

The Role of BPJS Employment Improving Worker Welfare in Indonesia

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ABSTRACT

BPJS Ketenagakerjaan (Employment Social Security Agency) has an important role in Improving Workers' Welfare in Indonesia. This role is realized through various Social Security Programs designed to protect workers from socioeconomic risks that may occur while they are working in Indonesia. One of them is providing social protection to workers, increasing a sense of security in working, encouraging equal distribution of welfare, supporting national economic growth, and providing education and awareness of social security. With this Qualitative Descriptive Research using secondary data, namely data obtained from references in the form of journals, writings, websites, and other sources.

INTRODUCTION

The welfare of workers is one of the important pillars in the economic and social development of a country. In Indonesia, efforts to improve the welfare of workers. In this context, BPJS Employment is present as an institution tasked with providing social protection to workers. BPJS Ketenagakerjaan, which operates under Law No. 24 of 2011, has a vision to provide comprehensive and sustainable social security for all workers in Indonesia.

With various programs that include Work Accident Insurance (JKK), Old Age Insurance (JHT), Pension Insurance (JP), Death Insurance (JKM), and Job Loss Insurance (JKP), BPJS Employment plays a strategic role in reducing economic and social risks faced by workers. This protection not only covers formal workers, but also informal workers and migrant workers, thus further strengthening welfare equity efforts.

Through its programs, BPJS Employment not only provides financial protection, but also supports the improvement of workers' quality of life. One of them is Providing Social Protection to Workers. BPJS Ketenagakerjaan provides several social security programs, such as: Work Accident Insurance (JKK): Provides protection to workers in the event of a work accident or occupational disease, including medical expenses to compensation. Old Age Security (JHT): Provides savings that can be taken out after workers retire, stop working, or reach a certain age, thus helping workers prepare for the future. Pension Security (JP): Provides monthly benefits to workers after entering retirement age, so that they still have income even though they are no longer working. Death Insurance (JKM): Provides compensation to heirs if the worker dies, including assistance with funeral expenses and family compensation. Job Loss Insurance (JKP): Provides protection in the form of cash, access to job training, and job market information for workers who lose their jobs. In addition, Increasing a Sense of Security at Work With the protection of BPJS Ketenagakerjaan, workers can work more calmly because risks such as work accidents, job loss, or retirement have been anticipated through the guarantees provided. Therefore, Encouraging Equitable Distribution of Welfare BPJS Employment seeks to reach all types of workers, including formal, informal, and migrant workers. This helps reduce the welfare gap between different groups of workers in Indonesia. Increasing Worker Productivity With social security protection, workers are more motivated and focused on work, which ultimately increases productivity.

In addition, the job training program in increasing Worker Productivity with the protection of social security, workers are more motivated and focused in working, which ultimately increases productivity. In addition, the job training program in JKP also helps workers develop their skills and Support National Economic Growth The BPJS Employment program contributes to social and economic stability. By providing protection against occupational risks, people are

better prepared to face economic challenges, so that they can support overall economic growth.

THEORETICAL FOUNDATIONS

1. Social Security Theory

Social security is a protection system designed to provide support to individuals and families in the face of social and economic risks. These risks can include accidents, illnesses, deaths, job losses, and retirement. The main goal of social security is to reduce uncertainty and improve individual well-being by providing financial protection and access to health services. Social security is a protection system designed to provide support to individuals in dealing with social and economic risks, such as accidents, illnesses, deaths, and retirement. BPJS Ketenagakerjaan as a social security organizing institution in Indonesia functions to protect workers from these risks through various social security programs. (Putri, A. E. (2020)

2. Worker Well-Being Theory

The Worker welfare is a condition in which workers feel safe, healthy, and have a good quality of life at work. Improved worker welfare contributes to productivity and economic stability, which in turn supports national economic growth. Worker welfare refers to a condition in which workers feel safe, healthy, and have a good quality of life at work. It includes the physical, mental, social, and financial aspects that affect workers' lives. Worker well-being does not only focus on salary or compensation, but also includes the work environment, relationships between colleagues, and support from management. (Sutrisno, S. (2022).

