering Body for Employment) is an institution that plays a crucial role in providing social protection for workers in Indonesia (Sitanggang et al., 2025). The programs provided by BPJS Ketenagakerjaan serve as crucial components in improving worker welfare, both directly and indirectly. To build a comprehensive protection system, BPJS Ketenagakerjaan manages four main programs: Work Accident Insurance (JKK), Death Benefit Insurance (JKM), Old Age Security (JHT), and Pension Security (JP) (Agustini & Putra, 2022).

The Work Accident Insurance program (JKK) provides protection against the risk of accidents occurring during work activities, including accidents that happen while traveling from home to the workplace or vice versa. This protection covers medical treatment and care costs, compensation for temporary or permanent disability, as well as death benefits caused by work-related accidents. In its implementation, the Work Accident Insurance (JKK) plays a significant role in reducing the burden on workers who experience work-related accidents while also providing greater security as they carry out their duties. On the other hand, the Death Benefit Insurance program (JKM) is designed to provide financial benefits to the heirs of participants who pass away due to causes other than work accidents. The benefits of this program include death compensation, funeral expenses, and scholarships for the participant's children up to a certain level of education. JKM not only offers certainty and peace of mind to the surviving family but also supports the continuation of workers' children's education as a form of long-term social investment (Yazid Pradian Baskoro, 2023).

The Old Age Security program (JHT) is a form of savings accumulated from contributions by participants and employers during the active working period. These funds can be withdrawn when participants enter retirement, experience termination of employment, or choose to voluntarily stop working. JHT provides economic

protection in old age while encouraging workers to prepare independently for their future. The pension funds guaranteed by JHT also enhance workers' sense of security and psychological well-being (Ginting et al., 2024). The Pension Security program (JP) aims to maintain a decent standard of living for participants or their heirs after the participants are no longer able to work due to old age or death. The JP program provides benefits such as monthly pensions, pensions for widows/widowers, pensions for children, and disability pensions. Through this scheme, workers not only receive a lump-sum benefit upon retirement but also receive regular income that helps meet daily needs after their working years end (Lagandhy, 2023). In addition to the main programs, BPJS Ketenagakerjaan has also launched various additional innovations, one of which is the "Return to Work" program aimed at helping workers who have experienced work-related accidents to return to work productively (Yarmmani et al., 2021). BPJS also provides educational scholarships for the children of deceased participants and offers a digital service through the JMO (Jamsostek Mobile) application to facilitate participants in accessing information, submitting claims, and communicating with BPJS (Z. D. K. Putri, 2024).

In the era of globalization and changing labor market structures, social security protection has become increasingly crucial. BPJS Ketenagakerjaan continues to strive to expand the coverage and ease of access to its services, especially for informal workers who have traditionally been underserved. By broadening participation and improving service quality, BPJS is able to provide fair and equitable protection for all workers in Indonesia. The programs implemented by BPJS also contribute to achieving the Sustainable Development Goals (SDGs), particularly Goal 1 (poverty eradication), Goal 3 (health and well-being), and Goal 8 (decent work and economic growth). Therefore, the strategic role of BPJS Ketenagakerjaan is not only relevant at the national level but also within the context of global development (Taufiq, 2025).

Through a variety of programs and innovations, BPJS Ketenagakerjaan demonstrates its commitment to providing comprehensive protection for workers. Moving forward, the main challenges to be addressed include improving the effectiveness of program implementation on the ground, strengthening participants' understanding of their social security rights and benefits, and building collaboration with various stakeholders to create a sustainable and inclusive social protection ecosystem (Sulistiyowati et al., 2025).

2. Implementation of Programs in the Field: Successes and Constraint

The implementation of programs in the field is a crucial stage that determines how effectively a policy or organizational work plan especially within government or public institutions can be carried out. At this phase, various strategies, procedures, and policies that were previously designed conceptually are tested in real practice, often presenting challenges and unforeseen factors. Success in implementation is measured by the achievement of program goals according to predetermined indicators. However, implementation often faces various obstacles that hinder the process. Factors such as human resource readiness, budget support, and coordination among stakeholders significantly influence the implementation outcomes. One sign of a successful program in the field is a significant change in the social and economic conditions of the target group, for example in village community empowerment programs, which can be measured by increased income, levels of community participation, and the sustainability of the program by the local community.

