Analysis of Factors and Strategies for Handling Non-Compliance in Payment of BPJS Employment Contributions

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Abstrak

This study analyzes the factors contributing to non-compliance in social security contribution payments among BPJS Ketenagakerjaan participants and the strategies implemented to address this issue, based on a case study of the 2023 Integrated Annual Report. The research employs a qualitative descriptive approach, focusing on document analysis of the official report and supported by relevant literature. Key findings from the 2023 report indicate that while overall contribution revenue and active participation show positive trends with a collectibility rate reaching 98.31%, non-compliance persists due to several factors. These include non-adherence by employers, low payment capacity among informal sector workers (BPU), technical and payment delay issues, and insufficient public awareness and understanding of social security. BPJS Ketenagakerjaan has implemented multifaceted strategies, including regulatory enforcement, enhanced supervision, collaboration with legal institutions like the Prosecutor's Office, extensive socialization campaigns, development of digital payment channels and reminders through the JMO application, and community-based agency programs like PERISAI. These efforts show measurable outcomes in financial recovery and participant acquisition. This analysis provides insights into the dynamics of contribution compliance and the effectiveness of various handling strategies within Indonesia's social. security system.

Kata Kunci: Social Security; Contribution Compliance; BPJS Ketenagakerjaan; Non-Compliance Factors; Handling Strategies

1. PENDAHULUAN

Indonesia's rapid national development has also contributed to increased employment opportunities for workers (Khofifah et al., 2023). Workers, as defined in Article 1(2) of Law No. 13 of 2003 on Labor, are any individuals capable of performing work to produce goods and/or services to meet personal or societal needs (Khofifah et al., 2023). In carrying out their work activities, workers are entitled to social security as a means of sustaining their livelihood in the future, whether upon retirement, facing termination of employment (PHK), or in the event of a workplace accident (Khofifah et al., 2023).

The implementation of social security in Indonesia has a long history, beginning with early regulations such as Law No. 33/1947 and the establishment of Perum Astek through Government Regulation No. 34/1977, which later transformed into PT Jamsostek (Persero) through Law No. 3 of 1992 (Khofifah et al., 2023). The culmination of this process was the issuance of Law No. 40 of 2004 on the National Social Security System (SJSN) and Law No. 24 of 2011 on the Social Security Agency (BPJS), which mandated BPJS Ketenagakerjaan as a public non-profit legal entity to administer social security programs for workers (Sutrisno, 2022). This program aims to provide basic protection and income security for workers and their families against social risks (Khofifah et al., 2023). BPJS Ketenagakerjaan has several main tasks, including collecting contributions from participants and employers (Suwandi & Wardana, 2022).

Participation in the BPJS Ketenagakerjaan program is mandatory for all workers, including those in the formal and informal sectors (Purba et al., 2020). However, efforts to expand coverage, particularly in the informal sector, which dominates the workforce in Indonesia, face various challenges (Ardianingsih et al., 2021). Data shows disparities in labor participation in BPJAMSOSTEK according to province, gender, education, occupation, and employment status (Purba et al., 2020). One of the significant challenges in implementing social security programs is the level of participant compliance in paying contributions. This non-compliance issue is critical as it directly impacts the accumulation of social security funds and, in turn, affects the ability of BPJS Ketenagakerjaan to provide optimal benefits to participants.

A study by Novitasari et al. (2022) highlights that the issue of BPJS Ketenagakerjaan contribution payment arrears persists even during the COVID-19 pandemic. As of April 2020, there were 142,947 companies with overdue contributions, totaling Rp2.398 trillion for the category of wage-earning participants (Novitasari et al., 2022). This indicates that compliance with BPJS Ketenagakerjaan contribution payments remains suboptimal (Novitasari et al., 2022). Low compliance is also influenced by various factors, including payment capacity, particularly among informal sector workers (Sutrisno, 2022), insufficient socialization, and even differing local perceptions regarding premiums or contributions (Ardianingsih et al., 2021). The 2023 Integrated Annual Report of the BPJS Ketenagakerjaan itself acknowledges the existence of non-compliant employers and challenges in the ability to pay contributions from informal workers (BPJSTK Annual Report, 2023). Additionally, the report notes efforts to address contribution arrears through collaboration with the Prosecutor's Office, which successfully recovered state funds amounting to Rp191.31 billion from overdue contributions, as well as challenges related to delayed contribution payments (BPJSTK Annual Report, 2023). Although the contribution collection rate shows a relatively high figure of 98.31% in 2023, this figure has not yet reached 100%, indicating that there is still room for improvement in compliance.

