

Implementing social security programs for employees in Bandar Lampung: Challenges and recommendations

Siti Rahma¹, Agus Triono², Marlia Eka Putri A.T.³

University of Lampung, Indonesia ^{1,2,3}

amaasr0@gmail.com



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Abstract

Purpose: The purpose of this study was to determine the application of the Sosial Security Program/Jaminan Hari Tua (JHT) program and the factors inhibiting the JHT program.

Research methodology: This study is a type of Normative Juridical and Empirical Juridical research. Normative jurisdictional research is carried out based on legal materials such as legal theory, legal principles, and legislation related to research. Meanwhile, empirical juridicals were conducted through interviews. A qualitative analysis was performed.

Results: The results of this research show that JHT has been implemented in accordance with Government Regulation Number 46 of 2015 concerning the Implementation of the Old Age Security Program. Article 22 states that the JHT can be withdrawn when fulfilling the requirements with a minimum participation period of 10 years. However, in reality, this has generated pros and cons because the JHT can only be cashed out at the age of 56. This can be detrimental to JHT participants who are not yet 56 years old but need to withdraw funds immediately.

Limitations: The Social Security Organizing Agency (BPJS) has an Old Age Insurance Program (JHT) that guarantees workers to receive cash when entering retirement, experiencing total disability, and death. However, despite experiencing these conditions, JHT disbursements have obstacles when disbursing money.

Contribution: Therefore, the BPJS should improve the JHT system and conduct socialization to overcome the lack of information related to JHT disbursement.

Keywords: *Bandar Lampung City, BPJS Employment, Old Age Security Program*

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1. Introduction

Law is human work in the form of norms that contain behavioral instructions. Essentially, law is a reflection of human will regarding how society should be developed and directed. In carrying out its function as a regulator of human life, law must lengthy processes and involve various activities (law-making and enforcement) with different qualities. Individual interests and the interests of human groups are always in conflict with each other. These conflicting interests always cause conflict and chaos if not regulated by law. The law maintains peace by establishing a balance between protected interests, in which each person must obtain as much as possible what is his or her right (Aurora, Tisnanta, & Triono, 2023).

The Preamble to the 1945 Constitution of the Republic of Indonesia states that the aim of the state is to improve people's welfare. The expected prosperity is welfare that is fair and equitable, reaches

everyone, and can be enjoyed by the community. Welfare is one of the goals in the employment sector because it is related to the needs of all human life (Akib, Triono, Tisnanta, Hukum, & Medlimo, 2023). The implementation of worker welfare is also contained in Article 28D Paragraph 1 of the 1945 Constitution which states that "Everyone has the right to recognition, guarantees, protection and fair legal certainty as well as equal treatment before the law", and Article 28D paragraph 2 states that "everyone has the right to work and receive fair and appropriate compensation and treatment in the employment relationship."

In the changing era of globalization and dynamic changes in the work world, it is important for workers to have adequate social protection. Providing legal protection for workers according to Imam Soepomo covers five areas of labor law, namely the field of recruitment/placement of labor, the field of work relations, the field of occupational health, the field of job security, the field of social security. Based on the National Social Security System Law, there are 5 Social Security: health security, work accident insurance, old-age security, pension security, and social security.

Social Security is a form of social protection that guarantees that all people can fulfill their basic needs for a decent life, which is based on Law No. 40 of 2004 concerning the National Social Security System (UU SJSN), to meet the needs of life and overcome every risk in people's lives. The government helps communities by issuing social security programs. The National Social Security System is a procedure for administering social security programs by the social security administration body (A.D. Kartika & Medlimo, 2022).

According to Law No. 24 of 2011 concerning the Social Security Administration Agency (UU BPJS), social security is a government program that aims to guarantee social protection and welfare for all people and to achieve the goals of the national social security system. An organizer is a legal entity formed to administer a social security program.

