

Young Workers' Perceptions of the Benefits of BPJS Employment as a Social Protection Instrument

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Abstract

The rapid growth of Indonesia's digital economy has increased the number of online platform workers, predominantly young workers with secondary education. However, their understanding of labor rights and social security remains limited. This study aims to analyze young workers' perceptions of the benefits of BPJS Ketenagakerjaan as a social protection instrument. A quantitative descriptive approach is used by utilizing secondary data from surveys as well as additional data. The findings reveal that workers' comprehension of social security, labor regulations, and legal protection mechanisms is still low, influenced by education level, work experience, and interaction with digital platforms. Structural challenges such as unclear employment status, limited specific regulations, and the absence of written work contracts further increase their vulnerability to labor rights violations. These results emphasize the need to enhance legal and digital literacy and strengthen the roles of the government, platform companies, and worker organizations in improving social protection for online platform workers.

Keywords : Online platform workers, BPJS Ketenagakerjaan, Social protection, Social security, Young workers.

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1. Introduction

One of the legal entities that operates the social insurance program for workers in Indonesia is obliged to provide protection to workers from socio-economic risks, such as work accidents, death, old age, retirement, and unemployment, through various programs it organizes. BPJS Ketenagakerjaan is a social security institution for workers in Indonesia that provides a number of programs, including Work Accident Insurance (JKK), Old Age Security (JHT), Pension Security (JP), Death Security (JKM), and Job Loss Security (JKP). The existence of BPJS Ketenagakerjaan is expected to not only meet the basic needs of workers today, but also provide security for their future, thereby contributing to the overall welfare of workers. The main objective of BPJS. Employment protection provides protection for workers so they can carry out their duties safely and efficiently. This protection directly supports increased labor productivity and national economic growth (Rasyid, 2020).

Social security can be defined as a form of protection provided to the community against certain risks or events, with the aim of preventing the occurrence of events that can cause the loss or reduction of a significant portion of income, as well as providing health services and/or financial support for the economic impact of such events, including benefits for families and



children. This shows that by implementing social insurance for company employees, the company has adopted one of the principles of good corporate management (Asyhadie, 2013). The importance of this social security is recognized by the government through Article 14 of the BPJS Law, which requires all workers, including foreign workers who have worked for at least six months, to join as members of BPJS Employment. This policy demonstrates the role of the state in protecting workers' rights and advancing the national welfare system (Law No. 24 of 2011).

However, the benefits of this social security program are not automatically felt optimally by all workers. Workers' perceptions of BPJS Ketenagakerjaan (Employment Social Security Agency), particularly young workers, are a key factor in determining the extent to which this social protection program truly has a positive impact. These perceptions include the extent to which they understand their rights and obligations as participants, how much they perceive the benefits offered to be commensurate with the contributions paid, and their level of trust in the program's implementation. Various perspectives suggest that today's young generation is key to its role in developing Indonesia's growth now and in the future (Wulandari, 2022).

Despite the growing body of literature on BPJS Ketenagakerjaan and labor protection in Indonesia, existing studies predominantly focus on formal sector workers, service quality evaluation, or regulatory analysis, with limited attention given to online platform workers as an emerging and rapidly expanding labor segment. Prior research tends to examine legal frameworks and institutional performance without sufficiently exploring workers' perceptions, particularly among young workers who dominate the digital platform economy. Moreover, few studies integrate demographic characteristics, legal literacy, employment status ambiguity, and structural vulnerabilities within a unified analytical framework. As a result, there remains a significant research gap in understanding how young platform workers perceive BPJS Ketenagakerjaan as a social protection instrument in the context of digital labor transformation and the evolving gig economy ecosystem.

The novelty of this study lies in its focus on young online platform workers as a critical yet underexamined group within Indonesia's social security discourse. Unlike previous studies that center on formal employment settings, this research integrates generational characteristics, legal awareness, digital platform dynamics, and structural regulatory challenges into a comprehensive analysis of social protection perception. By positioning BPJS Ketenagakerjaan within the broader framework of the platform economy and legal vulnerability, this study offers a contemporary perspective on social protection gaps between formal and digital labor sectors. This integrative approach contributes both theoretically, by expanding the discourse on social protection in digital economies, and practically, by providing evidence-based insights for policymakers to design more inclusive and adaptive social security systems for platform-based workers.

Thus, this journal aims to explore young workers' perceptions of the benefits of BPJS Ketenagakerjaan as a social protection instrument, thereby providing an overview of the level of understanding, trust, and potential benefits experienced by young workers in Indonesia. These findings are expected to inform policies, outreach programs, and social security implementation strategies, ensuring that the BPJS program is more responsive to the needs and characteristics of today's young workers.

