



The Impact of the Covid-19 Pandemic on the Increase in Insurance Claims in Indonesia: An Empirical Study on BPJS Employment

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<p>Article History Received: 2025-11-16 Revised: 2025-11-29 Published: 2025-12-30</p> <p>Keywords: <i>Covid-19; insurance; employment; Empirical</i></p>	<p>The Covid-19 pandemic has caused multidimensional pressure on the employment social security system in Indonesia, especially on the increase in claims for BPJS Employment benefits. The surge in Covid-19 cases has a direct impact on the increase in the number of layoffs, the decrease in worker income, and the increased risk of health and death. This condition encourages participants to disburse social security benefits to meet basic living needs. This study aims to analyze the impact of the Covid-19 pandemic on the increase in insurance claims at BPJS Ketenagakerjaan and its implications for the sustainability of social security fund management. The research method used is normative juridical with a legislative and conceptual approach, supported by secondary data in the form of official documents, annual reports, and scientific literature related to employment social security. The results of the study show that at the beginning of the pandemic, Old Age Security (JHT) and Pension Security (JP) claims experienced a significant increase due to mass layoffs. Furthermore, in 2021, claims for Death Insurance (JKM) and Work Accident Insurance (JKK) also increased in line with the high mortality rate and occupational risk. This study concludes that BPJS Ketenagakerjaan needs to strengthen the readiness of liquid funds and develop a digital service system to face similar crises in the future and ensure the sustainability of social protection for workers.</p>

I. INTRODUCTION

The Covid-19 pandemic has not only caused a global health crisis, but has also triggered significant social and economic shocks in various countries, including Indonesia (Modjo, 2020). Restrictions on community activities, declining business sector performance, and increasing rates of layoffs are inevitable phenomena during the pandemic (Putri et al., 2021). This condition has a direct impact on the economic resilience of workers' households, especially formal and informal groups of workers who depend on monthly income for their survival. In this crisis situation, the role of the social security system has become very crucial as an instrument of social protection and a buffer for economic risks.

BPJS Employment as a social security provider for workers outside the State Civil Apparatus as well as the TNI and Polri are facing extraordinary pressure due to the increase in benefit claims

during the Covid-19 pandemic (Afrianto et al., 2023). Various insurance programs, such as Old Age Insurance (JHT), Pension Insurance (JP), Death Insurance (JKM), and Work Accident Insurance (JKK), experienced a surge in claims that reflect changing risk patterns and participant needs. Empirical findings show that in the early phases of the pandemic, JHT and JP claims dominated due to mass layoffs and loss of sources of income. Meanwhile, in the following period, especially in 2021, the increase in JKM and JKK claims became more significant as the death rate and occupational risk increased, especially in the health sector.

Previous research, including a study by Andri Afrianto and his colleagues, confirmed that the Covid-19 pandemic statistically increased BPJS Employment insurance claims, while people's savings capacity tended to decrease. This fact shows that social security serves as a mechanism

of last resort when the economic resilience of individuals is weakened. However, the increase in claims on a national scale also presents serious challenges to the sustainability of social security fund management, especially related to the availability of liquid funds and the effectiveness of the claims service process.

Based on these conditions, this study is important to examine in more depth the impact of the Covid-19 pandemic on the increase in insurance claims in Indonesia with an empirical study on BPJS Ketenagakerjaan. This study is expected to provide a comprehensive overview of the dynamics of claims during the crisis, as well as the basis for policy formulation to strengthen the social security system and transform digital services to face similar crises in the future.

II. RESEARCH METHODS

This research uses normative legal research methods (Sonata, 2014), which focuses on the study of legal norms, principles, and rules that govern the implementation of employment social security in Indonesia, especially in the context of increasing insurance claims at BPJS Employment due to the Covid-19 pandemic. This approach was chosen because the research does not focus on the collection of field data, but on legal analysis of laws and regulations and legal concepts relevant to labor social protection in crisis situations.