Social security is closely related to employment systems. The employment system in Indonesia is regulated in Law no. 13 of 2013 concerning Employment, which in Article 99 states that "Every worker/laborer and their family have the right to obtain employment social security". Article 2 of the BPJS Law provides national social security based on the principles of humanity, benefit, and social justice for all Indonesian people. According to Article 4, BPJS organizes a social security system based on the principles of mutual cooperation, non-profit, openness, prudence, accountability, profitability, mandatory participation, trust funds, and management results. Social Security funds are used only to expand the program and maximize participant benefits. BPJS consists of BPJS Health and BPJS Employment, as stated in Article 16 of Law No. 24 of 2011 (Ananda Dwi Kartika, Septiana, Ariani, Kasmawati, & Nurhasanah, 2022).

BPJS Employment is a form of socioeconomic protection for workers, and BPJS Employment has benefits for its participants, such as JHT. JHT is a benefit for workers in the form of cash; this money is disbursed when the worker reaches 56 years of age, death, or permanent total disability. The amount of Old Age Security contributions that will be obtained is 5.7 percent, where the distribution is 2 percent from employees and 3.7 percent from employers.

In accordance with the Minister of Manpower Regulation no. 2 of 2022 concerning Procedures and Requirements for Payment of JHT Benefits, which was stipulated on February 2, 2022. This has caused controversy as it can be detrimental to workers. As stated in Article 3 of Minister of Manpower Regulation No. 2 of 2022, "JHT benefits for Participants who reach retirement age as referred to in Article 2 letter a are given to Participants when they reach the age of 56 (fifty-six) years." Previously, Article 2 stated that JHT benefits can be provided to participants if

- a. Reaching Retirement Age
- b. Experiencing permanent total disability, and
- c. Died.

These various articles have sparked controversy because BPJS Employment participants consider this to be unfair because the participants are of the opinion that it is not certain that someone will be a worker until the age of 56, they may decide to retire early for various reasons, and JHT funds will be used as capital for life. post-work. In fact, in the Minister of Manpower Regulation, JHT can be given at the age of 56 years for participants who stop working, which includes resigning, being laid off, and foreign workers who leave Indonesia permanently, as regulated in detail in Article 4, paragraph (2) letters a to c, and JHT program participants are still entitled to receive some of their rights under certain conditions before entering retirement age. One of them, participants must have the status of having been a social security participant for at least 10 years. Then the JHT value that can be given is 30% for housing, or 10% for other needs

As one of the big cities in Indonesia, the Lampung Province has a significant number of workers. Based on the data obtained, workers in Lampung in 2021 were 4.49 million people, this is an increase of 5.3 thousand people from August 2020. The number of workers in Lampung Province in August 2022 was 4,595.9 thousand people, an increase of 101.0 thousand people compared to August 2021. In February 2023, the number of workers in Lampung Province amounted to 5,003.1 thousand people, an increase of 32.1 people compared to 2022. Workers need social security protection to provide financial security as they retire. According to the Ministry of Manpower, JHT disbursements can be claimed under the following conditions.

- a. Can withdraw a maximum of 10 percent of the total balance in preparation for retirement.
- b. Can disburse a maximum of 30 percent of the total balance for housing money
- c. Partial withdrawal can be disbursed while working with a company.

In addition, workers subject to Termination of Employment (PHK) can claim Old Age Security (Information and Documentation Management Officer, accessed on 08 June 2023). If the worker dies, the heirs entitled to the JHT are widow or widower, children, parents, siblings, in-laws, and the party appointed in the will. If there are no heirs, the Old Age Security is returned to the Inheritance Hall.

Therefore, this research will examine the implementation of the JHT Program in Bandar Lampung City through BPJS Employment, with the aim of providing easy and effective access to register and participate in the program.

1.1 Problem Formulation

1. How is the Old Age Security Program implemented through the Employment Social Security Administration Agency in Bandar Lampung City
2. What are the factors inhibiting the implementation of the Old Age Security Program through the Employment of Social Security Administering Agency in Bandar Lampung City

1.2 Purpose of Writing

The purpose of this study is to determine the application of the JHT program and the inhibiting factors in implementing the JHT program.

3. Research Methodology

This study is a type of Normative Juridical and Empirical Juridical research. Normative jurisdictional research is carried out based on legal materials such as legal theory, legal principles, and legislation related to research. Meanwhile, empirical juridicals were conducted through interviews. A qualitative analysis was performed.

