

# Analysis of The Role of Employment BPJS In Raising Workers' Awareness of Rights and Obligations

Michelle Simangunsong<sup>1</sup>, Putri Natalia Simanjuntak<sup>2</sup>, Ahmad Rayhan<sup>3</sup> Habieb Pahlevi<sup>4</sup>

<sup>1234</sup>Universitas Sumatera Utara

michellesimangunsong4@gmail.com\*

## Abstract

This study aims to analyze the role of BPJS Ketenagakerjaan (the Indonesian Workers Social Security Agency) in increasing workers' awareness of their rights and obligations as participants in the employment social security program. The research method used is a literature review, employing a descriptive qualitative approach to comprehensively describe and analyze the phenomenon based on secondary data. The results indicate that BPJS Ketenagakerjaan plays a significant role in providing education, outreach, and services to workers, both directly and through cooperation with companies. However, challenges remain in terms of active worker participation and a lack of comprehensive understanding of the program's benefits. Therefore, strategic and continuous efforts are needed from BPJS Ketenagakerjaan to improve workers' literacy in order to achieve optimal social security protection.

**Keywords:** BPJS Ketenagakerjaan, workers' rights and obligations, social security, worker awareness.

## 1. INTRODUCTION

Labor protection is one of the fundamental aspects in labor development in Indonesia. In order to ensure social protection for workers, the government has established the Employment Social Security Organizing Agency (BPJS Ketenagakerjaan) as stipulated in Law Number 24 of 2011 concerning BPJS. This institution has the mandate to provide employment social security to all workers, both in the formal and informal sectors, including the Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT), and Pension Insurance (JP) programs.

Although regulations have made participation in BPJS Ketenagakerjaan mandatory, the reality is that most workers' awareness of their rights and obligations is still relatively low, especially in the informal sector and small businesses. Many workers do not understand the importance of social protection and do not know their basic rights in the national employment system. In fact, a good understanding of these rights and obligations is a prerequisite for the creation of fair and sustainable working relationships.

BPJS Ketenagakerjaan is not only tasked with providing social security services, but also has a strategic role in improving social and labor literacy among workers. Through various educational programs, socialization, and partnerships with other institutions, BPJS is expected to be an agent of change in expanding the coverage of labor protection and increasing the active participation of workers in social security programs.

Therefore, this study aims to analyze the extent of BPJS Ketenagakerjaan's role in raising workers' awareness of their rights and obligations. The main focus of this analysis is on the effectiveness of the educational programs run by BPJS and the obstacles faced in their implementation.

## 2. RESEARCH METHODS

This research uses library research, which uses a qualitative descriptive approach to describe and thoroughly analyze phenomena based on secondary data (Kiyarsi & Wira Bhrata, 2021, in Hasibuan et al). Qualitative research is a type of research that is more descriptive and usually uses analysis. According to Sukmadinata (2005), cited in the book *Social Research Methods* by Ismail Suwadi Wekke (2019), argues that reality is plural-dimensional and interactive in an exchange of social experiences that each individual interprets, is the basis of qualitative research. This approach was selected because it enables thorough information gathering, analysis, and synthesis from a variety of trustworthy sources, including scholarly publications, official reports from the Ministry of Manpower of the Republic of Indonesia and BPJS Ketenagakerjaan, as well as literature that explores the theories and concepts of worker protection and social security.

Data was collected through literature searches in academic databases such as reference books, Google Scholar, JSTOR, and Research Gate, including scientific articles, official reports from BPJS Ketenagakerjaan and the Ministry of Manpower of the Republic of Indonesia, as well as literature discussing theories and concepts on social security and worker protection. Furthermore, the sources found were selected based on their relevance, credibility and contribution to the research topic. Over the past ten years, this publication was prioritized to ensure the data collected was accurate and reliable. To find patterns and issues related to BPJS Ketenagakerjaan's efforts to increase employee awareness, data from various sources were combined and thoroughly evaluated. Furthermore, the results of the literature review are presented in a narrative form that incorporates key findings and, where necessary, is accompanied by tables or graphs to explain quantitative data found in the literature. This research aims to provide a complete and up-to-date picture of the role of BPJS Ketenagakerjaan in raising awareness of employee rights and obligations.