Many programs succeed because managers are able to build strong partnerships with local communities. Cross-sector collaboration is a crucial factor, especially for multisector programs such as those in health, education, and the environment. Several regions have shown positive results in program implementation thanks to the support of strong and visionary local leadership. Active and proactive village heads, subdistrict chiefs, or community leaders can strengthen success by increasing community participation. Additionally, field officers play a critical role in ensuring programs run according to plan.

Field facilitators often act as a bridge between the government and the community in identifying needs and conveying aspirations. Support from donor agencies or development partners frequently strengthens programs by providing additional resources. The success of program implementation is also reflected in the ability to adapt to local conditions. Programs that are flexible and responsive to community input tend to be more accepted and enthusiastically carried out by residents.

However, not all programs run smoothly. Obstacles in the field are an integral part of the implementation process. Common challenges include a lack of community understanding of program objectives due to insufficient socialization, which leads to resistance or misperceptions. Budget constraints are a major impediment, often causing programs to stall or fail to reach all targets. The unpreparedness of human resources, both implementers and beneficiaries, also poses challenges, including inadequate training, limited experience, and high staff turnover that weakens implementation capacity. Weak coordination between agencies, sectoral egos, and overlapping authorities further complicate field operations. Geographic conditions, especially in remote areas with limited infrastructure, also present challenges by making logistics distribution and mobility difficult. Bureaucratic obstacles

and mismatched regulations between central and regional governments often slow down implementation. Moreover, suboptimal supervision and evaluation create opportunities for irregularities and misuse of funds. Frequent sudden changes in policy cause inconsistent implementation. Community participation may decline due to participatory fatigue or disappointment from previous program experiences, where they felt they received little real benefit and thus hesitate to participate again. A lack of incentives for program implementers also lowers motivation. Inaccurate data is a serious problem as it can lead to mis-targeting in aid distribution or interventions. Hastily conducted and less participatory data collection contributes to low data validity, putting programs that are not based on accurate demographic, social, and economic data at risk of failing to achieve their goals.

On the other hand, program success is often driven by utilizing local innovations as implementation strategies. Some regions develop methods tailored to the local socio-cultural characteristics, thereby strengthening community ownership of the program. The use of information technology also aids implementation effectiveness, for example through digital reporting systems that accelerate monitoring and evaluation. Involving youth as volunteers and program implementers has proven to increase absorption capacity since they possess enthusiasm, creativity, and a high ability to adapt to change. Programs run more effectively when there is an active feedback mechanism from the community, making them feel valued when their voices are heard in evaluation and improvements. This enhances implementer accountability and builds public trust. Successful implementation also depends on clear, specific, measurable, and relevant performance indicators, allowing the implementation team to focus on achieving the desired results.

Several studies show that programs with careful planning, risk mapping, and routine training are more successful than those without. Participatory periodic evaluations encourage continuous improvement, while the involvement of academics in evaluations provides objective and data-driven perspectives. Equally important, program success in the field is supported by transparency and the involvement of local media. The media serve as a social control tool that disseminates information about program developments to the wider community. Balanced and constructive journalistic reports build public trust in the development process, while media criticism offers reflective material to improve programs that have not yet been optimal.

3. Challenges and Strategies for Strengthening the Role of BPJS Ketenagakerjaan in the Future

BPJS Ketenagakerjaan plays a crucial role in the national social security system; however, its implementation in the field still faces various obstacles that reduce its operational effectiveness. The main challenges include the low participation rate of informal sector workers, limited public understanding of the importance of social protection, and inefficiencies in fund management. Each of these issues requires systematic solutions and innovative approaches so that BPJS Ketenagakerjaan can fully perform its role and provide optimal protection for all workers in Indonesia (Kunarti & Sudrajat, 2024).

One of the main challenges faced by BPJS Ketenagakerjaan is the low participation of workers from the informal sector in social security programs. According to available data, approximately 70% of the workforce in Indonesia is employed in the informal sector, which includes various types of jobs that are not officially registered and have yet to be integrated into the formal social protection system (Adha, Asyhadie, eta Kusuma 2020). This situation creates a significant disparity in the social protection system, as the majority of informal sector workers have not yet gained access to the social security programs provided by BPJS Ketenagakerjaan. Moreover, the informal workers' characteristics, being unregistered administratively, make them difficult to reach through BPJS services, which have traditionally focused more on formal sector workers. As a result, without adequate social protection, informal workers are more vulnerable to risks such as workplace accidents, death, and economic instability upon reaching retirement age (Jauza, 2020).