4. Results and Discussions

4.1 General description of research objects

4.1.1 A brief history of BPJS Employment

Employment Social Security, commonly known as JAMSOSTEK, is an institution organized by the government that protects workers so that their and their families' minimum needs can be met. JAMSOSTEK was founded in 1995, and in 2014, PT JAMSOSTEK changed its name to BPJS

Employment. After experiencing progress and development, regarding the legal basis, form of protection, and method of implementation, in 1977, an important historical milestone was achieved with the issuance of Government Regulation (PP) No. 33 of 1977 concerning the implementation of the employment social insurance program (ASTEK), which required every employer/private entrepreneur and state-owned company to take part in the ASTEK program. Government Regulation No.34/1977 was also issued regarding the formation of an ASTEK organizing forum, namely Perum Astek. The next important milestone was the issuance of Law No. 3 of 1992 concerning JAMSOSTEK and through PP no. 36/1995, PT JAMSOSTEK was established as the administration body for workers' social security. This program provides basic protection to meet the minimum needs of workers and their families by ensuring the ongoing flow of family income. Some or all of the income is lost owing to social risks.

Furthermore, at the end of 2004, the government issued Law number 40 of 2004 concerning the National Social Security System. This law is related to the amendment to the 1945 Constitution regarding changes to Article 34, paragraph 2, which reads "The state develops a social security system for all people and empowers weak and incapable people in accordance with human dignity." The benefits of this protection can provide workers with a sense of security. so that you can concentrate on increasing work motivation and productivity. The company's role in prioritizing the interests and normative rights of workers in Indonesia continues. Currently, PT Jamsostek (Persero) provides four protection programs for all workers and their families: Work Accident Insurance (JKK), Guarantee Death (JKM), Old Age Security (JHT), and Pension Security (JP).

In 2011, Law No. 24 of 2011 concerning the Social Security Administering Body (BPJS) was enacted. In accordance with the mandate of the Law, on January 1, 2014, PT Jamsostek will change to become a Public Legal Entity. PT Jamsostek is still trusted to administer the workforce social security program, which includes JKK, JKM, and JHT, with the addition of the Pension Guarantee starting July 1, 2015. In 2014, the government implemented the National Health Insurance (JKN) program as a social security program for the community in accordance with Law No. 24 of 2011, changing the name of Askes managed by PT Askes Indonesia (Persero) to BPJS Health and Jamsostek managed by PT Jamsostek (Persero) to BPJS.

The formation of BPJS will connect existing institutions and several state-owned companies that are transforming, namely PT Jamsostek (Persero), PT TASPEN (Persero), PT ASABRI (Persero), and PT ASKES (Persero), all of which will become Guarantee Organizing Bodies. The social (BPJS) has changed its status to become a public legal entity. As a body that provides social security to workers in Indonesia, PT is transformed. Jamsostek has contributed greatly to serving workers in Indonesia who are participants, even though it has now changed to BPJS Employment. The programs that will be run by BPJS Employment will increase but will not change or delete programs that were previously run. Previously, only participants were private sector workers when named PT. Jamsostek also requires both non-private workers and workers to become participants in BPJS Employment.

4.2 General description of the research location

Bandar Lampung City is one of 15 cities in Lampung Province. Bandar Lampung City is the capital of Lampung Province. The city was formed based on Government Regulation Number 24 of 1983. Geographically, Bandar Lampung City is located between 50 °20'–50 °30' S and 1050 °28'–1050 °37' E. It is located in Lampung Bay at the southern tip of Sumatra Island. Administratively, the regional boundaries of Bandar Lampung City are as follows:

1. To the north, it borders Natar District, South Lampung Regency.
2. To the south, it is bordered by Padang Cermin District, Pesawaran Regency and Ketibung District and Teluk Lampung.
3. To the west, it borders the Gedong Tataan and Padang Cermin Districts, Pesawaran Regency.
4. To the east borders the Tanjung Bintang District, South Lampung Regency.

