

Analysis of BPJS Ketenagakerjaan's Responsibility in Protecting Employee Rights at PTPN IV Panai Jaya Company

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ABSTRACT

This study aims to analyse the implementation of the Social Security Administering Agency (BPJS) Ketenagakerjaan's responsibilities in protecting workers' rights at the state-owned agribusiness company, PTPN IV Panai Jaya. This study used a descriptive qualitative approach with a case study method. Data collection techniques were carried out through in-depth interviews with 6 informants, consisting of employees, company officials, and BPJS officers, as well as internal company observations and documentation. Data analysis was carried out through content analysis, which aims to interpret the meaning of qualitative data systematically and objectively. The results of this study indicated that the implementation of BPJS Ketenagakerjaan's responsibility in protecting workers' rights at PTPN IV Panai Jaya was still not optimal, especially in reaching non-permanent workers such as casual daily workers and contract workers. Although all permanent employees had received benefits from social security programs such as JKK, JKM, JHT, and JKP, the majority of non-permanent workers had not enjoyed the same protection. This indicates a gap between formal social security coverage and functional realisation in the field. In addition, several permanent workers were also found unable to use their BPJS Ketenagakerjaan insurance because PTPN IV Panai Jaya delayed payment of BPJS contributions.

INTRODUCTION

Labour protection is a key foundation for inclusive and sustainable economic development. Countries that successfully build robust social protection systems will create social stability, strengthen public purchasing power, and foster a healthy investment climate (World Bank, 2022). In the context of globalisation and dynamic labour market transformation, social security for workers is a crucial instrument that not only protects workers from socioeconomic risks but also maintains the sustainability of national productivity (Dewi et al., 2024).

Indonesia, as a developing country with a large productive age population of more than 144 million workers in 2023 (BPS, 2024), faces multidimensional challenges in ensuring the fulfilment of workers' normative rights (Ardianingsih et al., 2021). One of the most fundamental aspects is the right to social protection implemented by the Employment Social Security Agency (BPJS Ketenagakerjaan), a public institution established based on the mandate of Law Number 24 of 2011. This institution is responsible for providing guarantees against various employment risks, such as work accidents, death, old age, and job loss (Putri et al., 2020).

However, the effectiveness and institutional integrity of BPJS Ketenagakerjaan in carrying out its mandate are often questioned, particularly regarding the tripartite relationship between workers, employers, and social security administrators (Ningsih et al., 2022). While the policy design is quite comprehensive, the biggest challenge lies in implementation and oversight, which have proven weak in many sectors. This is evident in the case of PTPN IV Panai Jaya, a State-Owned Enterprise (SOE) operating in the agribusiness sector (Lasmi & Yusrizal, 2022).

In preliminary observations, a permanent employee named Abdul Fatah was found unable to access BPJS (Social Security) facilities when his wife was about to give birth by cesarean section. Although his monthly salary was routinely deducted for BPJS contributions, the service could not be used because his BPJS card was blocked due to unpaid contributions by the company. This phenomenon indicates a systemic failure, where the company neglected to fulfil its administrative obligations, and BPJS failed to proactively carry out its risk control and mitigation functions.

Theoretically, this case contradicts the principles of contractual liability which emphasize that companies have legal and economic obligations to workers based on employment contracts, including the obligation to pay social security contributions (Ash Shiddiqi et al., 2023). On the other hand, social protection theory places the state as the main actor in providing a social safety net, especially for vulnerable groups such as workers (Marisa et al., 2023). When the state, through the BPJS, fails to guarantee the protection of workers' rights, public trust in the social security system is eroded.

Several previous studies have examined the responsibilities of BPJS Ketenagakerjaan and social protection for workers. For example, Saraswati (2020) examined the liability of outsourcing companies for workplace accidents when workers are not registered with the Employment Social Security Agency (BPJS Ketenagakerjaan). The research findings indicate that many companies still neglect this obligation and emphasise the importance of law enforcement against companies that fail to provide social security for their workers. Another study by Amalia et al. (2024) analysed OHS violations at PT Freeport Indonesia, particularly regarding the unilateral removal of BPJS health insurance coverage for thousands of employees. The research highlighted weak regulatory implementation and the lack of concrete protection for workers when companies violate normative rights.