Additionally, another challenge faced is the low level of awareness and understanding among the public regarding the importance of social security. Many workers, especially in the informal sector, do not fully comprehend the value and benefits of the programs offered by BPJS Ketenagakerjaan. A considerable number of them view the contributions as an additional financial burden, without realizing that these programs actually serve as long-term economic protection. Furthermore, misunderstandings about claim procedures and participants' rights to benefits are still common. Therefore, a more intensive educational strategy from BPJS Ketenagakerjaan is needed, particularly for informal sector workers, to raise awareness about the importance of social protection and to provide clear guidance regarding the registration process and utilization of available services (Irawan & Syahriza, 2025).

Another challenge faced by BPJS Ketenagakerjaan relates to the effectiveness of managing social security funds. Handling large sums of money requires an administrative system that is accountable, efficient, and transparent. However, there are still obstacles in financial management that could potentially affect the sustainability of program implementation. Some prominent issues include allegations of fund misuse and a lack of

transparency in the financial management processes of BPJS Ketenagakerjaan. To ensure the continuity of social security programs, BPJS needs to strengthen oversight systems, both internally and externally, to guarantee that participants' funds are managed optimally and used appropriately to pay claims and provide real benefits to the participants (Harahap et al., 2024).

In addressing these various challenges, BPJS Ketenagakerjaan needs to implement strategies that can strengthen its position in efforts to improve the welfare of workers in Indonesia. One approach that can be taken is to expand the program's reach to the informal sector. Given that the majority of the national workforce comes from this sector, it is important for BPJS Ketenagakerjaan to design programs that are more adaptive and affordable for groups such as freelancers, micro-entrepreneurs, and daily laborers. This effort can be realized through the development of simplified social security products and by adjusting contributions to match the financial capabilities of informal workers. Additionally, strategic partnerships with community organizations, cooperatives, and informal sector worker groups can also be effective steps to broaden accessibility and participation in BPJS Ketenagakerjaan programs (Rahmadani et al., 2025).

Another strategy that can be implemented is to strengthen socialization and education activities for the community in a more massive and sustainable manner. BPJS Ketenagakerjaan needs to take an active role in conveying information to workers about the urgency of social protection and the benefits offered by social security programs. The dissemination of this information should not rely solely on mass media but also be carried out directly through face-to-face activities such as seminars, training sessions, and workshops targeting workers from various sectors. By enhancing public understanding of the importance of social security, it is expected that awareness and motivation to become active participants in BPJS Ketenagakerjaan programs will grow. In its implementation, collaboration with various stakeholders such as labor unions, professional associations, and companies is essential so that the socialization process can reach a wider audience and have a significant impact (E. G. Putri et al., 2024).

Optimizing efficiency in fund management must become a top priority for BPJS Ketenagakerjaan. To address this challenge, the institution needs to strengthen its internal management system and enhance transparency in financial management. The utilization of advanced information technology in managing participant data and claims processes is believed to accelerate administrative services while reducing the risk of errors or misappropriation. Additionally, BPJS Ketenagakerjaan should establish a more comprehensive oversight system by involving external bodies such as independent auditors to ensure openness and accountability in fund management. Through a more efficient and transparent management system, it is expected that public trust in BPJS Ketenagakerjaan will increase and the sustainability of the social security program can be maintained continuously (Wijaya & Habibi, 2024).

One strategic approach that can be implemented to address various challenges is to strengthen synergy and collaboration between BPJS Ketenagakerjaan and relevant stakeholders, both from government entities and the private sector. This collaboration plays a crucial role in ensuring the smoothness and effectiveness of social security program implementation. For example, BPJS Ketenagakerjaan can establish partnerships with companies to ensure that all workers within their workplaces become active participants in the social security program. Additionally, cooperation with ministries and other government agencies is also necessary to reinforce policies and regulations that support the expansion of social protection coverage and to resolve obstacles that arise during the implementation process. BPJS Ketenagakerjaan must also leverage advancements in digital technology to enhance the efficiency and accessibility of its programs. In today's digital era, the use of technology-based applications enables participants to easily access information, monitor membership status, and submit claims online. The use of technology also provides opportunities for BPJS Ketenagakerjaan to conduct more effective monitoring of program implementation in the field and to improve service quality. Through digitalization, it is expected that services will become faster, more efficient, and more responsive to participants' needs (Paramita & Taryana, d. g.).