The city of Bandar Lampung is the main gateway to the island of Sumatra, approximately 165 KM northwest of Jakarta, has a very important role apart from its position as the capital of Lampung

Province, and is the center of education, culture, and economy for the people of Lampung. The city of Bandar Lampung has an area of 197.22 km² which is divided into 13 sub-districts and 98 sub-districts with a population of 879,651 people (based on the 2010 census), a population density of around 8,142 people/km². The city of Bandar Lampung was previously a combination of two twin cities, Tanjung Karang and Teluk Betung. The two twin cities are part of the South Lampung Regency. However, after the issuance of Law Number 22 of 1948, which separated the two cities from the South Lampung Regency, the term Tanjung Karang City-Betung Bay began to be introduced.

BPJS Employment (Employment Social Security Administering Agency) is a legal entity responsible for the president and has the function of administering social security programs to workers. BPJS Employment is a program that provides protection services for workers to overcome certain social and economic risks, and is implemented using social insurance. Based on the problem formulation that the author has determined, the research location was Bandar Lampung City Employment Social Security Administering Agency Branch Office, BPJS Employment in Bandar Lampung City, located in Jl. Drs. Warsito No. 4, Talang, South Telukbetung District, Bandar Lampung City, Lampung. As a branch office, BPJS Employment in Bandar Lampung City accepts claims from participants in insurance programs, one of which is old-age security. The implementation of Old Age Insurance claim payments at BPJS Employment Bandar Lampung is of course based on existing procedures, but it cannot be denied that in its implementation there are still several things that are not in accordance with service achievements and therefore require adjustments to conditions in the field (Alim, Triono, & Yudhi, 2023).

4.3 Implementation of the BPJS Employment Old Age Security Program

The implementation of the JHT BPJS Employment Program can be assessed from several aspects, including success in achieving program objectives, participant participation, level of service, program sustainability, and benefits provided to participants. In this research, the author took data on old age insurance disbursements from the last three years of data, so the data the author took is from 2021 to 2023.

Year	Total Submissions	Agree	Disagree
2021	22.720	15.514	7.206
2022	15.233	13.856	1.377
2023 (September)	9.887	8.121	1.766

2021 for BPJS Employment Participants is a year that will experience the impact of COVID-19. In 2021, many workers will be laid off by companies, so that they are threatened by losing their jobs. Therefore, many participants in the BPJS Employment old-age insurance program chose to disburse their old-age security funds as a source of emergency funds to meet their daily needs. and maintained the survival rates. This reflects the situation affecting many workers in 2021 owing to the COVID-19 pandemic, which forced them to take this step.

Although the policy of disbursing JHT funds at BPJS Employment was created to provide long-term financial protection for participants as they enter retirement, many feel pressured to use these funds in 2021 to overcome the uncertainty and economic difficulties faced by the pandemic. This situation raises questions about the long-term resilience of old-age insurance programs in the face of emergency situations, such as the COVID-19 pandemic, as well as the need for more flexible policy changes to support participants who face acute financial difficulties. Likewise, in 2021, 22,270 participants wanted to cash out their old age insurance, but only 15,514 participants could cash it out. For participants who could not cash it out, this happened because the documents were lacking, or the data from the participants were invalid. This shows that administrative challenges must be overcome to increase the effectiveness of this program (Parela, 2022; Sari et al., 2022; Yahya & Yani, 2023).

Problems with incomplete documents and invalid data can hamper the disbursement process and cause inconvenience to participants who need funds. Therefore, efforts need to be made to increase employee understanding regarding the procedures and requirements required for the disbursement of old age insurance. In addition, a better system must be implemented to verify the participant data and ensure that all required documents are complete and valid. Improvements in administration and data auditing can help increase the effectiveness of old-age insurance programs, ensure that eligible participants can easily access their benefits when needed, and maintain the program's long-term sustainability.

Efforts to improve administration and data checking will also help participants and minimize potential delays in the disbursement process. By ensuring that participant data are always valid and documents are complete, participants will have greater confidence in this old-age security program. In addition, by avoiding delays and difficulties that may arise due to incomplete documents and invalid data, this program can be more effective in maintaining participants' financial well-being during their retirement. Administrative improvements will also help to ensure that old-age insurance programs remain sustainable in the long term. With more efficient procedures and better data checks, this program could be more effective in maintaining sufficient finances to provide retirement benefits to participants in the future. Thus, the effectiveness of the old-age insurance program will increase, and participants will feel more valued and protected throughout their retirement.