Analyzing the factors contributing to non-compliance and evaluating the implementation of management strategies are critical for the sustainability and effectiveness of the BPJS Ketenagakerjaan program. A statistical approach, as the researcher's field of expertise, offers a systematic and objective framework for identifying patterns, measuring the significance of various factors, and assessing the impact of implemented strategies based on quantitative data presented in official reports such as the BPJS Ketenagakerjaan Integrated Annual Report. The researcher's experience as an intern at BPJS Ketenagakerjaan provides practical context and a deeper understanding of operational processes and existing data, enabling more comprehensive and relevant analysis. Studies such as those conducted by Novitasari (2024) on the effectiveness of "blast marketing" communication strategies, which showed a 1.57% increase in premium payments (Novitasari, 2024), serve as examples of how the impact of specific interventions can be measured, an approach relevant to the analysis of non-compliance management strategies.

Therefore, this study aims to conduct an in-depth analysis of the factors influencing non-compliance with BPJS Ketenagakerjaan contribution payments and the strategies outlined in the 2023 Integrated Annual Report. It is hoped that the results of this study will contribute to a better understanding of the dynamics of contribution compliance and provide data-driven recommendations for improving the effectiveness of the social security program for workers in Indonesia.

2. METODE PENELITIAN

This study employs a qualitative approach with a case study design to conduct an in-depth analysis of the factors influencing non-compliance with premium payments by participants of the BPJS Ketenagakerjaan (BPJS for Employment) program, as well as the implementation of management strategies. The primary unit of analysis is the Integrated Annual Report of the BPJS Ketenagakerjaan for the year 2023 (hereinafter referred to as the BPJSTK Annual Report, 2023). As the primary data source for the case study, the BPJSTK Annual Report (2023) will be extracted to obtain information related to premium collection realization, collection rates, identification of compliance challenges and obstacles, reported factors of non-compliance, handling strategies and policies, as well as quantitative data on compliance program achievements. To support the analysis and build a theoretical foundation, this study also utilizes secondary data from scientific journals, academic articles, and other relevant publications discussing social security and contribution compliance issues, including articles from (Khofifah et al., 2023), (Sutrisno, 2022), (Purba et al., 2020), (Ardianingsih et al., 2021), (Novitasari et al., 2022), and (Novitasari, 2024). The primary data collection techniques are document analysis of the BPJSTK Annual Report (2023) and literature review of supporting literature. The collected data will be analyzed using qualitative content analysis techniques, including data reduction, categorization or coding of key themes, and interpretation to answer the research questions. In line with the researcher's background in statistics, quantitative descriptive analysis will also be applied to relevant numerical data from the BPJSTK Annual Report (2023), such as collection rates or the impact of specific strategies if measurable, to enrich the qualitative analysis. The findings from the report will then be compared with literature review results to gain a comprehensive understanding and draw valid conclusions.
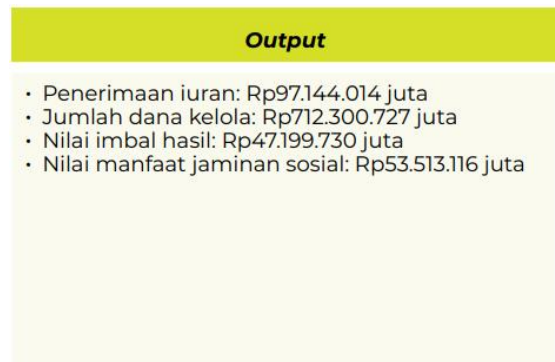
3. HASIL DAN PEMBAHASAN

Result

Overview of Compliance and Acceptance of Contributions in 2023

Based on the Integrated Annual Report of the Social Security Agency for Workers (BPJS Ketenagakerjaan) for the year 2023 (hereinafter referred to as the BPJSTK Annual Report, 2023), contributions to the participation fund showed significant achievements. Total contributions to the participation fund in 2023 reached Rp97.144 billion, equivalent to Rp97.144.014 million (BPJSTK Annual Report, 2023).