In conclusion, to face future challenges, BPJS Ketenagakerjaan is required to adapt to the changes and dynamics in the world of work. Shifts in demographic structure, the increasing number of gig economy workers, and changing work patterns also affect participants' expectations and needs for social security services. Therefore, BPJS Ketenagakerjaan must continuously innovate and develop its programs to remain aligned with the conditions and demands of the workforce in Indonesia. Additionally, strengthening communication and maintaining good relationships with participants is crucial to ensure that every program implemented truly provides optimal benefits for all workers in Indonesia (Kauang et al., 2019).

With the implementation of these strategies, BPJS Ketenagakerjaan is expected to strengthen its role in improving the welfare of workers in Indonesia. A more inclusive, efficient, and transparent social security program will provide better protection for all workers, both in the formal and informal sectors, while ensuring that Indonesian workers have adequate social protection to face a more prosperous and secure future (Rizki & Taryana, 2024).

Discussion

1. Evaluation of the Success of BPJS Ketenagakerjaan's Social Security Programs on the Workforce

The Workers' Social Security Program implemented by the Social Security Administration Agency (BPJS Ketenagakerjaan) represents the government's commitment to providing protection and improving the welfare of workers. Since the full implementation of the social security system in 2014 based on Law No. 24 of 2011, BPJS Ketenagakerjaan has made significant progress in administering social protection programs for the workforce. In the employment sector, social security plays a strategic role as a support tool for welfare while maintaining social and economic stability. Social security not only functions as protection against occupational risks but also provides a sense of security that encourages workers to achieve optimal productivity (Salangka, 2023).

The initial success of the BPJS Ketenagakerjaan program is evident from the annual increase in the number of participants. Data from BPJS Ketenagakerjaan shows a rising trend in active participants from both the formal and informal sectors. Although participation from the informal sector is still not on par with the formal sector, efforts to expand access continue to be made. This reflects a shared awareness among industry players and workers about the importance of social protection. The increase in participant numbers also serves as evidence of the successful socialization and education conducted by BPJS Ketenagakerjaan. Additionally, regulations requiring companies to register their employees have significantly contributed to the growth in membership (Jauza, 2020).

The main programs run by BPJS Ketenagakerjaan include Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Security (JHT), and Pension Security (JP). Each of these programs plays an important role in supporting the livelihood and welfare of workers at various stages of life. The success of the JKK program is evident from the fast claim process and efficient handling of work accident cases. When a worker experiences a work-related accident, BPJS Ketenagakerjaan covers all medical expenses until the worker fully recovers, without any cost ceiling limits. This has a significant positive impact on the economic stability of the worker's family affected by the accident. Additionally, workers also receive wage compensation during the period they are unable to work due to medical treatment (Darmawan & Fatriani, 2025). The success of the Death Insurance (JKM) program is reflected in the timely disbursement of death benefits to the heirs of participants. When a worker passes away, whether due to natural causes or an accident, the family receives death benefits as a form of financial compensation. These benefits include condolence money, funeral expenses, and scholarships for eligible children of the participant. The effectiveness in delivering these benefits demonstrates BPJS Ketenagakerjaan's commitment to protecting participants' rights and proves that social security truly provides support during times of crisis (Fadhilah, 2024).

The Old Age Security (JHT) and Pension Security (JP) programs have also demonstrated success in ensuring workers' livelihood after their productive working years. Through JHT, workers can receive accumulated savings when they stop working or reach retirement age, helping them better prepare for old age. Meanwhile, the JP program provides monthly pension benefits to participants who have met the required contribution period. Although JP benefits are still limited, the program serves as a vital foundation for building a sustainable national pension system (Affani, 2024).

Administratively, BPJS Ketenagakerjaan has successfully implemented comprehensive digitalization of its services. Through mobile applications and the official website, participants can easily access membership information, submit claims, and file complaints. This digital service system streamlines bureaucracy while accelerating service processes. The adoption of digital technology has also enhanced transparency and accountability in the management of participant funds. This achievement marks a strategic step in bringing social security services closer to the wider community.