In 2023, losing a job is no longer something that many people fear because this year, people's economic and financial conditions will be better than before. The year 2023 marks a significant economic recovery after the COVID-19 pandemic. In a more stable economic atmosphere, there was a decrease in the number of participants who applied for disbursement of old-age security. Based on data provided by BPJS Employment, only 9,887 participants chose to disburse their old age security funds.

A significant decrease in the number of participants applying for the disbursement of old age insurance can be seen as a positive indicator. This shows that participants felt more financially secure and had greater confidence in a more stable economic situation. The effectiveness of the old-age security program in providing financial protection for participants is one of the factors that support better economic recovery in 2023. Thus, Old Age Security not only plays a role in providing long-term benefits in retirement but also in providing a sense of security and a sense of confidence in facing economic uncertainty (Khan & Sultana, 2021; Medlimo, Septania, Hapsari, Zuleika, & Agustin, 2022; Syarif & Riza, 2022; Syarif, Rumengan, & Gunawan, 2021).

4.4 Service Procedures for BPJS Employment Participants in Bandar Lampung City

In accordance with Article 22 Paragraph (4) of Government Regulation (PP) Number 46 of 2015 concerning the Implementation of the Old Age Security Program, the procedure for disbursing social security by participants is as follows:

1. Participants must be non-active BPJS Employment participants or meet the requirements for a minimum membership period of 10 years.
2. Participants submit a claim for old age insurance (can be done directly at the nearest BPJS Employment Office or through online service channels with a video call mechanism or using the "Jamsostek Mobile (JMO)" application, which can be downloaded via Playstore or App Store.

The difference between the Online Channel or Lapak Asik and the JMO Application is that Lapak Asik still uses Video Calls or further verification techniques, while JMO uses participants if the exchanged balance is below IDR 10,000,000.

The process of disbursing Old Age Security (JHT) claim funds at BPJS Employment involves several parts involved and they are interconnected between one part and another. The relevant sections are as follows:

1. Customer service is an officer who serves to guarantee participants directly and checks the completeness of the guaranteed participant data when submitting a claim.
2. The middle service administrator is the officer who determines the Old Age Security (JHT) claim.
3. The head of the service sector is an officer who provides authorization or approval for making Old Age Security (JHT) claims.

4. The branch head is an officer who provides further approval to make claims.
5. The head of finance is the officer who disburses claims funds through direct transfer to the bank.
6. The general field is a section that will permanently archive participant data.

JHT claims require procedures and requirements to claim the disbursement of JHT funds for each user. The procedures that can be carried out if you want to make a disbursement through the Bandar Lampung City BPJS Employment Office:

1. The first stage of the process and stages of disbursing JHT BPJS funds are document inspections. Documents are the main requirement for anything related to financial disbursements. In the BPJS itself, the document inspection process is usually carried out by security officers. The security guard checks the documents and files that you bring individually. If there is even one missing document, the officer will not let us go through to the next stage. Participants will be asked to go home first to complete the missing documents. If documents have not been photocopied, the security officer advises and asks participants to photocopy them first.
2. Documents that must be completed and photocopied in the process of disbursing BPJS Employment JHT money include the BPJS Employment Participant Card, Certificate stating that a person has worked in a company in a certain position for a minimum period of 10 years, KTP or SIM, Family Card, and savings book. Therefore, before leaving, the participants should first complete and photocopy the required documents.
3. Fill out the Old Age Security Claim Form
If the participant has completed all the required documents and is declared complete by the officer, then the participant will proceed to the second stage, namely, filling out the form. At this stage, participants will be given the JHT disbursement form by the officer. The participant's task at this stage was to fill in the form with correct and complete data. Do not hesitate to ask the officer if there are things you do not understand when filling out the form.
4. Sign a Statement Letter Not Working. After participants filled out the form completely and correctly, they were required to fill out a statement letter. This statement includes a statement stating that the participant is not currently working at any company.
5. Submit all documents to the officer
All files that have been checked, along with the application form and signed statements, must be placed in a folder. After the participant has put all the files into the folder, the next participant must give all the files to the officer, so that they will be checked again.
6. Consider the queue number when the participant submits documents or files to the officer. Subsequently, sit in the waiting chair to wait for the call for the next process. Calls were constructed based on the existing queue number sequence.
7. Verify personal data
After the participant's name was called based on the sequence number, the participant entered the data-verification stage. At this stage of personal data verification, participants will be interviewed with several questions. Usually, the questions asked were when the last time you worked was, what was your last salary, and what was the name of the biological mother.
8. Self-Photo
After the interview session, the participants were asked to take photos of themselves. BPJS employees who no longer work will take 100% of their JHT balance. This self-photo proves that the person being photographed had already taken all of his JHT money.