Figure 1. Total Participation Fund Contributions for 2023

Output

- Penerimaan iuran: Rp97.144.014 juta
- Jumlah dana kelola: Rp712.300.727 juta
- Nilai imbal hasil: Rp47.199.730 juta
- Nilai manfaat jaminan sosial: Rp53.513.116 juta

Source: BPJSTK Annual Report, 2023

Furthermore, the report states that the realization of membership contribution revenue reached 101.10% of the target set for 2023, an increase of 9.99% compared to 2022, which amounted to Rp88,313 billion (BPJSTK Annual Report, 2023). Detailed information regarding the targets and realization of contribution receipts for 2023, broken down by protection programs and worker segments, can be found in the table below.

Table 1. Target and Realization of Participation Fund Contribution Revenue for 2023

Target dan Realisasi Penerimaan Iuran Kepesertaan Tahun 2023 Berdasarkan Program Perlindungan

Program Perlindungan	2023			% Pertumbuhan 2022-2023	2022	2021
	Target	Realisasi	% Komposisi		Realisasi	Realisasi
Jaminan Kecelakaan Kerja (JKK)	7.851.820	7.257.956	7,47	13,79	6.378.518	5.233.168
Jaminan Kematian (JKM)	3.769.918	3.556.452	3,66	16,67	3.048.283	2.456.729
Jaminan Hari Tua (JHT)	57.961.473	60.988.997	62,78	9,44	55.727.676	51.459.077
Jaminan Pensiun (JP)	23.729.680	22.620.368	23,29	9,20	20.714.341	19.150.126
Jaminan Kehilangan Pekerjaan (JKP)	2.776.515	2.720.241	2,80	11,30	2.444.027	1.953.607
Jumlah	**96.089.406**	**97.144.014**	**100,00**	**9,99**	**88.312.845**	**80.252.707**

Keterangan: dalam Juta Rupiah, kecuali %.

Source: BPJSTK Annual Report, 2023

In terms of participation, the number of active participants in the BPJS Ketenagakerjaan in 2023 was recorded at 41,560,938 workers and 901,912 employers/business entities (PK/BU) (BPJSTK Annual Report, 2023).

Table 2. Number of Active Participants in the Employment Social Security Program

Jumlah Kepesertaan Aktif	Satuan	Selisih (%) 2023:2022	2023	2022	2021
Pemberi Kerja/Badan Usaha	PK/BU	22,66	901.912	735.295	725.356
Tenaga Kerja	Orang	15,88	41.560.938	35.864.017	30.660.901

Source: BPJSTK Annual Report, 2023

The number of active workers is 94.63% of the target set for 2023 and shows an increase of 15.88% from 2022, which recorded 35,864,017 active workers (BPJSTK Annual Report, 2023). Regarding compliance rates in premium payments, the BPJSTK Annual Report (2023) indicates that the premium collection rate in 2023 reached 98.31%. This figure represents an increase of 0.63% compared to the collection rate in 2022, which stood at 97.68%. This increase indicates that the proportion of contribution receipts relative to the total potential contributions that should have been received is growing larger.

Table 3. Contribution Collectability Rates

Tingkat Kolektibilitas Iuran (%)

2023	2022	2021	Kenaikan (Penurunan)	
1	2	3	1:2	2:3
98,31	97,68	96,31	0,63	1,37

Source: BPJSTK Annual Report, 2023

Factors Identified as Influencing Non-Compliance with Contribution Payments

The BPJSTK Annual Report (2023) identifies several obstacles and challenges that affect the level of compliance of participants in paying contributions. These factors stem from various aspects, ranging from employers, informal workers, to technical issues and the level of public understanding.

One of the main obstacles highlighted is related to compliance on the part of employers or business entities. The report explicitly states that "there are still employers/business entities that have not complied with providing social security protection for their workers" (BPJSTK Annual Report, 2023). This indicates that not all business entities have fully fulfilled their obligations to register and pay contributions for their workers.

In addition to the employer segment, compliance challenges are also significant among informal workers or Non-Wage Earners (BPU). The Board of Directors' report highlights the challenge of "low ability to pay contributions among informal workers" (BPJSTK Annual Report, 2023). Financial constraints among informal sector workers are one of the main barriers to maintaining continuity of contribution payments.

Technical and operational factors also contribute to compliance issues. The report mentions "technical issues/banking downtime and delays in contribution payments" (BPJSTK Annual Report, 2023). Disruptions in payment systems or banking processes can directly impact participants' ability to fulfill their contribution obligations.