On the other hand, BPJS Ketenagakerjaan has established synergies with various stakeholders, including local governments, the business sector, and civil society organizations. This collaboration contributes to the increased effectiveness of the programs, particularly in reaching vulnerable workers such as freelancers, online motorcycle taxi drivers, farmers, fishermen, and market traders. Social security initiatives targeting the informal sector have shown positive results through a growing number of non-wage recipient participants (BPU). Although challenges related to outreach and literacy remain significant, the commitment to expanding protection continues to be strengthened (Gatiningsih, 2022).

In addition to the financial benefits, the BPJS Ketenagakerjaan programs also have a positive psychological impact on workers. With social security coverage, workers feel more protected and at ease while performing their duties. This sense of security contributes to increased work productivity and greater loyalty to their employers. In the long term, such a protection system also fosters the development of harmonious industrial relations between workers and employers (Jauza, 2020). Another significant achievement of BPJS Ketenagakerjaan is its role in strengthening national economic resilience. By providing protection for workers, the program helps maintain household consumption stability, especially during crises such as the COVID-19 pandemic. When many workers

lost their jobs or experienced income reductions, the Old Age Security (JHT) benefits served as a crucial economic buffer. Additionally, the ease of filing claims during the pandemic demonstrated the institution's quick response to public needs. BPJS Ketenagakerjaan also succeeded in maintaining public trust through transparent and accountable fund management. Participant contributions are managed professionally with prudence and responsibility. Regularly audited financial reports serve as proof of BPJS Ketenagakerjaan's commitment to integrity and professionalism. Moreover, participant satisfaction has continued to rise, as shown by annual customer satisfaction surveys conducted by independent parties (Tobing, 2021).

From a policy perspective, the success of BPJS Ketenagakerjaan is also supported by the consistency of regulations and government policies that reinforce the national social security system. The government has issued various implementing regulations aimed at optimizing participant enrollment and enforcing sanctions on companies that fail to comply with the provisions. This step reflects the state's commitment to providing protection for workers as part of its pursuit of social justice. Moreover, the government provides incentives and contribution subsidies for vulnerable groups, thereby expanding public access to social security programs. The success of BPJS Ketenagakerjaan has also gained international recognition, with several awards received for its innovations and the effectiveness of its labor protection programs. These accolades highlight the growing credibility of Indonesia's social security system on the global stage and serve as a key asset in continuously improving service quality and addressing increasingly complex socio-economic challenges (Mardika, 2023).

Nevertheless, the achievements made by BPJS Ketenagakerjaan have not led the institution to cease innovating. Significant challenges remain ahead, particularly in increasing participation from the informal sector and ensuring the long-term sustainability of program funds. Therefore, strengthening digital systems, improving public literacy, and fostering cross-sector collaboration must continue to be carried out strategically and sustainably. Within the framework of national development, the success of the employment social security program is not only a reflection of institutional accomplishments but also an indicator of the state's success in protecting its people. Social protection serves as the foundation for inclusive and equitable human development. Thus, the role of BPJS Ketenagakerjaan is central in realizing the ideals of social welfare as mandated by the constitution (Huraerah, 2022).

Based on the explanation above, it can be concluded that BPJS Ketenagakerjaan has successfully provided social protection for workers in Indonesia. This success includes the increase in the number of participants, the effectiveness of protection programs, the implementation of technology, transparency in fund management, and contributions to social and economic stability. However, to achieve a comprehensive and equitable social security system, BPJS Ketenagakerjaan must continue to improve the coverage, quality, and efficiency of its services. Through these efforts, the achievements made can be sustained and deliver tangible benefits to all workers across Indonesia.