4.5 Inhibiting Factors in Implementing the Old Age Security Program

The JHT program can be used as a substitute for the interruption of labor income and is organized using a retirement savings system. Workers have two protection programs, JHT and JKP. JHT is long-term worker/labor protection, while JKP is short-term worker/labor protection. The JHT program is designed as a long-term program to ensure the availability of a certain amount of funds for workers when they are no longer productive due to (entering) retirement age, experience permanent total disability, or death. The main benefit of JHT is in the form of cash, which is paid to participants when they experience this condition.

The first benefit of the JHT program is the accumulation of contributions and development, and the second benefit is that it can be disbursed before retirement under certain conditions. The requirements are that you have fulfilled your membership for a minimum of 10 years and the value that can be claimed is a maximum of 30 percent of the JHT amount for housing or a maximum of 10 percent for needs other than housing needs.

However, in reality, based on research results, in disbursing Old Age Insurance (JHT) claims, there are inhibiting factors, including the following:

1. Participant Data

JHT disbursements usually involve a strict process of checking and validating participant data before the funds are disbursed. If there are invalid data or discrepancies in the Participant Data provided when they were registered as invalid participants, this could become an obstacle in the process of disbursing old age security. This is similar to using the old KTP. Data invalidity is usually related to the verification of participant identity. Invalid data usually consists of differences in name, address, date of birth, or identification number, such as NIK or KTP. This usually occurs because of writing errors, changing names after marriage, or changing residential addresses.

Documents needed to support old age insurance claims often have to be complete and appropriate. Participants may not have all the required documents or the documents they do have may be outdated or damaged. This can also complicate data verification. Participant employment data, such as employment history, length of service, and salary received, must be in accordance with the records maintained by the institution administering the old-age insurance program. Data discrepancies such as this can also cause delays in disbursing old-age insurance. Furthermore, falsification of data can be a serious problem that requires further investigation before disbursing the JHT funds.

However, this can be overcome by updating the JHT system with an integrated information system, which can help overcome administration and data management problems. This system enables participants, contributions, and claim data to be stored in a centralized database that can be accessed and managed more efficiently. Then, an online portal that is easy to use can be created. This portal must provide access to participants' account information for the disbursement process.

Utilizing automation technology to process JHT claims can accelerate and simplify the disbursement process. The automated process can then verify participant data and issue payments without the need for human intervention, thereby reducing the risk of human error. Apart from updating the JHT system to prevent this, one can provide an application that can be used by participants supported by BPJS Employment to update the data.

Providing an application that can be used by JHT program participants supported by BPJS Employment is a very effective effort to overcome the inhibiting factors in disbursing the JHT program. Such applications can make it easier to manage and update data, thereby accelerating the disbursement process. Applications that can be provided include user-friendly development and applications that must be designed to be easy to use by various groups of participants, including those who are not very familiar with technology. The user interface should be intuitive, with clear instructions so that participants can easily access and update their data. Participants should also be able to update their personal data, such as addresses, telephone numbers, and other contact information, through this application. This is important because accurate data are needed to link the participants to their JHT benefits. For the claims

process, the participants could submit claims through the application. This includes entering the necessary information, such as bank account numbers, and following the steps required for the claim process. This ensures that the participant data are stored and protected securely. Data security is very important, especially because this application will contain personal financial information (Juliyani, Noor, & Suharto, 2021; Medlimo, 2022; Suharto, Yuliansyah, & Suwanto, 2021).