Therefore, this article will discuss "Analysis of the Role of BPJS Employment in Raising Workers' Awareness of Rights and Obligations". The problem formulations studied in this study are:

- a. What is the level of awareness of workers regarding rights and obligations related to social security from BPJS Employment?
- b. What is the impact of workers' lack of understanding of the benefits of BPJS Ketenagakerjaan on their participation?
- c. To what extent is BPJS Ketenagakerjaan socialization effective in raising workers' awareness?
- d. What administrative penalties apply to businesses who fail to register their personnel with BPJS Ketenagakerjaan?
- e. What are the effects on workers' social protection of the growth of BPJS Ketenagakerjaan memberships?

Based on the formulation of the problem above, the objectives of this study are:

1. Analyzing the level of awareness of workers regarding rights and obligations related to social security from BPJS Employment.
2. Analyzing the impact of workers' lack of understanding of the benefits of BPJS Ketenagakerjaan on their participation.
3. Measure the extent to which BPJS Ketenagakerjaan socialization is effective in raising workers' awareness.
4. Being aware of the administrative penalties imposed on businesses that fail to register workers with BPJS Ketenagakerjaan.
5. Analyzing the development of the number of BPJS Ketenagakerjaan memberships and its implications for workers' social protection.

This research is very important to understand the strategic role of BPJS Ketenagakerjaan as a social protection tool capable of increasing workers' awareness of their rights and obligations, especially in the ever-changing and complicated world of work. Therefore, the results of this literature review are expected to provide a strong scientific basis for academics, practitioners, and policy makers to create better programs and interventions to strengthen labor protection in Indonesia.

### **3. RESULTS AND DISCUSSION**

BPJS Employment (Social Security Organizing Agency) is a social security program that is the responsibility and obligation of the state to provide certain socio-economic protection and its implementation uses an insurance mechanism. This is written in Article 28 H paragraph (3) of the 1945 Constitution, which emphasizes that "Everyone has the right to social security that enables his or her full development as a human being with dignity". There are two social guarantees provided by the government, namely BPJS Health and BPJS Employment. Both have different functions. BPJS Employment is only intended for workers, while BPJS Health is intended for all levels of society.

BPJS Ketenagakerjaan has five types of social security programs for workers, namely: Work Accident

Insurance (JKK), Death Insurance (JK), Old Age Insurance (JHT), and Pension Insurance (JP). According to the National Social Security System Law No. 40/2004, to obtain health, work accident, death, pension, and old-age insurance, a person must meet the five basic requirements of a social security program. In terms of membership, BPJS Employment provides social security to both Wage Earners (PU) and Non-Wage Earners (BPU). Non-wage earner participants include workers who carry out economic activities or businesses independently to obtain income from their activities or businesses; this includes employers, workers outside employment relationships, self-employed workers, and workers outside employment relationships who do not receive wages.

Workers have many rights protected by BPJS Ketenagakerjaan, which improves their welfare. Here are some of the benefits that BPJS Ketenagakerjaan offers them. First, it provides social security protection to formal workers, such as pensions, old age, work accidents, death, and holidays. Workers will feel more secure and protected from financial risks with this protection. Second, it improves quality of life: Workers can obtain a better quality of life by having BPJS Ketenagakerjaan social security. Workers can also better plan for their future, such as saving for retirement or saving for old age, as they do not have to worry about health costs or other financial risks. Third, workers can get social security protection without paying much, as the affordable BPJS Ketenagakerjaan premium is paid monthly and calculated based on the salary received. Fourth, getting health services BPJS Ketenagakerjaan also gives workers access to affordable and quality health services.

Workers can get cheaper health care when they go to clinics or hospitals that cooperate with BPJS Ketenagakerjaan. This will greatly help employees maintain their health and productivity. Fifth, build the habit of saving money: With BPJS Ketenagakerjaan, workers can build a habit of saving for the future. A portion of the premium will be set aside to be put into a retirement account, which can be used by workers to pay for their children's education or prepare for retirement.