2. Method

This study employed a quantitative descriptive research design to analyze young online platform workers' perceptions of BPJS Ketenagakerjaan as a social protection instrument. The study relied primarily on secondary data obtained from the 2023 National Labor Force Survey (Sakernas) published by the Central Statistics Agency (BPS), as well as additional supporting data from government reports, policy documents, and previous empirical findings related to online application workers in Indonesia. The unit of analysis focused on young platform-based workers categorized as freelance or application-based workers operating in digital labor platforms. The selection of secondary quantitative data was intended to provide macro-level

statistical patterns regarding demographic characteristics, employment status, income levels, working hours, and participation in social security programs.

Data collection involved systematic documentation and extraction of relevant statistical indicators, including age distribution, education level, income range, average working hours, employment classification, and reported levels of understanding of labor rights and social security mechanisms. The analytical procedure was conducted in three stages. First, descriptive statistical analysis was used to identify general trends and numerical patterns related to demographic dominance and employment characteristics. Second, comparative analysis was conducted to examine disparities between platform workers and formal sector workers in terms of income, working hours, and legal protection status. Third, interpretative analysis was applied to assess structural barriers, including regulatory gaps, unclear employment classification, absence of written contracts, and limited access to official information. The results were then interpreted using theoretical frameworks of perceived social protection value and legal vulnerability in the platform economy to explain the intersection between subjective perception and structural legal conditions. This approach enabled the study to provide a comprehensive understanding of how demographic factors, literacy levels, and regulatory structures shape young workers' perceptions of BPJS Ketenagakerjaan as a social protection instrument.

3. Results and Discussion

Based on the findings presented in the Results and Discussion section, quantitative indicators reveal demographic dominance, income patterns, working hours, and levels of legal awareness that shape social protection vulnerability among young online platform workers. The numerical synthesis is presented below.

Table 1. Quantitative Profile and Protection Awareness of Young Online Platform Workers

Analytical Indicator	Empirical Data	Interpretation	Implication for Social Protection
Middle-class workers with secondary education (Jakarta)	82.42%	Majority are young and moderately educated	Legal literacy still not comprehensive
Total platform workers (Feb 2023)	46.47 million (32% of total workforce)	Significant dominance of gig economy	Urgent need for adaptive regulation
Average working hours (platform workers)	44 hours/week	Comparable to formal sector	Should qualify for structured protection
Average income (non-gig workers)	IDR 4.8 million/month	Baseline formal worker income	Income instability remains an issue
Average income (platform workers)	IDR 7 million/month	Higher nominal but fluctuating income	Perceived security may reduce protection urgency
Comprehensive understanding of social security	< 50%	Majority lack full awareness	High vulnerability to rights violations
Main source of information	Social media & apps	Informal information channels dominate	Weak official outreach and literacy programs
Legal employment status clarity	Not formally recognized	Regulatory ambiguity	Protection gap with formal workers

The quantitative data confirm that although platform workers represent a substantial portion of Indonesia's labor force (46.47 million or 32%), their level of legal and social security comprehension remains below 50%, indicating a structural vulnerability within the digital labor

ecosystem. The dominance of young workers with secondary education (82.42%) suggests that while they possess basic educational capacity, their legal literacy remains insufficient. Although platform workers report higher average nominal income (IDR 7 million) compared to non-gig workers (IDR 4.8 million), income instability and lack of formal recognition create a false perception of economic security that may reduce urgency to enroll in social protection schemes. The 44-hour average working week further demonstrates that platform workers contribute labor equivalent to formal sector standards, yet do not receive equal institutional protection. Therefore, the data reveal a structural mismatch between labor contribution and legal protection, highlighting the necessity of regulatory reform, literacy enhancement, and institutional integration between digital platforms and BPJS Ketenagakerjaan.

Most online application workers in Indonesia are middle-class, with a high school education and are in their early working age. According to the 2023 National Labor Force Survey (Sakernas), 82.42% of workers in Jakarta are classified as middle-class, with a high school education and an average salary of IDR 4.8 million. Online application workers tend to have more flexible working hours, averaging 44 hours per week, and receive an average salary of IDR 7 million, which is higher than non-gig workers.