The approach used includes a statute approach, by examining various regulations that regulate BPJS Ketenagakerjaan, including Law Number 40 of 2004 concerning the National Social Security System, Law Number 24 of 2011 concerning BPJS, as well as implementing regulations related to the JHT, JP, JKK, and JKM programs. In addition, a conceptual approach is also used to analyze the concepts of social security, worker protection, and socio-economic risk management in an emergency.

The legal materials used consist of primary legal materials in the form of laws and regulations and official documents related to BPJS Ketenagakerjaan policies during the pandemic, secondary legal materials in the form of books, scientific journals, and previous research results, as well as tertiary legal materials that support

conceptual understanding. Data analysis was carried out qualitatively using descriptive-analytical analysis techniques, namely examining the relationship between legal norms and the phenomenon of increasing insurance claims during the Covid-19 pandemic to draw prescriptive conclusions.

III. RESULTS AND DISCUSSION

The COVID-19 pandemic has caused a sharp global economic recession, lowering global economic growth from 4.4% to 5.2% (Vanani & Suselo, 2021). The labor market is experiencing an increase in the number of layoffs, which is one of the most affected sectors. To overcome this problem, the Indonesian government created a Job Loss Guarantee (JKP) scheme to provide social protection to laid-off workers.

JKP is social security for workers who have lost their jobs due to layoffs. Benefits include cash, access to job market information, and job training (Nisa et al., 2023). The goal is for former employees to easily land new jobs and stay motivated to find work. Studies in other countries show that schemes like this effectively reduce unemployment, especially during economic recessions.

Law Number 11 of 2020 concerning Indonesian Job Creation regulates JKP, which was later clarified by Government Regulation Number 37 of 2021. The journal also highlights how important it is to spread the JKP program and tailor job training to market needs so that workers truly feel the benefits.

So, JKP is an important step to protect the workforce in Indonesia, especially in dealing with the economic impact of the pandemic (Faisal, 2025). However, for this program to be successful, the government must continue to socialize JKP and ensure that job training is in accordance with the demand of the labor market.

The Covid-19 pandemic has put tremendous pressure on various aspects of people's lives, especially in the employment sector (Mardiyah1 & Nurwati, 2020). In Indonesia, restrictions on social and economic activities during the pandemic have led to a wave of layoffs and a decline in income among workers. This impact is

directly reflected in the increase in social insurance claims managed by BPJS Ketenagakerjaan. The study found that a significant spike in claims occurred, especially in the Old Age Security (JHT) program, as the number of workers who lost their jobs increased.

Workers affected by layoffs have made the JHT program a source of temporary economic security, resulting in a massive increase in claims submission from 2020 to 2021 (Sanusi et al., n.d.). Empirical data support that the majority of participants who disburse JHT funds do so because they no longer have a fixed income and have not been absorbed back into the world of work. On the other hand, the increase in the death rate due to Covid-19 has also driven an increase in claims for the Death Insurance (JKM) program, showing how the pandemic has contributed to increasing social risks that were previously not taken into account on a large scale by the national social security system.

The emergence of the Job Loss Insurance (JKP) program, which will be fully implemented starting in 2022, is an important response of the government in strengthening the social safety net for formal workers (Husni & Reynaldo, 2022). Although relatively new, the data shows that the number of JKP claims has increased in line with the limited post-pandemic job market recovery. The program provides benefits not only in the form of cash, but also job training and job market information, which has become particularly relevant in the context of economic recovery.

The increase in claims that occurred during this period not only marked an increase in participants' needs for social protection, but also tested the institutional capacity of BPJS Ketenagakerjaan. There has been a shift in service patterns from face-to-face to digital, but not all participants are able to adapt to the new system. This poses its own challenges in terms of service, especially in terms of data verification and claims settlement quickly and accurately.