3. Social Protection Theory

Social protection is a system designed to provide support to individuals and families in the face of social and economic risks that can interfere with their well-being. It includes a range of programs and policies aimed at protecting communities from poverty, uncertainty, and risks that could threaten their lives.

Social protection covers a wide range of aspects, including social security, social assistance, and programs that support access to basic services such as health, education, and housing. Social protection includes a variety of programs that aim to protect individuals and families from risks that could interfere with their well-being. BPJS Employment provides social protection through programs such as Work Accident Insurance (JKK), Old Age Insurance (JHT), Pension Insurance (JP), Death Insurance (JKM), and Job Loss Insurance (JKP). (Nawang Ardi, O., & Prabowo, B. (2024).

4. Economic and Growth Theory

Economics is the study of how individuals, companies, and societies manage limited resources to meet their needs and desires. Economic growth refers to the increase in a country's production capacity over time, which is usually measured by the growth of Gross Domestic Product (GDP). Sustainable economic growth is key to improving people's living standards, creating jobs, and reducing poverty. Sustainable economic growth requires support from a healthy and productive workforce. An effective social security program can increase workers' sense of security, which in turn encourages them to be more productive and contribute to economic growth. (Akbar, A., Saputri, M., & Asnidar, A. (2023).

5. Theory of Education and Social Awareness

Education is a learning process that aims to improve individual knowledge, skills, and attitudes. In the context of social protection, education focuses on understanding the rights and benefits available to individuals, especially in terms of social security. Social awareness refers to an individual's understanding and concern for social issues, including injustice, poverty, and social protection. This awareness is important to encourage active participation in social programs and public policies. Education on the importance of social security and awareness of workers' rights is a key factor in increasing participation in social security programs.

6. Social Justice Theory

Social justice focuses on creating inclusive societies, where all individuals, regardless of social, economic, or cultural background, have equal access to opportunities and resources. Social justice emphasizes the importance of equitable distribution of welfare among all groups of society, including formal, informal and migrant workers. BPJS Ketenagakerjaan seeks to reach all types of workers to reduce the welfare gap in Indonesia. (Sutrisno, S. (2022).

METHOD

This research is Qualitative Descriptive, using secondary data, namely data obtained from references in the form of journals, writings, websites, and other sources. Based on the results of BPJS Ketenagakerjaan research, the role that must be considered in improving workers in Indonesia is to provide social protection to workers, increase a sense of security at work, encourage equitable welfare, increase worker productivity, support national economic growth, and provide education and awareness of social security.

RESULTS AND DISCUSSION

BPJS Ketenagakerjaan (Social Security Organizing Agency) is a social security program which is the responsibility and obligation of the state to provide certain socio-economic protection and its organizers use an insurance mechanism. In addition, BPJS Employment is only intended for workers. The social security program consists of BPJS Employment and BPJS Kesehatan. Both have different functions. BPJS Employment is only intended for workers, while BPJS Kesehatan is intended for all levels of society. BPJS Employment has five types of social security programs for workers, namely: Work Accident Insurance (JKK), Old Age Insurance (JHT), Death Insurance (JKM), Pension Insurance (JP) and Pension Insurance (JP), Job Loss Insurance (JKP).

1. Work Accident Insurance (JKK) is one of the social protection programs provided by BPJS Employment in Indonesia. This program aims to provide benefits for workers who have accidents at work or suffer from occupational diseases. The following is an explanation of JKK. One of the benefits of JKK is Treatment and Medication The cost of medical treatment and treatment due to work accidents is fully covered in accordance with medical needs. Compensation for Temporary Inability to Work (STMB) Workers who are temporarily unable to work due to work accidents will receive compensation in the form of part of their monthly salary until they recover. Death Compensation If the worker dies due to a work accident, the heirs will receive compensation up to 48 times the reported wages. Total or Partial Disability Compensation If a worker is disabled due to a work accident, he will get compensation based on the level of disability experienced. Vocational Training. Workers with disabilities can take part in job skills training to support new job skills. Rehabilitation Benefits Workers can get health aids such as prosthetics or physical rehabilitation to support recovery. Coverage of Coverage: JKK covers risks that occur: During the trip from home to work or vice versa. While at work. When traveling on official trips or work duties outside of work. JKK Contribution The amount of JKK contribution is borne by the employer, without deduction from the worker's salary, with a percentage adjusted based on the level of occupational risk: Low risk: 0.24% of wages. Medium risk: 0.54% of wages. High risk: 1.74% of wages. How to Claim JKK Report the accident to the company. The company submits a report to BPJS Ketenagakerjaan within 2x24 hours. Fill out a claim form and attach supporting documents such as accident reports, doctor's certificates, or police reports (if necessary).
2. In addition, in accordance with Government Regulation No. 46 of 2015, Old Age Insurance (JHT) is a cash benefit that is paid at once when the participant enters retirement age, dies, or experiences a permanent total disability. Participants in the JHT program consist of: a. Participants who receive wages who work for employers other than state administrators. b. Participants are not wage recipients. Based on Government Regulation

