

# The Role of BPJS Employment Social Security in Increasing Work Motivation in the Workforce

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## Abstract

This study discusses the role of social security provided by BPJS Ketenagakerjaan in increasing the work motivation of workers in Indonesia. This study uses a qualitative research method. The study was conducted through a literature review from various sources of journals, books, and related articles. The results of the study indicate that participation in the BPJS program contributes positively to work motivation, but there are still challenges in reaching the informal sector.

**Keywords:** BPJS Employment, Social Security, Work Motivation, Labor, Workforce

## 1. INTRODUCTION

In the era of globalization and increasingly tight job competition, workers are required to have high performance and productivity. However, the reality in the scope of work is that there are certainly many challenges faced by workers in dealing with various work problems. Often workers face uncertainty that is speculative or pure uncertainty that always causes losses. Some of the uncertainties in question can be in the form of economic uncertainty and work risks. The concerns experienced by workers due to the many uncertainties and risks in work can hinder productivity to the point of decreasing performance. Therefore, workers need to have a drive that enables them to maintain their productivity in carrying out various jobs.

One of the important factors that affect productivity is work motivation. According to Samsudin (Lestari, 2018), "Work motivation is something that creates a drive or enthusiasm for work that is influenced by several factors, including superiors, physical facilities, policies, regulations, monetary and non-monetary rewards, types of work and challenges." Meanwhile, work motivation is one of the key factors in increasing work productivity and organizational success. Highly motivated employees tend to work harder, be loyal, and show optimal performance. Conversely, low work motivation can lead to decreased enthusiasm, high absenteeism, and decreased productivity (Robbins & Judge, 2017). With work motivation, it can raise the enthusiasm of the workforce to be more productive in completing work.

Work motivation is not only influenced by internal individual factors but also by external guarantees, such as social protection provided by companies or the state (Robbins & Judge, 2017). The Indonesian government through Law No. 24 of 2011 established the Social Security Administering Agency (BPJS) Employment as an institution that administers social security for workers. BPJS Employment, which is a transformation of Jamsostek, provides social program guarantees in the form of basic protection to meet the needs of workers and their families, by providing certainty of the ongoing flow of family income as a replacement for some or all of the lost income, due to socio-economic risks faced by workers during and after their work period.

BPJS Ketenagakerjaan has several programs that prioritize the interests and normative rights of Indonesian Migrant Workers by protecting 4 programs, including the Work Accident Insurance Program (JKK), Death Insurance (JKM), Old Age Insurance (JHT), and Health Care Insurance (JPK) for all workers and their families. In the implementation of the BPJS Ketenagakerjaan social security program, participants are divided into several categories, namely Wage Recipients, Non-Wage Recipients, and Indonesian Migrant Workers in Construction Services. Based on several categories of participation, it can be divided into two categories, namely formal workers and informal workers.

The social program guarantee offered can provide a sense of security and certainty of the future for workers so that they can concentrate more on their work, which has a direct impact on increasing work

motivation. However, in reality, the level of workforce participation, especially from the informal worker sector, is still relatively low. Lack of socialization and minimal understanding of the benefits of the program, as well as the perception that BPJS only benefits certain parties are challenges in themselves (Wulandari,2021).Therefore, it is important to further examine how the role and impact of social security in BPJS Employment can influence work motivation for workers in Indonesia. Based on this background, this study aims to analyze the role of social security in BPJS Employment in increasing work motivation in workers.

## 2. RESEARCH METHODS

The research method used in this study is a qualitative descriptive approach through a structured literature review. The selection of sources was based on inclusion criteria such as publication in peer- reviewed journals, relevance to the topics of BPJS Employment and work motivation, and publication between 2018 and 2023. The literature was obtained through academic data bases such as GoogleScholar, Garba Rujukan Digital (GARUDA),Research Gate,and university repositories. Articles that did not focus on the relationship between social security and work motivation or were not in Indonesian or English were excluded. Each article was analyzed thematically to identify the impact of social protection programs on workforce motivation.

## 3. RESULTS AND DISCUSSION

Based on a literature review from various sources, it was found that the participation of workers in the BPJS Employment program has a positive impact on increasing work motivation. Programs such as Work Accident Insurance (JKK), Old Age Security (JHT), and Death Security (JKM) provide a sense of security and certainty for the future. This has an impact on increasing employee loyalty and work enthusiasm. According to Robbins & Judge (2017), external factors such as social security have a significant influence on in creasing motivation because workers feel appreciated and protected by the work system. In addition, Wulandari's research (2021) shows that workers who are registered as BPJS Ketenagakerjaan participants show increased enthusiasm and responsibility in carrying out their duties. Similar research by Prasetyo and Haryono (2019) showed and stated that social security can reduce work stress levels because there is certainty about possible risks. In the study, as many as 78% of respondents admitted to feeling more motivated and safe at work because they are protected by employment social security. In a study conducted by Budiman (2018), 80% of permanent employees at Kebon Agung Sugar Factory admitted that social security programs like BPJS encouraged them to perform better and feel more secure in their jobs. Similarly, data from BPJS Ketenagakerjaan's 2022 annual report showed that formal sector worker participation reached 70%, while informal participation lagged at only 27%. This disparity highlights the ongoing challenge of outreach and education for informal workers.

In addition, according to Rivai and Sagala (2021), work motivation is closely related to the welfare of the work force,both in the form of compensation and guaranteed protection. When workers feel protected, both in terms of health and old age security, their productivity tends to increase because of a sense of security and trust in the organization. However, there are still some challenges.The level of participation of informal sector workersin the BPJS Ketenagakerjaan program is still relatively low. Research by Kurniawati (2020) states that minimal financial literacy and lack of information are the main causes. Many informal workers do not understand the benefits and mechanisms of BPJS, so they are reluctant to register. Thus, based on various previous literature and research, social security from BPJS Ketenagakerjaan has been proven to contribute to increasing work motivation. However, its effectiveness depends on the level of understanding and participation of the workforce as a whole.

## 4. CONCLUSION

The following are things that can be concluded from the results of there search discussion,

- a. BPJS Ketenagakerjaan social security has asignificant role in increasing the work motivati on of workers.
- b. The sense of security a rising from the existence of social security has a direct impact on increasing loyalty, enthusiasm, and work productivity.
- c. The level of participation of informal workers in the BPJS Ketenagakerjaan social security program is still low, due to a lack of information and understanding.

Previous studies support this finding, stating that the existence of social protection has a positive effect on employee motivation and performance

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