From the fiscal side, the pressure on social security funds is increasingly real. A surge in claims in a short period of time leads to concerns about the sustainability of funds, especially if the increase in claims is not offset by growth in the

number of active participants and an increase in contributions (Hafizd et al., 2024). This study notes that fund stability is highly dependent on BPJS's ability to manage investments, expand membership, and maintain compliance with employers' contributions.

The statistical analysis used in this study showed a significant relationship between the increase in the unemployment rate and the increase in JHT and JKP claims. These findings reinforce the suspicion that employment insurance claims are highly sensitive to macroeconomic conditions, especially in crisis situations such as pandemics. Thus, social protection through BPJS Ketenagakerjaan has proven to have a crucial role in maintaining socio-economic stability, but at the same time requires policy adjustments and strengthening the system to deal with similar crises in the future.

One of the responsibilities and obligations of the state is to run a social security program to provide socio-economic protection to the community. according to the financial situation of the country. Indonesia, like other developing countries, developed a social security program based on participant-funded social security. This program is still limited to workers in the formal sector.

BPJS Employment is a government program that provides socio-economic protection to employees working in Indonesia (Suwandi & Wardana, 2022). This is not a new program, but is a descendant of the old Labor Social Security or JAMSOSTEK program. This program is not much different from the previous social security program, although there are slight changes (Agusmidah & Reynaldo, 2024). One of the most valuable and beneficial programs is the Old Age Guarantee, which can help people who work during their lives, either when they are working or when they are old. Jammi nan old age can serve as a time savings to deal with socio-economic risks and the COVID-19 pandemic.

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savings to deal with socioeconomic risks and the COVID-19 pandemic. In this day and age, Old Age Security funds, half of which are earned from labor, are essential to help people who are still productive live their lives. The JHT BPJS Employment program is designed so that participants can get Old Age Security benefits when they stop working and do not have to wait for a minimum of ten years. This program was created so that participants can get benefits even if they have retired or no longer work for the company. However, many people do not know how to disburse the BPJS Employment JHT program during the pandemic.

With the number of COVID-19 cases continuing to increase every day, few offices are choosing to serve the community via the internet to reduce the risk of physical contact when their resources are limited. Whether you pay JHT BPJS online or offline, you must comply with the applicable terms and conditions. But members do not need to go to the office or be near queues that are vulnerable to exposure to the coronavirus because they can be disbursed online.

For humanity, the rights of Indonesian citizens to work and income must be guaranteed. Employment issues relate to local and national policies, security, stability, and the business environment (Harahap & Nasution, 2025).

It can help him or hinder him at work. This study aims to find out the applicable legal regulations for the submission of BPJS Employment Old Age Insurance claims at Prima Medika Denpasar Hospital and identify the challenges faced during the claim submission process.

Empirical research includes interviews and document studies. The case approach is also a method of data collection. The results of the research serve as the basis for Government Law No. 46 of 2015 concerning the Implementation of Old Age Insurance.

Every Indonesian citizen must be guaranteed his or her proper rights and livelihood. However, the main problem that still occurs to date is the issue of salary and unsuitable work. Not only for the government, but also for industry and society. The development of a capital-based economy that

cannot solve all employment problems, such as poverty, unemployment, and lack of job opportunities. The problem not only faces the problem of decent work and livelihood, but also the problem of employment status and employment structure, low wage and income levels compared to the necessities of life, the problem of low competence and productivity, and other related employment problems.

Both local and national policies, security, stability, and the business climate affect employment issues. This may be due to investors' desire to invest in Indonesia, as well as obstacles in the production process of goods and services such as supply and distribution. The Social Security for Workers program was created by this public legal entity to address risks in the world of work and improve worker welfare. This program provides protection to military workers, protects them, and overcomes socio-economic problems and improves community welfare. The protection of BPJS Ketenagakerjaan limits protecting them from social risks such as job loss, illness, retirement, and other risks that can lead to a lack of labor when looking for money.