Furthermore, the level of public awareness and understanding of the social security program for workers was also identified as a contributing factor. The BPJSTK Annual Report (2023) states that "brand awareness needs to be improved." Additionally, the report highlights "limited understanding of the importance of social security protection, with the majority of the public believing that the BPJS Ketenagakerjaan is only intended for formal sector workers" (BPJSTK Annual Report, 2023). This uneven perception and understanding may reduce

the sense of urgency among some workers, particularly in the informal sector, to become active participants and comply with premium payments.

Strategies and Efforts to Address Non-Compliance with Contribution Payments Reported in 2023

In addressing the challenge of non-compliance with contribution payments, the BPJSTK Annual Report (2023) outlines various strategies and comprehensive efforts that have been and will continue to be implemented. These efforts include strengthening the regulatory framework, enhancing oversight, fostering inter-agency collaboration, conducting extensive public awareness campaigns, and leveraging technology.

As an integral part of business processes and corporate governance, BPJS Ketenagakerjaan emphasizes the importance of Regulatory Compliance and the Strengthening of Active Participants (BPJSTK Annual Report, 2023). This commitment is further elaborated in the strategy to achieve Sustainable Development Goals (SDGs) 1 on poverty eradication and SDG 10 on reducing inequality. The regulation and compliance strategy includes socialization and implementation of regulations related to the optimization of social security programs for workers, collaboration with local governments (Pemda) for the issuance of social security regulations for workers, and cooperation with the Attorney General's Office and the Ministry of Manpower to enhance employer compliance. Meanwhile, the strategy to strengthen active participants includes various acquisition and retention efforts, such as optimizing acquisition through the PERISAI program, Online Single Submission (OSS)/One-Stop Integrated Service (PTSP), Service Point Office (SPO)/aggregators, and protection of Indonesian migrant workers, as well as collaboration with market managers and increasing the number of vulnerable workers covered (BPJSTK Annual Report, 2023).

Concrete efforts to enhance supervision and inspection are also a key focus. The Board of Directors' Report highlights that BPJS Ketenagakerjaan has strengthened supervision and inspection through collaboration with law enforcement agencies to improve compliance among employers/business entities (BPJSTK Annual Report, 2023). Strategies for 2024 also include collaboration with various parties to conduct supervision and inspections to improve participant compliance (BPJSTK Annual Report, 2023). In more detail, the report on page 153 explains that the monitoring and inspection process is carried out based on Board Regulation No. PERDIR/35/102020, which includes monitoring and inspection of violation data such as Partially Registered Companies (PDS), Companies Required to Register (PWBD), and Companies in Arrears (PMI). Administrative sanctions, including warning letters, fines, and Denial of Certain Public Services (TMP2T), are imposed on PWBD and PDS, while PMI may face criminal penalties.

The table "Results of Monitoring and Inspection in 2023" (BPJSTK Annual Report) shows the achievements of these efforts, such as the settlement of contribution arrears reaching 70.33% of the reduction target, the addition of new workers from PDS TK PWBD totaling 2.718.407 (129.45% of the target), and premium receipts from PDS PWBD amounting to Rp789.27 billion (157.85% of the target). Recommendations for the imposition of TMP2T sanctions have also been issued totaling 1,820 recommendations (158.67% of the target), and the implementation of criminal/civil sanctions through collaboration with the Attorney General's Office of the Republic of Indonesia has reached 64 sanctions (145.45% of the target).

Table 4. Results of Supervision and Inspection in 2023

Hasil Pengawasan dan Pemeriksaan Tahun 2023

Indikator	Target	Realisasi	Pencapaian
Penyelesaian Piutang Iuran	(20,00%)	(14,07%)	70,33%
Jumlah Tenaga Kerja Baru PDSTK PWBD	2.100.000	2.718.407	129,45%
Penerimaan Iuran PDS PWBD	500.000.000.000	789.270.616.687	157,85%
Rekomendasi Tidak Mendapat Pelayanan Publik Tertentu (TMP2T)	1.147	1.820	158,67%
Implementasi Sanksi Pidana/Perdata	44	64	145,45%

Source: BPJSTK Annual Report, 2023

Cooperation with the Attorney General's Office is one of the important pillars in enforcing compliance. The BPJSTK Annual Report (2023) explains the signing of a joint agreement with the High Prosecutor's Office/District Prosecutor's Office regarding the handling of civil and administrative law issues related to non-payment of contributions by employers, as part of the implementation of Presidential Instruction No. 2 of 2021.