2. Analysis of Labor Force Participation in the Informal Sector in the BPJS Employment Program

The involvement of workers from the informal sector in the BPJS Employment program is a crucial element in building an inclusive and sustainable social protection system in Indonesia. Considering that Indonesia's economic structure is dominated by the informal sector, ensuring social protection for workers in this sector presents a complex challenge that requires a flexible strategic approach. The informal sector includes various types of jobs that lack formal contracts, are not administratively registered, and often face difficulties accessing social security programs provided by the government. Therefore, the participation of informal sector workers in BPJS Employment becomes one of the key indicators in assessing the effectiveness and coverage of the national social protection system. Based on data from the Central Statistics Agency (BPS), more than 55% of the workforce in Indonesia falls within the informal sector (Sibagariang et al., 2023). They work as street vendors, online motorcycle taxi drivers, daily laborers, farmers, fishermen, artisans, domestic workers, and various other professions that are not bound by formal employment relationships. Most of them work independently without a permanent employer responsible for registering them in the social security system. This situation creates a significant gap between workers in the formal sector who have social protection and informal sector workers who are not yet covered by the system.

As a state institution managing employment social security, BPJS Ketenagakerjaan has created a special membership scheme for informal sector workers called Non Wage Recipient participants (BPU). Through this scheme, informal workers can register independently and pay contributions to receive program benefits such as Work Accident Insurance (JKK), Death Benefits (JKM), and Old Age Security (JHT). However, despite the availability of this scheme, the participation rate of informal workers in the BPJS Ketenagakerjaan program remains relatively low compared to the total number of informal workers. The low participation of informal workers is influenced by several factors. First, a lack of literacy and understanding about the importance of social security causes many informal workers to be unaware of the benefits of being BPJS Ketenagakerjaan participants. Second, economic

factors hinder participation, as their irregular and relatively low income makes them reluctant to allocate part of their earnings to pay social security contributions. Third, limited access to information and services also presents challenges, especially for workers living in rural or remote areas that are difficult for BPJS officers to reach (Agustini & Putra, 2022).

In addition, there are also challenges from the administrative and system side. The registration process, which is perceived as complex, unmet identity requirements, and limited digital infrastructure are additional barriers that contribute to the low participation of informal workers. In fact, workers in the informal sector face high risks related to occupational hazards such as accidents, illnesses, and sudden loss of income. When these risks occur without social protection, workers and their families become vulnerable to poverty or economic hardship. Despite these challenges, BPJS Ketenagakerjaan has implemented several innovations and approaches to increase the involvement of informal workers. The strategies include direct outreach through communities, collaboration with local governments, religious organizations, cooperatives, and the use of digital platforms that reach micro-entrepreneurs. BPJS also partners with digital platforms such as e-commerce, online motorcycle taxi services, and digital wallet applications to facilitate and reduce the cost of contribution payments. These initiatives open up significant opportunities for informal workers active in the digital world to register independently and obtain social security protection (Fadhilah, 2024).

The government, both at the central and regional levels, is increasingly demonstrating commitment to strengthening social protection for informal sector workers. Several local governments have allocated special funds to provide contribution subsidies for certain groups of informal workers, such as fishermen, farmers, and other vulnerable workers. This subsidy scheme represents the government's support for vulnerable groups while encouraging increased participation in social security programs. In addition, labor-intensive programs and social assistance are beginning to be linked with participation in BPJS Ketenagakerjaan as an effort to integrate social protection more comprehensively (Setiyono, 2024).

In terms of impact, informal sector workers who have joined as participants in BPJS Ketenagakerjaan experience tangible benefits from the program. They receive protection against occupational risks as well as access to healthcare services after accidents, death benefits, and old-age savings. This condition has a positive effect on their welfare and mental peace while carrying out their work. In the long term, the existence of this program also plays a role in reducing extreme poverty, increasing productivity, and strengthening the socio-economic resilience of the (Agustin, 2025).

However, long-term success in increasing informal sector participation heavily depends on three main pillars: raising public awareness, service innovation, and affirmative government policies. Public awareness can be enhanced through broad, educational campaigns tailored to the characteristics and language easily understood by informal workers. Service innovations should focus on simplifying the registration process, providing flexibility in contribution payments, and offering easily accessible services through both digital and offline channels. Affirmative policies must be strengthened with regulations that facilitate and even encourage informal workers to join the social security system. Evaluations of the BPU program implementation by BPJS Ketenagakerjaan show that regions with strong support from local governments and active involvement of local communities have higher participation rates. This underscores the importance of a local-based approach in expanding social protection for informal workers. Therefore, decentralizing policy strategies and empowering communities become key factors in the successful expansion of social security programs (Anjaini et al., 2024).