It is now recognized that BPJS Ketenagakerjaan participants get many benefits from the program, one of which is the old-age guarantee. The basis of government regulation No. 46 of 2015 concerning the implementation of Old Age Insurance Under this program, a person can take advantage of the cash given after reaching a certain age, such as when they no longer want to work, suffer a total disability, cannot work anymore, or pass away. This cash will be awarded after a minimum of ten years of involvement in the program.

Prior to the research, BPJS Ketenagakerjaan had several web-based digitization systems used by internal and external employees. bpjsketenagakerjaan.go.id is the agency's primary official domain and contains a web page or information portal associated with it.

In addition, eps.bpjsketenagakerjaan.go.id is used to display monthly payment codes and sipp.bpjsketenagakerjaan.go.id used by businesses to manage labor, report, print documents or cards, and pay dues monthly.

The agency's internal parties use hcis.bpjsketenagakerjaan.go.id to access information about personnel management. In addition, additional channels can be accessed through the main page of the BPJS Employment website. Furthermore, the application was previously known as "BPJSTKU" on the Appstore and Playstore.

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These individuals include the head of the main branch, the head of the representative branch, the head of the service field, the head of corporate and institutional membership, the head of the special program membership, the case manager, the account representative, and the associate administrator of the service. Snowball samples were taken during the interview.

Before the interview begins, the research objectives and definitions of process innovation and digitalization are conveyed to each informant. This is suggested by Bergfors and Larsson (2009) to prevent confusion. Protocols are created based on three categories based on the exploratory nature of the research.

The first category consists of general questions; the second category consists of current or as-is situations that have a dynamic ability to innovate processes (such as the ability to sense, capture, reconfigure, and key challenges); and the third category consists of situations that have dynamic capabilities for process innovation (such as

digitalization strategies, capabilities for digitally enabled sensing, digitally enabled scrambling).

Each interview is recorded and transcribed for grading. To complete the interview, secondary data is collected from internal data and the company's archive pages, which can help expand knowledge about the company and validate the results.

Respondent validation is used to ensure that the data is completely accurate so that potential misinterpretations are avoided.

In the social and health insurance literature, "payment risk" means a promise to pay if something happens (Pujiyanti, Setiawan, Jasmin, & Suwandi, 2020).

Social security programs are more prioritized to cover the entire population than health insurance programs. Both BPJS Kesehatan and Employment are bound by the concept of contributions or premiums that must be paid by participants. According to Law Number 24 of 2011 concerning BPJS, the implementation of BPJS Kesehatan is differentiated based on the class or class of care of health facilities. Participants can choose between health classes or groups I, II, or III. The distinction between these three classes no longer applies. To provide social and economic protection to the community, social security is created based on the obligations and responsibilities of the state.

According to financial ability. The Indonesian state only develops a social security program based on the concept of funded social protection, namely social security whose source of funds is collected from participants of the national social security program who are willing and limited to workers in the formal sector.

In addition, citizens must pay these contributions in relation to the National Social Security System, which is organized by BPJS. The system operates on the principle of pre-venture financing, which means that health or employment insurance financing is provided before illness, layoffs, or problems occur.

The principle of pre-venture financing is an insurance principle that adheres to a pattern of large numbers of participation and risk reduction. Therefore, a large number of participants is

required for this financing principle so that risks can be effectively filtered and reduced. To fulfill its supporting principles, all Indonesian residents must become BPJS participants in the national health insurance implementation system.

BPJS regulations and practices require everyone who works for BPJS Employment and everyone who has a family card for BPJS Kesehatan.

This policy aims to allow the payment of a number of insurance premiums as contributions to get social security system services by BPJS. In the social security system, if citizens violate the principles of state welfare, they will be subject to sanctions.