The tangible results of this collaboration include the Prosecutor's Office's success in recovering state funds amounting to Rp191.31 billion from overdue contributions to the BPJS Ketenagakerjaan during 2023 (BPJSTK Annual Report, 2023). To enhance public awareness and understanding, BPJS Ketenagakerjaan has launched a public awareness campaign.

The "Hard Work, No Worries" (KKBC) campaign, launched in October 2022, was continued in mid-2023 with a focus on "KKBC in Rural Areas," specifically targeting informal workers in rural ecosystems (BPJSTK Annual Report, 2023). This campaign aims to address the lack of understanding about the importance of social security protection and the perception that BPJS Ketenagakerjaan is only for formal workers (BPJSTK Annual Report, 2023). Independent survey results indicate that the KKBC campaign contributed to an increase in BPJS Ketenagakerjaan's brand equity from 87.2% in 2022 to 88.6% in 2023 (BPJSTK Annual Report, 2023).

In terms of accessibility, payment channels and reminder systems were developed. BPJS Ketenagakerjaan expanded payment channel partnerships with various partners, including banks, aggregator partners such as Alfamart and Indomaret, state-owned enterprises like Pos and Pegadaian, as well as e-commerce platforms and online apps like Tokopedia, Bukalapak, Shopee, and others (BPJSTK Annual Report, 2023). In addition, to address late payments, a *payment reminder system* (PRS) or 3C (Collect, Call, Coordination) and an auto-debit system have been implemented (BPJSTK Annual Report, 2023).

Digital transformation has also been realized through the development of the Jamsostek Mobile (JMO) application. This application is designed to serve as a "one access to digital ecosystem" to provide fast, easy, and comprehensive services (BPJSTK Annual Report, 2023). The report details various new features added in 2023 to the JMO application, such as PMI membership registration, automatic JMO account creation for new members, JHT claim features for the BPU segment, JKK/JKM claim features for the PMI segment, daily necessities shopping features, bank account opening features, "Click To Call" features for PMI, SBN investment features, additional partners for promotional features, and the "Ask 175" educational feature. These developments are expected to enhance participant experience and simplify membership management, potentially increasing compliance.

Lastly, the Indonesian Social Security Mobilization Program (PERISAI) continues to be optimized as an agency system to support the expansion of new participants, particularly for informal workers/non-wage earners (BPU) and micro and small enterprises (UKM) (BPJSTK Annual Report, 2023). The report mentions the operation of PERISAI Offices and PERISAI Agents. By the end of 2023, there were 16,901 PERISAI Agents and 2,871 PERISAI Offices, with new enrollment coverage through PERISAI reaching 4,079,498 people and total contributions collected through the program amounting to Rp473 billion (BPJSTK Annual Report, 2023).

Discussion

In-depth interpretation of key findings regarding compliance

Findings from the BPJSK Annual Report (2023) show that contribution revenue realization reached Rp97.144 billion or 101.10% of the target, an increase in the number of active participants to 41.56 million workers (94.63% of the target), and an increase in the contribution collection rate to 98.31% overall, indicating positive performance. This increase indicates essential growth in managed funds for the sustainability of social security programs and the expansion of protection coverage. The 0.63% increase in the collection rate from the previous year, although moderate, represents a significant improvement in the billing system and participant data management within the operational scale of the BPJS Ketenagakerjaan. This high collection rate is crucial, as mandated by the SJSN Law and the BPJS Law (Sutrisno, 2022; Khofifah et al., 2023), the ability of BPJS Ketenagakerjaan to fulfill its obligations is highly dependent on the contributions collected.

However, the 1.69% collection gap that remains unpaid, although relatively small, remains a significant concern. In the context of tens of millions of participants and the potential for contributions in the trillions of rupiah, this 1.69% figure could mean that a significant number of workers are not receiving full protection or that there is potential for funds that have not been optimally collected. This could be caused by various factors that will be

discussed further, but from a theoretical perspective, achieving 100% compliance in a large-scale social security system with heterogeneous participants is indeed a universal challenge. Compliance theories often highlight the existence of information asymmetry, economic difficulties in certain segments, and rational calculations by participants or employers who may delay or avoid payments if the perceived risk of sanctions or direct benefits is not strong enough. The challenges in achieving the target of 100% active participation also indicate the existence of segments of the labor market that are more difficult to reach or retain, requiring a deep understanding of their characteristics, an aspect also highlighted by Purba et al. (2020) regarding participation disparities. **Critical Analysis of Factors Contributing to Noncompliance**

The BPJSK Annual Report (2023) transparently highlights several factors contributing to non-compliance with contribution payments. Understanding "why" these factors arise and persist is key.