Besides that, Khofifah et al. (2023) and Sulaefi (2019) highlighted the importance of the role of BPJS Ketenagakerjaan in improving workers' welfare, but place more emphasis on the educational aspect and understanding of the benefits of employment social security, rather than on the direct responsibility of BPJS in cases of rights violations. Sutrisno (2022) and Ardianingsih et al. (2021) also discuss the forms of protection and responsibility of BPJS in the context of work accidents at the Kediri BPJS Branch, focusing on the normative and procedural implementation of social security claims. While valuable, these studies have not explicitly addressed the role of BPJS as an economic institution with institutional responsibility for the systemic failure of worker protection.

Furthermore, there are still a few economic studies that place this issue in the context of state-owned companies in the agribusiness sector. This sector has a unique employment structure, with high vulnerability to occupational health and safety risks. PTPN IV Panai Jaya, as a representative state-owned enterprise, should be a role model in implementing social security for workers. However, in

reality, cases of shameful rights violations have emerged that violate the principles of socio-economic justice.

This research aims to fill this gap. Using an insurance approach, this study aims to evaluate the extent to which the accountability of BPJS Ketenagakerjaan (Employment Social Security Agency) can be reviewed and improved, particularly when companies neglect their contribution payment obligations. This study also analyses the social impacts on workers and how systemic weaknesses in the institutional relationship between workers, companies, and BPJS impact public trust in the social security system.

The novelty of this research lies in the use of an analytical approach that combines institutional economics, social insurance, and state social protection theory within a single, integrated framework. This study goes beyond simply highlighting corporate administrative compliance and also evaluates the effectiveness of the monitoring and intervention system that the Social Security Agency (BPJS) should implement. Using an empirical case study of PTPN IV Panai Jaya, this research offers an applicable, field-based, and relevant analytical model for policymaking.

It is hoped that the results of this study will make a tangible contribution to the formulation of policies to improve the accountability of BPJS Ketenagakerjaan as part of the national labour protection system. Furthermore, the findings of this study can enrich the economic literature on the effectiveness of public institutions in managing socio-economic risks in the workforce. In the long term, the results of this study can also serve as a reference for developing a more responsive and equitable social security system in today's digital economy and flexible work era.

METHOD

This research used a descriptive qualitative approach with a case study method (Rahmani, 2022). The purpose of this approach was to gain a deep understanding of the responsibilities of BPJS Ketenagakerjaan, especially in the case of PTPN IV Panai Jaya. The research was conducted in the work environment of PTPN IV Panai Jaya, North Sumatra. The data collection technique used was primary data in the form of in-depth interviews with 6 informants, consisting of employees, the Administrative Assistant of PTPN IV Panai Jaya and BPJS Ketenagakerjaan Branch officers who oversee the area, as well as observations of BPJS administration practices and claim procedures in the company. While secondary data was obtained from company documents.

Data analysis was conducted through content analysis, which aims to interpret the meaning of qualitative data systematically and objectively. The analysis stages include: (1) data reduction: sorting relevant data from interview results and documents, (2) data presentation: arranging data in descriptive narrative form, (3) conclusion: based on the theory of legal responsibility, contractual liability, social protection theory, and institutional responsibility theory (Creswell, 2010).

RESULTS AND DISCUSSION

Results

Condition of PTPN IV Panai Jaya Company

PT Perkebunan Nusantara IV (PTPN IV) Panai Jaya Unit is a business unit under the auspices of a State-Owned Enterprise (BUMN) that operates in the agribusiness sector, specifically in palm oil and rubber commodities. This business unit is located in Labuhanbatu Regency, North Sumatra, and plays a strategic role in supporting the economic resilience of the plantation sector in the region. Based on the results of field observations and internal documentation reviewed by researchers, it is known that PTPN IV Panai Jaya has a relatively large organisational structure, employing more than 1,000 workers. The workforce is divided into two main categories: 346 permanent employees, and the remainder are casual daily workers and contract workers.

Based on data obtained from documentation and direct observation of managerial activities within the company, PTPN IV Panai Jaya has taken several steps to fulfil workers' normative rights in accordance with applicable labour regulations. One important aspect is participation in the BPJS Ketenagakerjaan program, which provides social security protection for workers in Indonesia.