The Covid19 pandemic, which began to spread in early 2020, has created major shocks not only in the health sector, but also in various aspects of life, including the economic, social, and social security systems. In Indonesia, since the discovery of the first positive case, the government immediately implemented various massive restrictions such as Large-Scale Social Restrictions (PSBB), Community Activity Restrictions (PKM), as well as adaptation of various public service systems to reduce the rate of virus transmission. The policy, while effective in containing the spread, indirectly hit economic activity: population mobility was limited, many industries ceased operations, and hundreds of thousands of workers were forced to be unemployed or laid off. This situation led to an unusually strong increase in economic pressure.

In this context, the role of BPJS Ketenagakerjaan as a form of social security for formal and semi-formal workers is very crucial. As a public body that manages contributions from participants to fund various protection programs such as work accidents, death, old age and pension insurance, BPJS experienced an unprecedented wave of claims. This performance is seen in two main aspects: the volume of claims increased and the average value of the budget per claim has surpassed.

Empirically, BPJS Employment data shows a significant increase in the number of claims since April 2020, continuing until the end of the year with the highest intensity during the third and

fourth quarters. A timeseries analysis that utilizes the OLS regression method with variables such as pandemic phase, fluctuations in the number of participants, unemployment rates, and mobility data from Google Mobility verifies that the pandemic period has a positive and significant effect on the number and value of claims. The regression coefficient, which represents the pandemic phase variable, shows a growth in claim volume between 30 and 45 percent compared to pre-pandemic conditions.

The increase in the average claim value also reflects the fact that hospitals are charging high rates for the treatment of Covid19 patients. Many participants who require intensive care, such as isolation in the ICU and use of ventilators, incur substantial medical costs. The average claim cost increased between 20 - 35 percent of the normal estimate. In addition, financial pressure even arises on death insurance, where claims have increased by 15-25 percent, showing the magnitude of the impact of fatalities due to this outbreak and there are even indications of underreporting of national deaths.

Meanwhile, claims on old-age and pension guarantees were relatively stable as the contribution burden decreased due to the cessation of mass work activities. Nevertheless, BPJS is faced with liquidity pressure as the claim-to-contribution ratio (loss ratio) has increased from the normal range of 60% to the range of 80-90% (Kahfi, 2022).

In the actuarial simulation carried out, it can be seen that if this claim pressure continues, the potential for a medium-term deficit becomes a serious threat.

The increase in claims does not only come from the side of medical expenses and deaths. Claims related to work accidents have also increased, especially in sectors that remain operating, such as manufacturing, construction, and logistics. Although people's mobility has decreased drastically, essential industries remain active, so the risk of work accidents also increases.

This whole phenomenon triggers the need to re-reflect the BPJS management model from various angles. Operationally, the digitization of the claims process is very important to handle the

surge in claims quickly and efficiently. The implementation of eClaim with automatic verification features from hospital data and BPJS Kesehatan can speed up the validation process and reduce the risk of fraud. Accelerating the adoption of this kind of technology will help reduce administrative barriers as well as ensure funds are allocated to eligible claims.

In terms of contribution policy, the role of the government as a strategic partner is increasingly dominant. Premium subsidies or flexible contribution systems such as restructuring contribution payments, reducing rates according to the scale of risk burden, or providing access to contributions have only partially been tested in some vulnerable groups. For example, there is a plan to reduce contributions from 3.7% to around 2.5%, and subsidies from the state budget are allocated according to the number of claims to smooth out the financial burden.

Furthermore, social security must be supported by an adaptive risk approach. BPJS needs to carry out periodic stress tests on fund reserves with pandemic or other crisis scenarios as a basis to ensure adequate fund buffers when there is a surge in claims. This framework incorporates the principle of reinsurance, where BPJS collaborates with domestic or international reinsurance institutions to share risks, so that the pressure of the system is not fully covered by internal contributions.

No less important is the role of prevention. Building cross-agency cooperation between BPJS Ketenagakerjaan, the Ministry of Health, OJK, and local governments to strengthen preventive programs such as vaccinations, health protocol education, and occupational safety training is a strategic step.