For legal workers in Indonesia, BPJS Employment is very important. BPJS Ketenagakerjaan not only protects workers with complete social security, but also helps them learn to save money and get good and cheap healthcare. Formal workers must go to the nearest BPJS Ketenagakerjaan office to register. Filling out the forms for registration and paying the initial premium are part of this registration process. Workers will receive a social security card and BPJS Ketenagakerjaan membership number once the registration process is complete. Workers must pay the BPJS Ketenagakerjaan premium every month. Payments can be made at post offices, banks, or through mobile banking applications. If workers do not pay premiums regularly, they will lose social security protection from BPJS Ketenagakerjaan. In addition, workers must comply with all applicable provisions and regulations at BPJS Ketenagakerjaan. For example, workers must immediately report work accidents to BPJS Ketenagakerjaan and submit work accident insurance claims.

Workers will feel more secure and protected from financial risks by utilizing BPJS Ketenagakerjaan benefits. They can also build better savings habits and better plan for their future. Therefore, registering with BPJS Ketenagakerjaan is one of the important steps for legal workers in Indonesia to get complete social security protection. If companies do not enroll their employees into the BPJS Employment program, they will face administrative consequences such as written warnings issued by BPJS, fines issued by BPJS, or deprivation of certain public services to be provided by the government at the request of BPJS, and sanctions for deprivation of certain public services to the Employer, such as business licenses, tender permits, and business-related licenses.

Many studies show that there are still many companies in Indonesia, especially small and medium enterprises, that have not fully provided social security rights to their employees by registering them with BPJS Ketenagakerjaan. This is despite the fact that BPJS Employment registration is an obligation regulated by the government, and companies that do not comply may be subject to administrative sanctions. Furthermore, many employees are not aware of the benefits they receive, especially protection from the risk of work accidents guaranteed by BPJS Ketenagakerjaan. This lack of understanding has an impact on the low participation of workers in the social security program, resulting in less than optimal social protection for workers.

One way BPJS Ketenagakerjaan communicates with the community to increase the number of informal workers is by conducting socialization. Socialization activities are expected to provide an understanding of the importance of becoming a member of the employment social security program. To increase employee participation, BPJS Ketenagakerjaan conducts socialization in various ways, both directly and indirectly. However, according to the head of the BPJS Ketenagakerjaan membership field, overall, the socialization carried out by

BPJS Ketenagakerjaan to increase employee participation in the informal sector can still be considered less effective. This is because prior socialization efforts have failed to raise public knowledge of the significance of enrolling in the employment social security program in order to mitigate risks associated with the workplace.

The number of BPJS Ketenagakerjaan participants has increased, though, with 61.08 million individuals as of December 2023, of whom 68.05% are active participants and 31.95% are not. This suggests that involvement has improved, which is a crucial social capital for BPJS Ketenagakerjaan to offer workers full protection and benefits. This increase also confirms the importance of continuing to conduct socialization and awareness-raising efforts, so that more workers, especially in the small and medium business sector, can be registered and feel the benefits to the fullest. The development of BPJS Ketenagakerjaan membership shows a positive trend, with active participants reaching 43.5 million by the end of 2024. This increase has implications for broader social protection for workers, including better access to social security benefits and protection from occupational risks (Integrated Report BPJS Ketenagakerjaan, 2023).

To boost involvement and safeguard more migrant workers, BPJS Ketenagakerjaan has taken a number of actions, such as:

- Educating Indonesian migrant workers on the Minister of Manpower Regulation (Permenaker) Number 4 of 2023 regarding Social Security. The registration and claim submission procedures are made simpler in compliance with this legislation. Furthermore, without increasing their contributions, PMIs taking part in BPJS Ketenagakerjaan receive seven additional perks, for a total of 21 benefits.
- In response to Presidential Instruction No. 2 of 2021, BPJS Ketenagakerjaan and the Ministry of Foreign Affairs (Kemenlu) signed a Memorandum of Understanding on November 11, 2023, at the Embassy of the Republic of Indonesia (KBRI) in Singapore. The Ministry of Foreign Affairs supports infrastructure and facilities to maximize the employment social security program for migrant workers overseas, in accordance with the Presidential Instruction.
- On December 18, 2023, in honor of International Migrant Day, BPJS Ketenagakerjaan introduced a new function in the JMO program called Click to Call. With this function, PMI can call the BPJS Ketenagakerjaan call center directly at any time, from any location, and for free to obtain information and complaint channels. JKK and JKM claims can also be submitted using this feature through JMO.