First, **compliance constraints on the part of employers/business entities** that "have not complied with providing social security protection" are a structural issue. This phenomenon may be related to the financial condition of companies, especially small and medium-sized enterprises that may be more vulnerable to economic fluctuations. This is supported by the findings of Novitasari et al. (2022), which show high contribution arrears among companies during the pandemic despite relaxation measures, indicating financial pressure. Additionally, organizational behavior theory suggests that companies' compliance with regulations such as the BPJS Ketenagakerjaan obligation is not only influenced by the threat of sanctions but also by industry norms, perceptions of the program's benefits for productivity, and the effectiveness of oversight. If oversight is perceived as insufficiently rigorous or sanctions fail to deter non-compliance, compliance rates may decline.

Second, **constraints in the informal worker segment (BPU)**, particularly "low ability to pay contributions," reflect the characteristics of the informal sector itself. Sutrisno (2022) and Purba et al. (2020) highlight the large number of informal workers and the difficulty in reaching them, who often have irregular and low incomes. This makes regular contribution payments a burden. Furthermore, Ardianingsih et al. (2021) found that in Pekalongan, in addition to economic factors, "lack of awareness" and "local wisdom" related to perceptions of usury regarding premiums also hinder participation and compliance. This indicates that "ability to pay" is not solely about financial capacity but is also influenced by perceptions of value, program alignment with needs, and the beliefs of the BPU segment. These socio-cultural factors are important because they can explain why interventions that are purely economic or administrative in nature may not be sufficiently effective for all informal workers.

Third, **technical constraints and payment delays** such as "banking downtime and late payment of contributions" can be considered frictional factors. In rational choice theory, transactional barriers can increase the "cost" of compliance, thereby reducing the likelihood of compliant behavior. Although seemingly operational, the persistence of these constraints can erode participants' trust and cumulatively impact payment discipline.

Fourth, the factor of **public awareness and understanding, which still needs to be improved**, is a fundamental issue that often arises in large-scale public programs. Lack of understanding of the importance of social security, coupled with misperceptions such as that BPJS Ketenagakerjaan is only for formal workers, creates psychological and informational barriers. Khofifah et al. (2023) and Sutrisno (2022) both emphasize the importance of social security for *all* workers, highlighting the *gap* between the mandate of universal protection and actual understanding in the community. From the perspective of innovation diffusion theory, the adoption of new behaviors (such as consciously registering and paying BPJS contributions) is influenced by perceptions of benefits, convenience, and social norms that are effectively communicated.

Overall, these factors are interrelated. For example, low understanding can exacerbate perceptions of affordability, as the long-term benefits of the program are not fully internalized. A more in-depth statistical analysis of BPJS Ketenagakerjaan's internal data, such as correlating demographic data, job type, and income levels of participants with payment history and information exposure, can help map the relative influence of each factor across different participant segments. This information can then be used to calibrate more precise strategies.

Evaluation of Noncompliance Management Strategy

The BPJSK Annual Report (2023) outlines various strategies to address non-compliance, the effectiveness of which can be assessed based on the data presented and supporting literature.

Enhanced supervision and inspection, including cooperation with law enforcement agencies, have yielded promising quantitative results. Achievements such as the completion of 70.33% of the target reduction in contribution arrears and the identification of 2.7 million new workers from non-compliant companies indicate that supervision and enforcement mechanisms (such as TMP2T) are effective. Successful collaboration with the Attorney General's Office in recovering Rp191.31 billion in outstanding contributions clearly demonstrates the effectiveness of a collaborative approach to law enforcement. This success is in line with deterrence theory, whereby increased perceptions of the risk of detection and sanctions can encourage compliance, especially among employers who may weigh the costs and benefits. **Socialization campaigns** such as "Kerja Keras Bebas Cemas" (Work Hard, Worry Less) and "KKBC Masuk Desa" (KKBC Enters the Village) reportedly increased *brand equity* to 88.6%. Increasing *brand equity* is an important first step, but its impact on changes in contribution compliance behavior requires further analysis. Communication and behavioral change theories suggest that increased awareness does not always automatically lead to action. More targeted and measurable communication strategies, such as those suggested by Novitasari (2024) regarding "*blast marketing,*" which resulted in a 1.57% increase in payments, may need to be considered for specific segments to encourage conversion from awareness to action in paying contributions.