No. 46 of 2015, JHT contributions for Wage Recipient Participants who work for Employers other than state administrators are 5.7% (five point seven percent) of wages, with the provision: 2% (two percent) is borne by the Employee; and 3.7% (three point seven percent) is covered by the Employer. Meanwhile, the amount of JHT contributions for Non-Wage Recipient Participants (BPU) is 2% of income

3. Jaminan Death Insurance (JKM) According to the contents of Government Regulation No. 44 of 2015, Death Insurance (JKM) is a cash benefit given to heirs when the participant dies not due to a work accident. JKM contributions for wage recipient participants as referred to in article 5 paragraph (2), amounting to 0.30% (zero point thirty percent) of a month's wages. Meanwhile, for workers who are not recipients of JKM contribution wages, it is Rp. 6,800 per month.
4. Pension Security (JP) In accordance with the content of Government Regulation No. 44 of 2015, Pension Security (JP) is a social security that aims to maintain a decent standard of living for participants and/or their heirs by providing income after the participant enters retirement age, experiences permanent total disability, or dies.

The amount of JP contributions according to Government Regulation No. 45 of 2015 is set at 3% of the employee's salary, with the provision: 2% of the wage is borne by the employer. 1% of the wages are borne by workers who are JP participants.

5. Job Loss Insurance (JKP) Job Loss Insurance (JKP) is a social security given to workers/laborers who experience termination of employment in the form of cash benefits, access to job market information, and job training. JKP program contributions must be paid every month, amounting to:
 - a. The contribution as intended in paragraph (1) is 0.46% (zero point forty-six percent) of a month's wages.
 - b. Contributions of 0.46% (zero point forty-six percent) as intended in paragraph (2) are sourced from contributions paid by the central government and sources of JKP funding.
 - c. Contributions paid by the central government as intended in paragraph (3) are 0.22% (zero point twenty-two percent) of a month's wage.

Therefore, one of the things that plays a role in improving BPJS Employment for workers is to carry out BPJS programs obtained by workers in Indonesia so that workers who will work can make work accidents even lower. In addition, things that need to be considered in several roles are improving the programs. First, Providing Social Protection to Workers is an effort to protect the rights and welfare of workers and their families from socioeconomic risks, such as loss of income due to accidents, illnesses, deaths, or retirement. Culture of Mutual Respect: Encourage good communication and mutual respect among employees. Third, Encouraging Equitable Distribution, BPJS Employment seeks to reach all types of workers, including formal, informal, and migrant workers. This helps reduce the welfare gap between different groups of workers in Indonesia Fourth, Increasing worker productivity is key to supporting economic growth and company competitiveness. Here are the steps that can be taken to increase worker productivity: with Training and Skills Development Training Programs: Provide training to improve workers' technical and soft skills. Continuous Learning: Encourage workers to take additional