Since most female workers are employed in the unorganized sector, including domestic work, and are therefore at risk of poverty, BPJS Ketenagakerjaan also promotes a rise in the number of its members. Through donations for the payment of employment social security contributions from contributors' corporate social responsibility funds (TJSL), the disadvantaged Worker Protection Program continues to assist protect disadvantaged workers. 10,164 donor business entities with a donation value of Rp48,497 million were registered by BPJS Ketenagakerjaan in 2023, which is more than the number in 2022. In 2023, 481,598 people were among the BPU who received donations Of membership fees; this was a reduction from 2022 (Integrated Report BPJS Ketenagakerjaan 2023, p. 76).

The functions of BPJS Ketenagakerjaan for workers include:

- a. Providing work accident insurance program
- b. Providing a death benefit program
- c. Providing old-age insurance program
- d. Providing a retirement guarantee program

In carrying out this function, BPJS Ketenagakerjaan has duties, among others:

1. Conducting and/or receiving participant registration
2. Collecting and collecting contributions from participants and employers
3. Receiving contribution assistance from the Government
4. Managing social security funds for the benefit of participants
5. Collecting and managing data on social security program participants
6. Providing information about the implementation of social security programs to participants and the public.

With financing that is affordable for employers and workers, this program provides basic protection for participants if they face socio-economic risks such as accidents, illness, pregnancy, maternity, disability, old age, and death.

If companies other than state administrators do not meet the requirements to register their employees as BPJS participants, they may be subject to administrative sanctions. Administrative sanctions can be in the form of:

4. Written reprimand: conducted by BPJS
5. Fines: carried out by BPJS
6. Not receiving certain public services: carried out by the government or local government at the request of BPJS

Sanctions for not being able to receive certain public services imposed on Employers other than State Organizers, such as:

1. Business-related licenses
2. Permits required to participate in project tenders
3. Permission to employ foreign workers
4. Permits for companies providing worker or labor services
5. Building construction permit

BPJS Ketenagakerjaan is actually intended for workers, sometimes it is not only companies that do not want to take care of this but there are also workers who do not understand the importance of BPJS Ketenagakerjaan and do not take care of making BPJS Ketenagakerjaan due to lack of knowledge about this, so that many companies are cheating their workers. The number of companies that do not take care of or register their workforce as members of the BPJS Ketenagakerjaan is due to a lack of supervision from the government so that many companies do not heed the regulations made by the government and ultimately make workers lose because they do not get their rights.

#### 4. CONCLUSION

The growing social protection In Indonesia is both an opportunity and a challenge in realizing employment security. In this context, organizations such as BPJS Ketenagakerjaan are not only responsible for carrying out administrative tasks, but are also positioned as agents of social and economic transformation. Their efforts are not limited to policy implementation, but also highlight the need for organizations that are flexible and adaptable to diverse work environments, especially in the informal and perigirkan sectors. Raising awareness must be situated within a broader discourse of social progress and participatory governance. On the one hand, future frameworks should emphasize shared responsibility and co-creation, where states, employers and workers collaboratively contribute to a well-functioning social ecosystem. This requires the focus to shift from compliance to empowerment and from outreach to rigorous education. In light of these developments, it is imperative to look at re-strategizing for institutional engagement. This is not just about technological advancements and legal reforms, but also about defining the boundaries of relationships between interested parties. Through the adoption of a rights-based, culturally aligned, and context-sensitive workforce paradigm, BPJS Ketenagakerjaan can more effectively address structural gaps and contribute to long-term improvements in the national labor market.

#### 5. ACKNOWLEDGMENT

We would like to express our sincere gratitude for the valuable guidance and assistance from BPJS Ketenagakerjaan Pattimura Branch Office Medan in this internship activity. The guidance provided really helped us improve our understanding of the importance of having social security at BPJS Ketenagakerjaan, especially in terms of protection against work accidents and security for old age. This mentoring not only helped us in managing claims and administration of Work Accident Insurance (JKK) but also provided valuable knowledge

and experience in the world of work. We appreciate the support and contribution of BPJS Ketenagakerjaan Pattimura Branch Medan for its guidance and mentoring that has had a positive impact on us as interns.