The development of payment channels and reminder systems, as well as the development of the JMO application, theoretically aims to reduce transaction costs and increase convenience for participants. This is in line with behavioral economics principles, which state that reducing barriers (*friction*) can increase participation. Although the direct quantitative impact of each of these innovations on compliance is not detailed in the annual report, these efforts are logical and are common practice in improving user experience, which can encourage positive behavior.

The successful PERISAI program, which acquired 4.079 million new participants and collected Rp473 billion in contributions, demonstrates the effectiveness of community-based and agency approaches, particularly for the hard-to-reach informal sector and MSMEs. This success can be explained by social capital and trust theory, where local agents known to their communities find it easier to build relationships and convey information than formal institutions directly.

Collectively, these strategies likely contributed to a 0.63% increase in contribution collection rates in 2023. However, since the BPJSK Annual Report (2023) presents this data in aggregate form, it is challenging to attribute the increase specifically to each strategy without more in-depth statistical analysis. To understand the unique contribution of each intervention, BPJS Ketenagakerjaan should ideally conduct an impact analysis using more detailed internal data, for example by comparing compliance trends in areas or groups that received specific interventions with those that did not, or a time-series analysis that takes into account the timing of the implementation of various strategies. The availability of microdata would enable more robust effectiveness evaluations, helping BPJS Ketenagakerjaan allocate resources more efficiently for future compliance improvement programs.

Research Implications

Findings from the analysis of the BPJSK Annual Report (2023) can enrich understanding in several theoretical domains. First, in compliance theory, this report confirms the existence of multiple factors influencing participants' decisions to comply or not, which are not limited to rational-economic aspects (such as the low ability of informal workers to pay contributions), but also involve aspects of awareness, understanding of the importance of social security, and perceptions of the program. Diverse handling strategies, ranging from education to law enforcement, show that a mixed approach combining persuasive and coercive elements, as discussed in various compliance models, is relevant in the context of social security.

Second, this study provides empirical insights into the behavior of social security participants in Indonesia. The identification of compliance constraints among employers and challenges in the informal sector implies the existence of different behavioral dynamics among participant segments. This supports the view that social security policies need to consider participant heterogeneity and cannot adopt a "one-size-fits-all" approach.

Third, regarding the effectiveness of public policies, the analysis of strategies reported by BPJS Ketenagakerjaan, such as cooperation with the Attorney General's Office that resulted in the recovery of contribution arrears or the PERISAI program with its acquisition and contribution achievements, provides concrete illustrations of the implementation and initial results of various policy interventions. Although this report presents aggregate results, it can serve as an initial study to understand the components of policies that may be effective in a large-scale social security system.

4. KESIMPULAN

Based on an in-depth analysis of the 2023 Integrated Annual Report of the Social Security Agency for Workers (BPJS Ketenagakerjaan) and supported by relevant literature reviews, it can be concluded that the issue of non-compliance with premium payments by participants remains a multifaceted challenge that continues to require attention. Although premium collection performance and collection rates showed a positive trend in 2023, with premium collection reaching Rp97.144 billion (101.10% of the target) and a collection rate of 98.31%, the BPJSK Annual Report (2023) transparently identifies. several key factors contributing to the remaining percentage of non-compliance. These factors include compliance challenges from employers/business entities, low payment capacity among informal workers (BPU) influenced by economic conditions and income characteristics, technical and operational challenges in the payment system, and uneven public awareness and understanding of the urgency and mechanisms of social security for workers.

In an effort to address these various factors of non-compliance, BPJS Ketenagakerjaan has implemented a series of comprehensive strategies. These strategies include strengthening regulatory and compliance aspects, increasing the intensity of supervision and inspections by involving law enforcement officials, strategic collaboration with other institutions such as the Attorney General's Office, which has proven successful in recovering some of the outstanding contributions, the implementation of massive and targeted socialization campaigns such as "Kerja Keras Bebas Cemas Masuk Desa," and continuous innovation in the development of digital payment channels through the JMO application and payment reminder systems. Additionally, the PERISAI agency program has shown positive contributions in expanding coverage and premium collection, particularly in the informal sector. These various efforts collectively appear to contribute to a gradual increase in compliance rates; however, the effectiveness of each strategy requires ongoing evaluation and more in-depth data analysis for optimization in the future to achieve more universal and sustainable social security coverage for all Indonesian workers.

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