However, implementation of this program has not been fully equitable. Observations indicate that all permanent employees have been registered as active participants in BPJS Ketenagakerjaan, while casual and contract workers still face administrative obstacles in the registration process. This highlights a significant issue in the implementation of companies' social security obligations for non-permanent workers.

An in-depth interview with Abdul Halim Siregar, the Administrative Assistant who handles personnel affairs at PTPN IV Panai Jaya, revealed that the main challenge faced lies in the data collection and reporting of daily workers, especially those who are flexible and temporary. Many daily workers come and go within a short period of time, making it difficult to verify their identity data and membership status. *"We're experiencing challenges registering daily labourers, especially those who clock in and out. Permanent employees are all registered with BPJS"* (Interview with the Assistant for Administration of PTPN IV Panai Jaya, Abdul Halim Siregar, May 12, 2025). This statement emphasised that daily workforce fluctuations pose a challenge for management in ensuring that all workers receive equal social protection rights. Furthermore, the Administrative Assistant, Mr. Abdul Halim Siregar, complained about the semi-manual administration system, which complicates real-time data verification. Several work units on the plantation also rely on manual reports from field foremen, which are often late or inconsistent.

Furthermore, field observations indicate that daily workers generally have not received sufficient education or understanding regarding the importance of BPJS Ketenagakerjaan participation. This has the potential to impact their active participation. In some cases, researchers found that daily workers were not even aware of their registration, as there was no direct communication between the Administrative Assistant and the workers, other than through the foreman. This situation demonstrates a gap between formal company policies and actual practices on the ground, necessitating improvements to the workforce management system, particularly in terms of ongoing data collection and reporting. As a state-owned enterprise (BUMN), PTPN IV Panai Jaya has a moral and legal responsibility to ensure that all workers, both permanent and non-permanent, receive equal rights to social and employment protection.

Employees of PTPN IV Panai Jaya

Employees at PTPN IV Panai Jaya are generally divided into three types, namely:

1. Permanent employees

The permanent employees consist of 346 people. All of these permanent employees have been registered as active participants in the BPJS Ketenagakerjaan program. They receive social protection that includes: (a) Work Accident Insurance (JKK), (b) Death Insurance (JK), (c) Old Age Security (JHT), and (d) Job Loss Guarantee (JKP). This participation certainty was confirmed by the management: *"For permanent employees, all have been registered with BPJS"* (Interview with PTPN IV Panai Jaya Administrative Assistant, Abdul Halim Siregar, May 12, 2025).

2. Casual Worker

Not all casual workers are registered with BPJS Ketenagakerjaan. The main problem lies in their high mobility and fluctuating work schedules, which slow down and inaccurately process the administration process. Some of them don't even know if they're registered. *"I have worked on this plantation for more than 3 years, but only two months ago I was informed that I was registered with BPJS Ketenagakerjaan"* (Interview with field worker, initials AS, May 2, 2025). There are still many of them who, if they are sick or have an accident, have to bear the cost of treatment themselves because they are not registered.

3. Contract Worker

Similar to casual labourers, not all contract workers are covered by BPJS Ketenagakerjaan. Their data is often not reported routinely and accurately to HR because contract labour management is primarily coordinated by field foremen, and reports to the office are done manually. In an interview with BPJS Rantau Prapat Branch officers, it was also explained: "*We've monitored and visited PTPN IV several times, but we often encounter problems updating data on contract or casual employees. That's the company's responsibility*" (Interview with BPJS Officer by Ms. Melinda, May 15, 2025). From the statement regarding employee positions and BPJS Ketenagakerjaan membership status, it can be classified in Table 1.