4.6 Many participants still have minimal information, making it difficult to make disbursements online

Online disbursement of Old Age Security often requires adequate access to participants' ability to manage the process electronically. However, there were situations in which participants had minimal information or limitations in accessing online services. These causal factors include the following.

1. **Limited Internet access:** Some participants may not have access to the internet at home or where they live. Without adequate Internet access, they cannot access the online platforms required to process disbursements.
2. **Limited Technological Capabilities:** Participants who are less familiar with technology or do not have the necessary electronic devices experience difficulties in accessing and using online services, and may not understand how to access websites or use the required applications.
3. **Low Digital Literacy:** Participants' ability to use online devices or services is important in the online disbursement process. Participants with low digital literacy may have had difficulty navigating websites or filling out online forms.
4. **Lack of Technical Support:** Participants do not have technical support so they have difficulty completing the online process
5. **Physical or Health Limitations:** This inhibiting factor, such as visual impairment or limited mobility, which can make it difficult for them to use online technology and fill out electronic forms.
6. **Language and Culture:** Language and Culture can be an obstacle, such as for participants who do not have sufficient understanding of the language or come from a different cultural background and thus experience difficulty in understanding instructions and procedures written in a different language and culture.

To overcome inhibiting factors, because there are still many participants who have minimal information, this can be done by conducting outreach about the BPJS Employment JHT Program. By implementing this outreach, awareness and participation in the JHT program can be increased. By increasing participants' understanding and participation. Outreach must include counseling and education for existing potential participants, such as seminars, workshops, and the development of educational materials that explain the benefits and procedures of the tua program. In addition, this can be achieved by creating online educational content that is easily accessible to participants. This can be in the form of a tutorial video, step-by-step guide, or infographic, which explains the disbursement process, program benefits, and how to manage a JHT account online. You can then work with financial institutions, non-governmental organizations, or community groups to disseminate information about the JHT program and support socialization to help reach more potential participants (Alim, 2023).

Outreach can also be achieved by sending emails containing updates about the program, important information, and links to educational resources to participants. Email can be used to maintain regular communication among participants. Online advertising can also reach a wider audience, such as Google ads or advertisements on social media. A successful campaign to increase participation in the JHT program requires effective communication, good education, and strong awareness of the program's benefits.

5. Conclusion

The implementation of the BPJS Employment JHT Program can be assessed in several aspects, including success in achieving program objectives, participant participation, level of service, program sustainability, and the benefits provided to participants. As many workers are laid off by the company, they are threatened by losing their jobs. Therefore, many BPJS Employment JHT program participants choose to disburse their old-age insurance funds as emergency funds to meet daily needs and maintain their survival. The implementation of the JHT disbursement program can be disbursed when the

requirements are met with a minimum membership period of ten years. However, in reality, this has pros and cons because JHT can only be disbursed when you are 56 years of age. This could be detrimental to JHT participants who are not yet 56 years old. Meanwhile, participants could not be disbursed because of incomplete documents or invalid data. This shows that administrative challenges must be overcome to increase the effectiveness of this program. Problems with incomplete documents and invalid data can hamper the disbursement process and cause inconvenience to participants who need funds.

The inhibiting factor in implementing the JHT program was the invalidity of the data held by the participants. Invalid data and incomplete documents are the main obstacles to the benefit-disbursement process. This can result in delays in disbursements and even rejection of disbursement requests. Apart from invalid data, the lack of information is also an obstacle, such as information regarding procedures for disbursing old-age insurance. Participants often do not have an adequate understanding of how to make disbursements, requirements, or steps to be taken. This lack of information can lead to uncertainties and confusion.

This study underlines the importance of old-age insurance programs as instruments that have the potential to improve participants' financial well-being in retirement. In implementing this program, there needs to be improvements and a better understanding to ensure that participants can easily access their benefits and feel secure in their retirement. Thus, the old age insurance program can play a role in supporting community welfare and ensuring decent retirement for workers in Bandar Lampung City.

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