Moreover, the role of information technology is crucial in supporting the involvement of informal sector workers. The use of mobile applications, SMS gateways, chatbots, and integration with digital payment systems provides easier and more efficient access to BPJS services for informal workers. In today's digital era, the digital transformation of BPJS is a necessity to reach informal workers who are widely dispersed and highly mobile. From a sustainability perspective, success in increasing informal sector participation also contributes to the financial stability of the overall social security program. With more participants actively paying contributions, the funds available to cover claims and service development will grow larger. Therefore, the participation of informal sector workers is not only important for social inclusion but also an integral part of a sound financial strategy for the national social security system (Erwin et al., 2023). In conclusion, it can be stated that the involvement of informal sector workers in the BPJS Ketenagakerjaan program still faces complex challenges but is strategically very important. Synergy across various sectors, policy innovation, and a community-focused approach are necessary for informal workers to fully enjoy social protection. Without participation from the informal sector, the country's efforts to create a universal social security system will be difficult to achieve. Therefore, the sustainability and success of this program heavily depend on consistency, collaboration, and the courage to innovate in order to ensure protection for all workers in Indonesia (Betan et al., 2023).

3. Innovation and Technology Development to Enhance the Effectiveness of BPJS Ketenagakerjaan Services

In the midst of the Industrial Revolution 4.0 and digital transformation era, public service institutions are required to adapt to technological advances in order to improve efficiency, transparency, and service quality. BPJS Ketenagakerjaan, as a state agency responsible for providing social security protection for Indonesian workers, also faces these challenges. To ensure that services remain relevant and effective, BPJS Ketenagakerjaan continuously innovates and develops technology as part of efforts to transform public services into modern, fast, and affordable systems. One important innovation implemented is the digitalization of services through the launch of a new mobile application called “JMO” (Jamsostek Mobile), which replaces the previous app, BPJSTKU. This application is designed so participants can easily access services independently anytime and anywhere. Through JMO, participants can check their Old Age Security (JHT) balance, perform benefit simulations, print digital cards, update personal data, and even submit claims online. This transformation not only simplifies bureaucracy but also reduces dependence on face-to-face services, significantly increasing efficiency and participant satisfaction (Samudera & Pertiwi, 2022).

BPJS Ketenagakerjaan also optimizes big data and analytics technology to manage millions of participant, company, and daily transaction records. This approach enables large-scale data analysis, identification of claim patterns, measurement of employer compliance levels, mapping of high-risk occupational accident areas, and policy development based on the latest demographic trends. Predictive analytics technology is even utilized to design more targeted programs, making decision-making faster, more accurate, and data-driven. Additionally, system integration among agencies is a strategic step to enhance service effectiveness. BPJS Ketenagakerjaan collaborates with various institutions such as Dukcapil (Civil Registry), the Ministry of Manpower, the Ministry of Health, and the Directorate General of Taxes to enable automatic verification of participant and company data. For example, when a participant submits a claim, the system automatically verifies population data through Dukcapil without requiring manual submission of ID card copies. This speeds up the service process, improves data accuracy, and reduces the potential for fraud. On the other hand, to meet the demand for fast and responsive services from the public, BPJS Ketenagakerjaan adopts artificial intelligence (AI) and chatbot technologies. A concrete implementation is the “Siap Bantu” chatbot accessible via WhatsApp, the JMO app, and social media. This chatbot handles inquiries related to registration, contributions, program benefits, and claim processes 24/7, thereby alleviating the call center’s workload. Furthermore, AI is also used to detect suspicious claim patterns to prevent misuse of benefits.

In line with digital technology advancements, BPJS Ketenagakerjaan also develops self-service systems in the form of digital kiosks at branch offices. Through these kiosks, participants can access services such as printing participant cards, checking balances, and submitting benefit claims without having to queue at service counters. These innovations create a hybrid service ecosystem that combines easy digital access with physical presence as a form of support for service inclusivity. Furthermore, technological development is also applied to the internal organizational aspects through business process transformation. BPJS Ketenagakerjaan implements digital performance management systems, Enterprise Resource Planning (ERP), and electronic document management to enhance employee work efficiency. All business processes are revised to align with lean management principles and focus on outcomes rather than merely administrative procedures. Despite these advancements, the implementation of technology at BPJS Ketenagakerjaan faces several challenges. One major obstacle is the low digital literacy among participants, especially informal workers and communities in remote areas. Many of them are not accustomed to using digital applications or lack adequate access to devices and internet networks. This situation causes disparities in the equitable utilization of digital services.