The most common online application jobs are as transportation couriers/drivers, and digital workers such as software developers and digital marketing specialists. The transformation of the digital economy has resulted in the emergence of new technology-based jobs, which require digital skills and the ability to navigate digital platforms. The number of freelance workers, or online application workers, shows an increasing trend, totaling 46.47 million, or 32% of the total workforce in February 2023, indicating the dominance of application-based jobs in Indonesia.

Online application workers' understanding of labor law protections remains relatively low. Most online application workers only understand basic workers' rights, namely wages and social security, and have little knowledge of other rights, including working hours, leave, and workplace accident protection. A recent survey showed that less than 50% of online application workers have a comprehensive understanding of social security and legal complaint procedures, with most information coming from social media and job applications rather than official training from government agencies.

Factors influencing understanding include education level, work experience, and frequency of interaction with application rules. More educated workers tend to have a better understanding of employment law rights, but overall, knowledge of these rules remains lacking, especially among workers new to application. This highlights the need for increased education and regulatory outreach for online application workers.

Workers' awareness of the rights and legal protections of online application-based workers is influenced by their education level, work experience, and frequency of engagement with online digital work platforms. Workers with higher levels of education are more aware of basic rights, such as social security and legal protections related to minimum wages, compared to workers with lower levels of education. Furthermore, longer work experience leads to higher levels of awareness, as workers have encountered various situations related to rights and legal protections.

Occupation and age also contribute to variations in awareness among online app-based workers. Younger workers (Generation Z) are more flexible in their employment options but often have a limited understanding of legal rights due to lack of experience. Conversely, older workers and those who have worked longer on digital platforms have better awareness, especially regarding the use of employment contracts and social security. Therefore, improving legal and digital literacy is crucial to raising awareness and protecting online app-based workers from exploitation and violations of their legal rights.

Online app workers in Indonesia face numerous obstacles in obtaining legal protection for employment. One of these is the unclear legal status of platform workers, which often prevents them from being recognized as formal workers. Furthermore, the lack of specific regulations regarding online app workers leaves many workers without written employment

contracts and unprotected by law, even though they operate under a system controlled by digital platforms.

Another challenge faced is workers' dependence on platforms. The complexity of employment relationships and limited access to digital technology impact their ability to access information about labor rights and file complaints. Workers' perceptions of labor law also remain low, with many feeling that regulations do not provide clear protections regarding work risks and wage uncertainty. Therefore, regulatory improvements and strengthening of legal protection mechanisms are needed to ensure workers feel safer and more protected in carrying out their work.

Online application workers' understanding of labor law protections remains low compared to formal workers, despite government efforts to disseminate information on recent regulations such as the Job Creation Law and Minister of Manpower Regulation No. 5 of 2021 concerning social security. Many online application workers do not fully understand their rights, particularly regarding work-related accident insurance, death insurance, and old-age security, as they are considered independent workers and do not fall into the formal worker category that automatically receives protection. This creates a gap in legal protection between online application workers and conventional workers.

The implication of this low level of understanding is that online application workers are more vulnerable to human rights violations, such as inadequate wages, irregular working hours, and minimal access to social security. Workers who don't understand regulations often cannot file complaints or legally assert their rights, leaving them victims of injustice in digital platform-based work systems.

There is more massive socialization and education and increased access to information regarding legal rights for online application workers. The role of the government, app companies, and other institutions is crucial in improving understanding and legal protection for online app workers. Recent regulations, such as the Draft Law on Amendments to the Manpower Law, included in the 2025 National Legislation Program (Prolegnas), are expected to provide more comprehensive protection, including requiring platforms to deduct social security contributions and setting maximum working hours. Furthermore, the role of trade unions and digital worker organizations is also needed to advocate for workers' rights and encourage the implementation of fairer and more inclusive regulations for all online app workers.

Beyond the issue of limited legal literacy and structural regulatory gaps identified in this study, the findings can be further understood through the lens of perceived social protection value. In the platform economy, workers evaluate social protection not merely based on formal eligibility but on how meaningful, accessible, and adequate the benefits are in relation to their occupational risks. Perceived social protection value refers to how workers assess the relevance, sufficiency, fairness, and recognition embedded in social security schemes such as work accident insurance, pension benefits, health coverage, and income protection (Au-Yeung et al., 2024; Hasibuan et al., 2025; Hukum et al., 2025; Priyatna & Mustofa, 2024). The findings of this study indicate that although BPJS Ketenagakerjaan provides structured programs including JKK, JHT, JP, and JKM, fewer than 50% of young platform workers demonstrate comprehensive understanding of these benefits. This suggests that access alone does not guarantee perceived value.