courses or certifications. Mentoring and Mentorship: Provide guidance through experienced mentors, Improvement of the Work Environment Adequate Facilities: Ensure a comfortable, clean, and safe workplace. Modern Technology and Tools: Give access to efficient work tools and the latest technology. Work-Life Balance: Implement policies that support work-life balance, such as flexibility of working hours, Incentives and Performance Bonus Awards: Provide financial incentives based on performance. Non-Material Recognition: Employee appreciation through awards, promotions, or acknowledgments. Worker Welfare: Provide additional facilities such as health insurance, mental wellbeing programs, and other subsidies, Effective Communication Transparency: Clearly explain the company's objectives so that workers understand their contributions. Feedback: Provide constructive feedback regularly to help workers improve their performance. Discussion Forums: Create a space for workers to share ideas and suggestions, Leadership Enhancement Inspirational Leadership: Leaders should motivate and be role models for workers. Effective Management: Ensure managers support workers by providing clear direction and distributing tasks fairly, Adoption of Technology Process Automation: Use technology to reduce manual workload and increase efficiency. Access to Information: Make it easier for workers to get the information they need to work, Monitoring and Evaluating the Performance of Key Performance Indicators (KPIs): Set specific, measurable, and realistic work targets. Periodic Reviews: Conduct regular evaluations to monitor progress and provide feedback. Productivity Data: Use analytics to identify areas for improvement, Positive Work Culture Team Collaboration: Build a work culture that encourages collaboration between team members. Internal Motivation: Create a sense of belonging and common purpose among workers. Career Development: Provide opportunities for career growth, so that workers feel valued. Increasing worker productivity requires a holistic approach, involving the right combination of policies, training, technology support, and rewards. Thus, companies can create a more effective, motivated, and competent workforce

Fifth, Supporting National Economic Growth Through the BPJS Employment Program The BPJS Employment program has a strategic role in creating social and economic stability that contributes to national economic growth.

Here's how this program supports economic development, Providing Protection against Social Security Work Risks: By providing coverage for work accidents, death, old age, and pensions, BPJS Ketenagakerjaan helps workers feel safer. Financial Stability This protection prevents the economic collapse of workers' families due to occupational risks, Increases Worker Productivity Sense of Security: Social protection increases workers' motivation because they feel protected in emergency situations. Worker Welfare: Programs such as Old Age Insurance (JHT) provide long-term financial certainty, so workers are more focused on their work, Supporting Investment in the Economy National Investment Fund: The collected contributions are managed by BPJS Ketenagakerjaan as an investment fund to support infrastructure development, health, and other strategic projects. Economic Stability: This fund helps maintain liquidity and strengthen the national financial sector, Reducing the

Government's Social Burden With the social protection from BPJS Ketenagakerjaan, the government can reduce expenditure on social assistance programs, because the risks of employment have been borne by this system, Encouraging Community Independence Social Awareness: This program encourages people to actively participate in social security schemes, reducing dependence on government assistance. Increasing Financial Literacy: Participants were taught the importance of financial planning through contributing to social security programs, Supporting MSMEs and the Informal Sector. BPJS Employment expands the scope to informal sector workers and MSMEs, so that this group also receives protection. With social protection, MSMEs and informal workers become more stable and can increase competitiveness, Increasing National Competitiveness Competitive Human Resources: With adequate social security, Indonesia's workforce becomes more attractive to foreign investors. Positive Business Climate: The existence of social protection creates a healthy work environment, improving Indonesia's image in the eyes of the world. Overall, BPJS Ketenagakerjaan not only protects workers from economic risks, but also strengthens the social and economic foundations to support sustainable national development. Sixth, Providing Education and Awareness of Social Security by BPJS Employment Education and awareness of the importance of social security are key aspects in expanding worker participation in the BPJS Employment program. The more workers understand the benefits and protections provided, the greater the impact on social and economic well-being. Here are some of the ways BPJS Ketenagakerjaan plays a role in providing education and raising awareness about social security, Campaigns and Socialization Socialization Program: BPJS Ketenagakerjaan actively holds campaigns to educate the public about the benefits of social security, either through mass media, seminars, or community meetings.