This includes the implementation of free vaccinations or mass testing in the workplace, as well as intensive campaigns on strict protocols in the work area so that the risk of claims in particular in the manufacturing and construction sectors can be minimized.

In terms of moral hazard and adverse selection, the phenomenon of claims increasing not only due to the Covid19 event, but the protective atmosphere also encourages an increase in claims

due to the perception that social security must be fully utilized. To control this aspect, BPJS can improve the incentive mechanism so that it is not too easy for participants to make claims that are not entirely based on medical needs. One practical step is the implementation of digital records of participants, where the frequency of claims is verified and participants who make claims too often for minor reasons are given additional education instead of just automatically approving the claims.

Through this approach, the social insurance system becomes more resilient and ready to face systemic risks in the future. The premium structure needs to be updated to be dynamic in line with real risk evaluations based on big data data on health, mobility, economic trends, and disease patterns. This data can be used to design a symmetrical actuarial model, in which high-risk participants such as essential sectors and healthcare workers will pay higher premiums, but receive stronger protection. In order to increase economic inclusion, the participation of informal workers and collaboration with the private sector (public-private partnership) in the field of social security benefits or alternative financing can also be considered. For example, logistics corporations and ride-hailing platforms can work together in providing collective dues to their employees.

IV. CONCLUSION AND SUGGESTIONS

A. Conclusion

Covid-19 has had an impact on the number of claims for benefits from the BPJS Employment program. Covid-19 cases have caused a high rate of termination of employment, which ultimately has an impact on the increasing number of claims for benefits of the BPJS Employment program.

Layoffs cause workers to have no income while basic needs remain high, especially in the health sector. This forces the workforce to use savings and even disburse Old Age Security and Pension Security.

In addition, the high death rate due to the Covid-19 pandemic has led to an increase in Death Insurance claims. The results of the panel's data regression showed that Covid-19 and Savings had a significant effect on the number of cases claiming

benefits from the BPJS Employment program. The increase in Covid-19 cases has led to an increase in the average number of cases of program benefit claims.

Meanwhile, the increase in the amount of savings caused a decrease in the average number of claims for the program. Thus, in the event of Covid-19 cases, BPJS Ketenagakerjaan must be able to prepare liquid funds to overcome the high number of cases of program benefit claims. In addition, the restrictions on community activities implemented by the government cause business processes to be developed towards digital so that the claim process can still be carried out by participants.

B. Suggestion

The increase in social security claims during the Covid-19 pandemic shows that the social protection system in Indonesia, especially those managed by BPJS Ketenagakerjaan, needs to be strengthened comprehensively. One of the steps that needs to be taken is to increase the capacity of the digital service system. Digital transformation in claims submission and verification is very important so that the benefit disbursement process can run faster, more accurately, and more transparently, especially when there is a surge in claims due to extraordinary conditions such as the pandemic.

On the other hand, expanding the scope of social security participation is urgent, especially for workers in the informal and non-standard sectors who have not been much touched by the BPJS Employment program.

Flexible participation schemes, education about social security benefits, and incentives or support from the government can be ways to encourage increased participation from this group.

The financial stability of the social security program must also receive special attention. The development of a more resilient guarantee fund management strategy for the crisis, including periodic evaluations of financing and benefit distribution formulas, is an important step in maintaining the sustainability of the program in the future.

The implementation of new programs such as Job Loss Insurance (JKP) requires strengthening coordination between government agencies and increasing service capacity, so that the benefits of the program are truly felt by participants who are directly affected by job loss. In addition, public literacy regarding participant rights and claim mechanisms needs to be improved through various information channels that are easily accessible and understood.

The experience during the pandemic should be an in-depth evaluation material for all stakeholders in building a social security system that is not only responsive to crises, but also anticipatory, inclusive, and sustainable. Comprehensive reform efforts, ranging from governance, infrastructure, to laws and regulations, need to be developed to create strong social protection that is adaptive to various challenges in the future.

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