Furthermore, adequacy plays a crucial role in shaping perception. Workers in the gig economy experience fluctuating income and occupational risks such as accidents and sudden account suspension. If benefits are perceived as insufficient to mitigate these uncertainties, participation motivation decreases (Au-Yeung et al., 2024; Hukum et al., 2025; Wirata et al., 2025). In addition, perception of fairness and recognition significantly influences trust in social protection systems. Social security is not merely financial compensation but symbolic acknowledgment of workers' vulnerability and contribution (Rustamova et al., 2025; Shepherd, 2025). The comparative dimension is equally important: the greater the disparity between platform workers and formal employees regarding pension rights, minimum wage guarantees, and dismissal protection, the lower the perceived value of social protection (Utsumi et al., 2025;

Rolf et al., 2022; Hasibuan et al., 2025). Empirical evidence globally shows that many platform workers normalize the absence of pension and employment security because they prioritize flexibility, even though objectively they remain economically vulnerable (Au-Yeung et al., 2024). This pattern resonates with the findings in Indonesia, where young workers often value flexible working hours and higher nominal income over long-term protection.

In parallel, the study's findings regarding unclear employment status and regulatory limitations can be theoretically framed within the concept of legal vulnerability in the platform economy. Legal vulnerability refers to structural exposure arising from ambiguous employment classification, regulatory gaps, and limited enforceability of labor rights. Platform workers are frequently categorized as "partners" or independent contractors rather than employees, making them ineligible for normative labor rights such as minimum wage, paid leave, severance pay, and automatic social security enrollment (Setiawan et al., 2025; Janssen et al., 2025; Nilsen et al., 2022; Rolf et al., 2022; Hasibuan et al., 2025). This classification creates a formal exclusion from protective legal frameworks.

Moreover, regulatory arbitrage enables platform companies to operate across jurisdictions while minimizing labor obligations (Kulshrestha, 2025; Nilsen et al., 2022). Workers are also subject to algorithmic control through ratings, performance metrics, account suspension, and unilateral deactivation without transparent appeal mechanisms (Schor et al., 2023; Janssen et al., 2025; Shepherd, 2025). The absence of transparency and enforceable grievance systems deepens structural insecurity. In Indonesia, the lack of specific regulation governing online application workers reflects this broader global pattern of regulatory lag in response to digital labor transformation.

Importantly, legal vulnerability in the platform economy is not merely an individual condition but a systemic phenomenon arising from outdated worker classification systems and slow regulatory adaptation to algorithmic management structures (Setiawan et al., 2025; Nilsen et al., 2022; Rolf et al., 2022). Consequently, even when voluntary access to BPJS Ketenagakerjaan exists, the absence of mandatory employer contribution, contractual clarity, and legal recognition weakens the structural foundation of protection. The interaction between low perceived social protection value and high legal vulnerability creates a reinforcing cycle: when protection is perceived as inadequate and legal status remains ambiguous, participation incentives decline, and structural exclusion persists.

Therefore, integrating these two concepts strengthens the interpretation of this study's findings. The vulnerability of young online platform workers in Indonesia cannot be explained solely by limited knowledge or literacy gaps. Rather, it emerges from the intersection between subjective evaluation of social protection value and objective structural legal vulnerability. Addressing this issue requires multidimensional reform, including clearer worker classification, mandatory contribution mechanisms, transparency in algorithmic governance, and enhancement of perceived fairness and adequacy of BPJS benefits. Without structural regulatory innovation, the protection gap between formal and digital labor sectors will continue to widen, undermining the inclusive intent of Indonesia's national social security system.

4. Conclusions and Suggestions

Based on the discussion, it can be concluded that online application workers in Indonesia are experiencing rapid growth and are dominated by young, middle-class workers with secondary education. Despite their increasing numbers, their understanding of labor rights remains low, particularly regarding social security, work regulations, and legal protection mechanisms. Factors such as education, work experience, and frequency of interaction with digital platforms significantly influence their understanding of basic application-based workers' rights. Furthermore, online app workers face a number of structural barriers, including unclear legal status, a lack of specific regulations, the absence of written employment contracts, and a high dependence on digital platforms. These barriers leave online app workers vulnerable to rights violations, such as unstable wages, the risk of workplace accidents without adequate protection, and uncertain access to social security. Workers' low understanding of legal protections leads to a high risk of exploitation in the digital work ecosystem. Without education

and strong regulatory support, the protection gap between online app workers and formal workers will continue to widen. This requires the active involvement of the government, app companies, and digital worker organizations in improving legal literacy, social protection, and providing more comprehensive regulations.

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