Table 1
BPJS Ketenagakerjaan Participation Status of PTPN IV Panai Jaya

Employee Type	Participant Status	Additional information
Permanent employees	Fully registered	Get 4 guarantees (JKK, JK, JHT, JKP)
Casual Worker	Most of them are not registered yet	Many people don't know their participant status
Contract Worker	Some are not registered yet	Depends on the manual report from the field foreman

Source: 2025 research data

The Goals and Role of BPJS Ketenagakerjaan for PTPN IV Panai Jaya

BPJS Ketenagakerjaan, as a state institution, has a primary mandate to provide social protection to all Indonesian workers, both formal and informal. In the context of a large company like PT Perkebunan Nusantara IV (PTPN IV) Panai Jaya Unit, BPJS Ketenagakerjaan's role is particularly significant, as it employs thousands of permanent, contract, and casual workers. Based on the results of an interview with BPJS Ketenagakerjaan officers at the Rantau Prapat Branch on May 15, 2025, it was explained that: "*The primary goal of BPJS, in the context of a large company like PTPN IV, is to ensure that all formal workers are registered and protected by social security programs. The mandatory programs for companies include Work Accident Insurance, Death Insurance, Old Age Insurance, and Job Loss Insurance (JKP)*" (Interview with BPJS Officer by Ms. Melinda, May 15, 2025). This goal is achieved through various efforts such as outreach, monitoring, and coaching for company management. Based on field observations by researchers, PTPN IV Panai Jaya has included permanent workers in these programs. However, gaps remain in the protection of contract and casual workers, particularly regarding the validation and updating of BPJS participant data.

BPJS officers stated that the main challenges frequently encountered in the field were reporting and updating temporary employee data. This is the responsibility of the company, not BPJS itself. "*We've monitored and visited PTPN IV several times, but we often encounter problems updating data on contract or casual employees. That's the company's responsibility*" (Interview with BPJS Officer by Ms. Melinda, May 15, 2025). Field observations also revealed that some contract workers admitted to not fully understanding their rights regarding employment social protection. This indicates a lack of outreach from companies and the Social Security Agency (BPJS) to non-permanent workers.

Furthermore, the BPJS emphasised that they have limited ability to directly intervene in internal company practices. They can only provide recommendations and provide access to a complaint service that workers can use directly if they encounter issues related to their social security rights. "*We can't go too deep into the company's management system, but we have a complaint service for workers who feel they have been disadvantaged or not received their rights*" (Interview with BPJS Officer by Ms. Melinda, May 15, 2025). Overall, BPJS Ketenagakerjaan has a strategic goal of increasing the reach of social protection for workers in the formal sector, such as plantations. However, its implementation on the ground depends heavily on the company's commitment to fulfilling its obligations. Therefore, synergy between BPJS and company management is key to ensuring the protection of basic workers'

rights, particularly in workplaces like PTPN IV Panai Jaya.

The results of the documents and interviews with BPJS Officer Mrs. Melinda, the BPJS Ketenagakerjaan SOP for PTPN IV Panai Jaya Employees according to employee type and employment period are: (a) Permanent Employees (PKWTT) get all BPJS Ketenagakerjaan programs: (1) Work Accident Insurance (JKK), (2) Death Benefit (JKM), (3) Old Age Security (JHT), (4) Pension Guarantee (JP), (5) JHT (if work period is more than 3 months); (b) Non-Permanent/Casual Daily Employees (PKWT) registered for minimum: (1) Work Accident Insurance (JKK), (2) Death Benefit (JKM), (3) Old Age Guarantee (JHT) (if work period is more than 3 months).

BPJS Ketenagakerjaan membership is a right and obligation for every employee at PTPN IV Panai Jaya. This SOP must be implemented by all relevant departments to ensure comprehensive worker protection. Table 2 lists the length of service and the corresponding rights received by each status.

Table 2
Employee's Work Period in accordance with BPJS Ketenagakerjaan rights

Years of Service	BPJS Program	Information
< 1 month	JKK, JKM	Mandatory registration for casual workers
≥ 3 months	JKK, JKM, JHT	According to BPJS provisions for contract workers
≥ 6 months	JKK, JKM, JHT, JP	Mandatory for permanent employees

Source: 2025 research data

Therefore, the primary objective of BPJS in large companies is to ensure that all formal workers are registered and protected through the JKK, JKM, JHT, and JKP programs. However, in practice, BPJS's role remains limited to administrative and educational functions. This indicates that the implementation of social protection in the field is highly dependent on the company's internal commitment. However, in practice, the realisation of this goal is highly dependent on the company's commitment, as seen at PTPN IV Panai Jaya. In the context of a large state-owned company like PTPN IV Panai Jaya, BPJS's role is highly strategic because it involves thousands of workers with various employment statuses (permanent, contract, and casual).