Moreover, cybersecurity is a critical issue considering that BPJS Ketenagakerjaan manages the personal and financial data of millions of participants. Therefore, the system must be equipped with strong protection against cyberattacks and data breaches, making the development and updating of digital security systems an indispensable priority (Thahir, Hubeis, eta Sukmawati 2023).

Another challenge arises from within the organization in the form of resistance to change, where some employees are not yet fully prepared to transition from manual to digital systems. This transformation process requires intensive training and socialization so that all organizational elements can adapt and fully support digitalization, rather than treating it as mere formality.

To address this, BPJS Ketenagakerjaan has developed forward-looking strategies to maximize the benefits of technology. These strategies include enhancing digital education for participants through literacy campaigns, training, and community-based outreach. Additionally, efforts are being made to develop more user-friendly application interfaces to ensure accessibility for various groups, including the elderly and users less familiar with technology. BPJS is also expanding cooperation with the private sector, especially technology startups and fintech companies, to introduce innovations in payment methods, benefit tracking, and technology-based additional services. Furthermore, regular evaluation and updates of information security systems are conducted in

accordance with international standards to maintain participants' trust in the safety of their data (Sepriano et al., 2023). The development of a strong and reliable national data center and cloud services is also a crucial step in supporting the growing volume of data and increasingly complex analytical needs. Furthermore, BPJS Ketenagakerjaan needs to adopt agile development principles in system and service development to quickly, adaptively, and flexibly respond to changing participant needs and external challenges. With this approach, BPJS Ketenagakerjaan not only functions as a social security provider but also as an agent of technology-based public service transformation. All these innovations reflect a strong commitment to building an inclusive, efficient, and responsive service system in line with the demands of the times (Apriyanto, Putra, dan Purwita, 2025).

In conclusion, innovation and technological development serve as the fundamental foundation for enhancing the effectiveness of BPJS Ketenagakerjaan's services in the digital era. From the digitization of services, utilization of big data, integration of inter-agency systems, use of artificial intelligence and chatbots, to the transformation of internal business processes, all these steps demonstrate a clear direction toward modern public services that focus on the needs of the community. Although various challenges remain, sustained commitment to innovation and renewal will be the key to successfully realizing a strong, fair, and trustworthy social security system for workers in the future (Sedana et al. 2025).

4. CONCLUSION

Based on the research and analysis conducted, it can be concluded that BPJS Ketenagakerjaan plays a crucial role in improving the welfare of workers in Indonesia through the implementation of various social security programs, including Old Age Security (JHT), Work Accident Security (JKK), Death Security (JKM), and Unemployment Security (JKP). These programs have proven to provide fundamental protection for workers, both during their productive years and when facing occupational risks or post-employment periods, thereby directly supporting increased security, economic stability, and quality of life for the workforce.

The implementation of these programs in the field has shown positive results, such as the timely distribution of claims and expanded public access to service information through digitalization. However, several challenges remain, particularly related to low digital literacy among participants, limited infrastructure in some regions, and the still minimal participation of workers in the informal sector. These obstacles affect the optimization of membership coverage and equitable distribution of social security benefits at the national level.

To address these challenges, BPJS Ketenagakerjaan has launched various innovations and utilized digital technologies, such as the JMO application, big data usage, inter-agency system integration, artificial intelligence implementation, and self-service systems. These innovations have succeeded in improving service efficiency, transparency, and user experience, although further strengthening is needed in cybersecurity and the development of inclusive services, especially for vulnerable groups and informal sector workers.

Participation of informal sector workers remains a primary concern due to the dominance of this sector in the national labor structure. Low participation is influenced by limited information, financial constraints, and perceptions of inadequate benefits from the programs. Therefore, specific strategies are required involving community-based approaches, participation incentives, and collaboration with local governments and the private sector to expand outreach and build public trust in BPJS Ketenagakerjaan.

Overall, BPJS Ketenagakerjaan's role in enhancing worker welfare has demonstrated significant progress but still faces various challenges that need to be overcome through strategic, innovative, and collaborative approaches. The institution's long-term success depends greatly on its ability to build an adaptive, sustainable, and inclusive social security system for all layers of Indonesia's workforce, both formal and informal.

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