## REFERENCES

- Ali, A. J. A. K. N., & Riady, Y. (2025). Edutainment in Ruang Guru Clash of Champion: A Semiotic Perspective. *Journal Corner of Education, Linguistics, and Literature*, 4(4), 410-421.
- Arisanty, M., Riady, Y., Kharis, S. A. A., Sukatmi, S., Zubir, E., & Ajmal, M. (2024). Creative Digital Literacy in Reducing War Flaming on Social Media. *Communicatus: Jurnal Ilmu komunikasi*, 8(2), 1-20.
- Arisanty, M., Riady, Y., Robiansyah, A., Permatasari, S. M., & Pangesti, N. R. (2023). Digital Flaming Phenomenon: Flamer Reasons Behind "Freedom of Expression" on Social Media. *KOMUNIKA*, 6(2).
- Ausat, A. M. A., Azzaakiyyah, H. K., Permana, R. M., Riady, Y., & Suherlan, S. (2023). The Role of ChatGPT in Enabling MSMEs to Compete in the Digital Age. *Innovative: Journal of Social Science Research*, 3(2), 622–631. <https://doi.org/10.31004/innovative.v3i2.346>
- Ausat, A., Massang, B., Efendi, M., Nofirman, N., & Riady, Y. (2023). Can Chat GPT Replace the Role of the Teacher in the Classroom: A Fundamental Analysis. *Journal on Education*, 5(4), 16100-16106. <https://doi.org/10.31004/joe.v5i4.2745>
- Awareness, C., To, I., Employment, B. U. Y., Security, S., & Workers, I. S. (2023). Kesadaran konsumen dan niat membeli jaminan sosial ketenagakerjaan pada pekerja sektor informal. 9(2), 604–614.
- Badan Pusat Statistik (BPS). (2022). *Statistik Ketenagakerjaan Indonesia 2022*.
- BPJS Ketenagakerjaan. (2023). *Laporan Tahunan BPJS Ketenagakerjaan 2022*. Jakarta: BPJS Ketenagakerjaan.
- Habibi, A., Riady, Y., Alqahtani, T.M.(2022) Online Project-Based Learning for ESP: Determinants of Learning Outcomes during Covid-19 Studies in English Language and Education, 2022, 9(3), pp. 985–1001
- Habibi, A., Riady, Y., Alqahtani, T.M.(2023) Drivers affecting Indonesian pre-service teachers' intention to use m-learning: Structural equation modeling at three universities E-Learning and Digital., 2023, 20(6), pp. 519–538
- Habibi, A., Riady, Y., Samed Al-Adwan, A., Awni Albelbisi, N.(2023) Beliefs and Knowledge for Pre-Service Teachers' Technology Integration during Teaching Practice: An Extended Theory of Planned Behavior Computers in the SchoolsThis link is disabled., 2023, 40(2), pp. 107–132
- Harahap, M. A. K., Almaududi Ausat, A. M., Rachman, A., Riady, Y., & Azzaakiyyah, H. K. (2023). Overview of ChatGPT Technology and its Potential in Improving Tourism Information Services. *Jurnal Minfo Polgan*, 12(1), 424-431.
- Khatib, A. J. A., & Riady, Y. (2023). Navigating Hybrid Language Learning Realities: Students' Views on Workload & Time Allocation during Covid-19. *REILA: Journal of Research and Innovation in Language*, 5(2), 161-177.
- Muhaimin, M., Habibi, A., Riady, Y. (2023) Covid-19 distance and online learning: a systematic literature review in pharmacy education *BMC Medical Education*, 2023, 23(1), 367
- Nurhadi, D. (2019). "Edukasi Jaminan Sosial Bagi Pekerja Informal." *Jurnal Sosial dan Pembangunan*, 8(1), 45–57.
- Pasuruan, W. (2023). *Jieb : jurnal ilmiah ekonomi bisnis*. November, 327–334.
- Purnamasari, D. (2021). "Peran BPJS Ketenagakerjaan dalam Perlindungan Pekerja Sektor Informal." *Jurnal Ilmiah Kebijakan Publik*, 10(2), 103–115.
- Putri, Kinkin Y. S.; Riady, Yasir; and Suwito, Annisa (2024) "Changing Healthy Living Behavior in the Post-Pandemic Era: New Communication Culture," *JURNAL KOMUNIKASI INDONESIA*: Vol. 13: No. 1, Article 10.
- Riady, Y. (2009). *Perilaku Perilaku Pencarian Informasi Mahasiswa Pascasarjana Program Doktor Bidang Pendidikan Bahasa Yang Menyusun Disertasi: Studi Kasus Di Universitas Negeri Jakarta*. Tesis. Program Magister Ilmu Perpustakaan dan Informasi, Fakultas Ilmu Pengetahuan Budaya, Universitas Indonesia, Indonesia.
- Riady, Y. (2013). *Litersi Informasi sejak dini: pengetahuan baru bagi anak Usia dini*. *Visi: Jurnal Ilmiah Pendidik dan Tenaga Kependidikan Pendidikan Non-Formal*. 8(2).159-165. DOI: <https://doi.org/10.21009/JIV.0802.10>
- Riady, Y. (2014) *Assisted learning through facebook: A case study of universitas terbuka's students group communities in Jakarta, Taiwan and Hong Kong* *Turkish Online Journal of Distance Education*This link is disabled., 2014, 15(2), pp. 227–238