Implementation of BPJS Ketenagakerjaan's Responsibilities in Protecting Employee Rights at PTPN IV Panai Jaya

Based on the results of field research, it shows that the implementation of BPJS Ketenagakerjaan's responsibility in protecting the rights of PTPN IV Panai Jaya employees still faces a number of serious challenges, both from the institutional, procedural, and relational aspects between workers, companies, and the social security institution itself.

1. Mismatch between Employee Rights and Realisation of Social Security Services

In-depth interviews with several current and former employees of PTPN IV Panai Jaya revealed that there are still cases of discrepancies between workers' rights and the actual services provided by BPJS Ketenagakerjaan. One case that drew particular attention was the experience of Abdul Fatah (AF). The following is an excerpt from the interview with AF: *"I only found out my BPJS card was deactivated when my wife was about to give birth. Even though my salary is deducted every month, it turns out the company hasn't paid it. I was disappointed, we couldn't use BPJS at the hospital"* (Interview with permanent employee, initials AF, May 2, 2025). AF is an employee who found his BPJS card was found inactive due to unpaid payments from his company. As a result, he and his family lost access to urgent medical services that would have been covered by BPJS. This finding indicates a violation of the basic principle of social security, namely continuity of coverage, which should be guaranteed by a collective-based public insurance system.

2. BPJS Ketenagakerjaan's Response and Actions Are Passive and Limited

Interviews with other employees revealed that BPJS Ketenagakerjaan (Employment Social Security

Agency) complaints tend to be passive in responding to violations of workers' normative rights due to company negligence. In Abdul Fatah's case, there was no active intervention from BPJS to mediate or reprimand the company. Even when the worker attempted to clarify his membership status, BPJS stated that the responsibility rested solely with the employer and that BPJS was only authorised to record and reactivate services after arrears were paid. Furthermore, several workers also reported that when they complained about their card deactivation, BPJS stated that it was entirely the employer's responsibility. Interview with Y (Permanent Employee): *"I went to the BPJS office in Rantau Prapat, but they said they couldn't help me if the company hadn't paid. They just told me to take it to the PTPN office"* (Interview with permanent employee, initials Y, May 2, 2025). These findings indicate that BPJS Ketenagakerjaan has not fully carried out its role as a public institution that has a mandate not only to be administrative, but also to protect the socio-economic rights of workers in accordance with the theory of social protection and institutional responsibility.

3. Lack of Monitoring and Sanction Mechanisms for State-Owned Enterprises

As a state-owned enterprise, PTPN IV Panai Jaya should be a model for implementing labour governance that complies with regulations, including active BPJS membership for all employees. However, data collection and analysis of internal regulations revealed that BPJS Ketenagakerjaan lacks any internal oversight mechanisms or strict sanctions against state-owned enterprises that violate the provisions for regular contribution payments. This is consistent with statements from labour union officials, who noted that there have been no official reports of sanctions or warnings from BPJS to PTPN IV Panai Jaya management, despite months of outstanding contributions. Interview with the Chairman of the PTPN IV Panai Jaya Workers Union: *"We've reported this arrears before. But there's been no follow-up. BPJS seems afraid to reprimand the state-owned company"* (Interview with the Head of the PTPN IV Panai Jaya Workers' Union, May 2, 2025). Even when late contributions result in workers losing access to health care or work-related accidents, BPJS Ketenagakerjaan lacks a complaints infrastructure that can be accessed quickly, effectively, and favourably by victims. This reflects a weak institutional design in ensuring the principle of social justice, the goal of social security.

4. Low Worker Literacy and Lack of BPJS Socialisation

Most workers interviewed admitted to not fully understanding their rights and procedures under the BPJS Ketenagakerjaan program. A lack of public awareness from both companies and BPJS is a major contributing factor. Yet, according to the theory of institutional responsibility, public institutions like BPJS have an inherent and proactive educational function. Furthermore, many workers are unaware of their right to file a complaint with a BPJS office or even access information about their membership status independently. This situation worsens workers' bargaining power and opens up opportunities for companies to delay their obligations without significant resistance.