Clear and Easily Accessible Information: Through various communication channels, BPJS Ketenagakerjaan provides clear information about the types of social security offered, the registration process, and how to claim the benefits, Increasing Understanding for Formal and Informal Workers Formal Workers: BPJS Ketenagakerjaan continues to educate companies and workers about the obligation to register their workers in the social security program. Informal Workers: BPJS also targets the informal sector, such as traders, day laborers, and freelancers, so that they also understand the importance of participating in social security programs for better protection, Collaboration with Educational Institutions and Professional Organizations of various trade unions and associations to provide Cooperation with Schools and Universities: BPJS Employment collaborates with educational institutions to introduce social security from an early age to students or new graduates so that they are better prepared to face the world of work. In collaboration with labor unions and professional associations: BPJS collaborates with various labor unions and associations to provide education to its members, so that awareness of the benefits of social security can be more widely spread, the Special Counseling Program for MSME Entrepreneurs BPJS Employment provides counseling to small and medium business owners (MSMEs) about the obligations and benefits

of registering their workers in social security. This can provide protection for workers and increase employee productivity and loyalty, the use of technology for education. Application and Website: BPJS Ketenagakerjaan utilizes applications and websites to make it easier for workers and employers to obtain information, register, and access the services provided. Social and Digital Media: BPJS also uses social media to reach a wider audience, especially the younger generation and workers in areas that are more difficult to reach directly, the Financial Literacy Program teaches Social Security Benefits: Through the financial literacy program, BPJS teaches workers about the importance of long-term financial planning, as well as how social security can be part of their personal financial strategy. Financial Security Awareness: Workers who are aware of the importance of having social protection will be more proactive in participating in existing programs and safeguarding the welfare of their families, Increased Public Trust Transparency and Accountability: BPJS Employment continues to improve the quality of service by ensuring transparency in the management of funds and claims. This builds public trust in the existing social security system. Testimonials and Success Stories: Sharing success stories from participants who have benefited from the program can be an effective tool to increase the trust and interest of others to join, Empowering Workers to Achieve Long-Term Well-Being With increased awareness about social security, more workers will be protected from unexpected financial risks, such as work accidents or retirements, which allows them to better plan for the future. Active Worker Engagement: BPJS Ketenagakerjaan also encourages workers to actively monitor and manage their membership status, so that they can take advantage of programs that suit their needs. Through various education and socialization programs carried out by BPJS Ketenagakerjaan, more and more workers are aware of the importance of social security in creating long-term welfare.

COVER

The conclusion presents a summary of the results and discussion, referring to the purpose of the research to play a role and participate in improving BPJS Employment in Indonesia. One of them is by carrying out programs such as Work Accident Insurance (JKK), Old Age Insurance (JHT), Death Insurance (JKM), Pension Insurance (JP) and Pension Insurance (JP), Job Loss Insurance (JKP) with the role of 1. Providing Social Protection to Workers. 2. Meningkatkan Rasa Aman dalam Bekerja Dengan adanya perlindungan dari BPJS Ketenagakerjaan, pekerja dapat bekerja dengan lebih tenang karena risiko seperti kecelakaan kerja, kehilangan pekerjaan, atau masa pensiun sudah diantisipasi melalui jaminan yang diberikan. 3. Encouraging Equitable Distribution of Welfare BPJS Ketenagakerjaan seeks to reach all types of workers, including formal, informal, and migrant workers. This helps reduce the welfare gap between different groups of workers in Indonesia. 4. Increasing Worker Productivity With social security protection, workers are more motivated and focused on work, which ultimately increases productivity. In addition, the job training program in JKP also helps workers develop their skills. 5. Supporting

National Economic Growth The BPJS Employment Program contributes to social and economic stability. By providing protection against occupational risks, the community is better prepared to face economic challenges, so that it can support overall economic growth. 6. Providing Education and Social Security Awareness BPJS Ketenagakerjaan also plays a role in providing education to the public about the importance of social security. With increased awareness, more.

SUGGESTION

1. BPJS Wider Scope and Accessibility Increasing Informal Sector Participation Focus on informal sector workers such as small traders, daily laborers, and independent workers. The ease of the registration process and flexible contributions can attract more informal workers.
2. BPJS is more Encouraging and Equitable in following the characteristics of the workforce in improving services and benefits to improve Program Benefits: Periodically evaluate the benefits of the programs offered, such as increased work accident compensation or retirement benefits, to suit the needs of workers.
3. Massive Education and Awareness of Social Security Education: Expand education to schools, campuses, and job training so that the younger generation understands the importance of social protection from an early age.
4. More Utilization of Technology and Digitalization of All-in-One Applications: Improve the features of the BPJS Ketenagakerjaan application to provide information services, claim submission, and tracking membership status in one platform.

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