- Riady, Y., Alqahtany, T.M., Habibi, A., Sofyan, S., Albelbisi, N.A.(2022) Factors affecting teachers' social media use during covid-19 Cogent Social Sciences, 2022, 8(1), 2115658
- Riady, Y., Arisanty, M., Kuswanti, E., Sukatmi, S., Karim, M. F., & Ajmal, M. (2025). The Role of Open and Distance Education in Digital Ecosystem Transformation: A Qualitative Study on Enhancing Educational Accessibility. *IJOEM Indonesian Journal of E-learning and Multimedia*, 4(2), 81-89.
- Riady, Y., Habibi, A., Mailizar, M., Alqahtani, T. M., Riady, H., & Al-Adwan, A. S. (2025). TAM and IS success model on digital library use, user satisfaction and net benefits: Indonesian open university context. *Library Management*.
- Riady, Y., Sofwan, M., Mailizar, M., Alqahtani, T. M., Yaqin, L. N., Habibi, A.(2023) How can we assess the success of information technologies in digital libraries? Empirical evidence from Indonesia. *International Journal of Information Management Data Insights*, 3(2), 2667-0968, <https://doi.org/10.1016/j.ijime.2023.100192>
- Sari, C. P., Chandra, G., Haningati, S., Rahma, A. S., Maynurrohmah, A., Kuncoroyakti, D. A., Gavena, K. M., Fadli, M. I., Arkan, M. R., & Oktavia, O. D. (2024). Peran BPJS Ketenagakerjaan dalam Meningkatkan Kesejahteraan Petani Desa Gumeng. 2(7), 2917–2922.
- Siagian, S. P. (2020). *Manajemen Sumber Daya Manusia*. Jakarta: Bumi Aksara.
- Suryahadi, A., Hadiwidjaja, G., & Sumarto, S. (2020). *Social Protection in Indonesia: Past Experiences and Lessons for the Future*. SMERU Research Institute.
- Sutrisno, H. (2020). Pengaruh bpjs ketenagakerjaan dalam meningkatkan kesejahteraan tenaga kerja. 4(April). Undang-Undang Republik Indonesia Nomor 13 Tahun 2003 tentang Ketenagakerjaan.
- Undang-Undang Republik Indonesia Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial.
- Untuk, P. (2023). *Pertumbuhan Berkelanjutan Pengayaan Pengalaman*.
- Widhya, K., Putra, S., Ayulyantari, N. K., & P, K. W. L. (2024). Sosialisasi Peran Vital Badan Penyelenggara Jaminan Sosial Ketenagakerjaan Dalam Perlindungan Kecelakaan Kerja. 5(1), 28–35. <https://doi.org/10.47065/jpm.v5i1.2049>
- Widyahastuti, F., Riady, Y., Fransiskus, D.(2017) Performance prediction as a new feature in e-learning Proceedings of the International Conference on e-Learning, ICEL, 2017, pp. 237–243
- Widyahastuti, F., Riady, Y., Zhou, W.(2017) Prediction model students' performance in online discussion forum ACM International Conference Proceeding Series, 2017, pp. 6–10