Based on various field findings, a series of systemic solutions are needed to strengthen the implementation of BPJS Ketenagakerjaan's responsibility in guaranteeing the rights of PTPN IV Panai Jaya employees. The first fundamental problem is the mismatch between employee rights and the realisation of social security services, as occurred in the case of Abdul Fatah. To address this, BPJS needs to implement a "coverage first, pay later" scheme, where BPJS cards remain active for a certain period even if there are arrears in company contributions. This scheme will ensure continuity of coverage, a key principle of social security. Furthermore, an integrated system between the company payroll and BPJS systems needs to be developed to ensure that employee salary contribution deductions are directly linked to contribution payments to BPJS, thereby preventing data discrepancies or delays in fund transfers.

Second, the Employment Social Security Agency (BPJS Ketenagakerjaan) needs to strengthen its firm stance against companies in arrears, including state-owned enterprises like PTPN IV. Regulation enforcement can be carried out through the implementation of stricter administrative sanctions, such as written warnings, fines, and restrictions on public services for violating companies. Publicly publishing

a list of violating companies can also be a "naming and shaming" strategy to exert social and reputational pressure on company management. In addition, the government and BPJS can draft a performance agreement for state-owned company directors that includes indicators of compliance with BPJS contributions as part of the annual Key Performance Indicators (KPI).

Third, a proactive and worker-friendly complaint mechanism must be established. This includes establishing a dedicated hotline for cases of inactive membership due to company negligence, as well as developing web-based or mobile applications, such as the Integrated Supervision Information System (SIPP+), that allow workers to directly monitor their contribution and membership status. Developing an anonymous whistleblower system is also crucial to provide a space for fearless reporting of violations, particularly for employees in sensitive work environments such as plantation companies.

Fourth, low employee literacy regarding BPJS rights and procedures needs to be addressed through ongoing education programs. BPJS and companies can collaborate to organise training sessions at the start of an employee's employment, conduct educational roadshows at work units, and disseminate educational materials through visual media such as posters and QR codes that direct them to the JMO/BPJSTKU app. Furthermore, short online training modules can be incorporated into a company's learning management system as a prerequisite for bonuses or other incentives.

Furthermore, a tripartite collaborative forum between BPJS Ketenagakerjaan (Social Security Agency), companies, and labour unions should be established to regularly review membership status, contribution payment realisation, and employee complaints. This forum could be complemented by an online dashboard open to all parties to demonstrate data transparency. Additionally, annual audits by the Ministry of Manpower, the Financial and Development Supervisory Agency (BPKP), and BPJS Ketenagakerjaan of large companies like PTPN IV Panai Jaya could ensure compliance with comprehensive social security regulations.

As a form of institutional responsibility for losses suffered by workers due to company negligence, BPJS Ketenagakerjaan (Social Security Agency) also needs to provide remedial measures. For example, maternity or medical expenses incurred personally by participants due to an inactive card must be reimbursed 100% plus interest compensation as stipulated. Delayed JHT claims due to administrative issues must also be accompanied by late interest to promote service efficiency.

Overall, these solutions, if consistently implemented, will transform the role of BPJS Ketenagakerjaan from merely a contribution administration administrator to a real protector of workers' socio-economic rights. This will strengthen social security in the state-owned enterprise sector and prevent a recurrence of cases like the one at PTPN IV Panai Jaya. Preventive, corrective, and educational approaches must be implemented simultaneously to ensure the principle of social justice is truly realised in Indonesia's employment social security system.

Discussion

The Goals and Role of BPJS Ketenagakerjaan for PTPN IV Panai Jaya

The research results show that the primary objective of BPJS in large companies is to ensure that all formal workers are registered and protected through the JKK, JKM, JHT, and JKP programs. However, in practice, BPJS's role is still limited to administrative and educational functions. This indicates that the implementation of social protection in the field is highly dependent on the company's internal commitment. However, in practice, the realisation of this goal is highly dependent on the company's commitment, as seen at PTPN IV Panai Jaya. In the context of a large state-owned company like PTPN IV Panai Jaya, the role of BPJS is very strategic because it involves thousands of workers with various employment statuses (permanent, contract, casual). This is in line with the concept in Social Protection Theory, which emphasises that the state is obliged to be present in providing protection against socio-economic risks for the workforce through institutional intervention (Sutrisno, 2022).

The limitations of BPJS's direct intervention in company management also indicate the weak implementation of the regulatory and normative pillars in institutional theory. Manik et al. (2024) stated that as a state institution, BPJS should not only rely on an administrative approach but also play a facilitative and active role in monitoring companies' commitments to worker protection.

This is reinforced by the findings (Khofifah et al., 2023), which stated that social security programs are often ineffective for non-permanent workers due to weak education and oversight of company compliance. Therefore, synergy between BPJS and company management is crucial to optimise the goals of social protection for workers as mandated by law.

Implementation of BPJS Ketenagakerjaan's Responsibilities in Protecting Employee Rights at PTPN IV Panai Jaya

The research results show that BPJS Ketenagakerjaan's responsibility for protecting employee rights at PTPN IV Panai Jaya is still suboptimal. Social protection is only effective for permanent workers, while non-permanent workers (casual and contract workers) are often overlooked. This imbalance reflects the weak implementation of the principle of social justice in the employment security system.

1. Mismatch between Rights and Realisation

The incident that befell Abdul Fatah is concrete evidence that the right to social security protection is not being fulfilled. Under the Contractual Liability Theory, companies have a contractual obligation to transfer employee risk to the insurance institution, in this case, the Social Security Agency (BPJS). When a company defaults on contributions even though workers' salaries have been deducted, it violates the risk-shifting principle in social insurance (Daulay & Nasution, 2019). Within this theoretical framework, failure to protect is not only the company's responsibility, but also the failure of BPJS to detect and prevent such non-compliance (Sedarmayanti, 2019). This is reinforced by Amalia et al. (2024), who stated that weak BPJS control caused thousands of workers to lose their rights in the PT Freeport Indonesia case.

2. Passive and Limited Response from BPJS

The admission from worker Y that BPJS was unable to assist when her card was deactivated demonstrates that BPJS has not proactively carried out its institutional responsibilities. In the Theory of Institutional Responsibility, BPJS is not only a manager of insurance funds, but also a protector of workers' rights through control, education, and enforcement of sanctions (Sobon, 2018). BPJS's unpreparedness to act when violations occurred demonstrates a structural failure in public service design. Saraswati (2020) also emphasised that BPJS tends to act passively towards company negligence, especially if the company is a state-owned enterprise.

3. Weak Supervision and Sanctions against State-Owned Enterprises

The weaknesses in the oversight system and the absence of sanctions against PTPN IV Panai Jaya demonstrate the asymmetry of power between state institutions and state-owned companies. In practice, the BPJS lacks the legal authority to pressure violating companies, as criticised by the head of the workers' union in a field interview. This is in line with the theory of public insurance in institutional economics, which states that the effectiveness of social protection is largely determined by the supervisory capacity and courage of the institution in enforcing regulations on all levels of employees, regardless of institutional status (Fadillatunnisa & Lubis, 2023).

4. Low Worker Literacy and Minimal Socialisation

Lack of worker literacy and socialisation of BPJS rights poses a systemic obstacle to implementing protection. Many daily workers are unaware of their registration and do not know where to report violations. In Social Protection Theory, the state is responsible not only for providing guarantees but also for educating and strengthening the capacity of beneficiaries (Sikellitha et al., 2021). Study Sikellitha et al. (2021) and Damayanti (2023) emphasised that the level of social literacy in employment directly correlates with the effectiveness of social security protection. The lack of

communication between management, foremen, and workers, as found in this study, indicates that the educational function of both BPJS and the company is not yet fully operational.

CONCLUSIONS

Based on the research results and discussions that had been conducted, it can be concluded that the implementation of BPJS Ketenagakerjaan's responsibility for protecting labour rights at PTPN IV Panai Jaya was still not optimal, especially in reaching non-permanent workers such as casual workers and contract workers. Although all permanent employees had received benefits from social security programs such as JKK, JKM, JHT, and JKP, the majority of non-permanent workers had not enjoyed the same protection. This indicated a gap between formal social security coverage and functional realisation in the field. In addition, several permanent workers were also found to be unable to use their BPJS Ketenagakerjaan insurance because PTPN IV Panai Jaya delayed payment of BPJS contributions.

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