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# The Influence of BPJS Employment Participation On The Economic Stability Of Participant Families (A Case Study On Gojek Drivers Or Riders In Medan City)

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## Abstract

This study investigates the impact of BPJS Employment participation on the economic stability of beneficiary families, focusing on Gojek drivers or riders in Medan City. The research employs quantitative methods with multiple linear regression analysis using SPSS. Data were gathered via interviews with 60 Gojek drivers in Medan who are BPJS participants and have received at least one benefit from the program. The independent variable is BPJS Employment participation, covering services like Old-Age Security and Labour Accident Security. The dependent variable is the economic stability of the beneficiary families, measured through indicators such as stable income, job security, social security protection, and financial awareness. Findings indicate that both Old-Age Security and Labour Accident Security significantly positively affect the economic stability of Gojek drivers' families. Combined, these factors account for 77.5% of the influence on family economic stability. The research highlights that social security programs can provide a sense of security and reduce financial concerns among informal workers, particularly Gojek drivers. Practical implications suggest that the government and BPJS Employment managers should enhance service quality and extend participant coverage, especially for informal workers in Medan.

**Keywords:** Family Economic Stability; Old-Age Security; Labour Accident Security

## 1. Introduction

Indonesia is a developing country that continues to improve national development in accordance with the mandate of the 1945 Constitution. Significant economic growth has encouraged the establishment of many companies in various sectors, which strengthens the role of labour in economic development. Improving the welfare of the workforce is essential to ensure adequate protection. Insurance companies play a major role in providing financial and health protection for the workforce. Labour Social Security (JAMSOSTEK), which became BPJS Employment in 2014, is one such company. BPJS Employment offers various programmes to protect workers from economic risks.

The transformation from JAMSOSTEK to BPJS Employment aims to fulfil the trust fund and non-profit principles of the National Social Security System (SJSN). BPJS Employment offers occupational accident, old-age, pension, death, and job loss insurance programmes for all workers, including foreign workers who work in Indonesia for more than six months. The work accident insurance programme provides financial and medical protection for workers who suffer work accidents. The death benefit programme provides compensation to the families of deceased workers, helping them meet the basic needs of life after losing a breadwinner. Old-age security provides financial benefits for workers who retire or stop working for certain reasons.

The pension scheme provides monthly cash benefits for workers who have reached retirement age. The job loss guarantee programme provides temporary financial assistance, access to labour market information, and training for workers who have been laid off. The programme helps workers meet basic needs during periods of unemployment and facilitates the transition to new employment. Gojek drivers, as informal workers, face various risks on the road. Social protection from BPJS Employment can help reduce their uncertainty and anxiety related to accident, health, and income loss risks. Clear education and information as |

well as incentives for Gojek drivers to register with BPJS Employment can improve their welfare. This study aims to evaluate the effect of BPJS Employment membership on the economic stability of Gojek drivers' families in Medan, with a focus on the old-age and work accident insurance programmes.

## 2. Research Method

### 2.1. Economic Stability

Economic stability is a basic prerequisite for achieving improvements in people's welfare through high growth and improved growth quality. An unstable economy will make it difficult for people, both private and household, to plan for the future. According to [1], The economic stability of beneficiary families involves the ability of families to fulfil basic needs such as food, housing and healthcare consistently without experiencing excessive fluctuations, and also involves stable access to economic resources necessary to maintain financial security in the long term. These beneficiaries are often groups in need of assistance, and these programmes aim to help them achieve economic and social stability. According to [2], the economic stability of beneficiary families has four indicators, namely stable income, guaranteed job security, social security protection, and financial awareness.

### 2.2. Old-Age Security

BPJS Ketenagakerjaan's Old-Age Security programme is one of the five programmes administered by BPJS Employment in Indonesia. This programme aims to provide protection to participants against the risk of loss of income in retirement or when no longer actively working. In the Old-Age Security programme, cash benefits include a lump sum payment for participants who reach retirement age (56 years old), stop working because they resign and are not actively working anywhere, are terminated, leave the territory of Indonesia forever, experience permanent total disability, or die. If the participant dies, the cash will be handed over to the designated beneficiary.

### 2.3. Labour Accident Security

Work accidents including occupational diseases are risks that must be faced by workers in carrying out their work. To overcome the loss of part or all of the income caused by social risks such as death or disability due to work accidents both physical and mental, it is necessary to have work accident insurance. The BPJS Employment Accident Insurance Program is one of the social protection programs in Indonesia that aims to provide guarantees to workers or labourers against the risk of accidents or diseases related to their work.

Social security provided by BPJS Employment in the event of an accident, namely, free treatment costs according to medical indications, homecare treatment if needed on a doctor's recommendation, temporary compensation for being unable to work, disability compensation if the accident results in disability, rehabilitation in the form of aids or replacement tools if you lose a limb due to an accident, death compensation if the accident causes death, and return to work programmes if the accident causes disability.

## 3. Research Method

This research uses a quantitative approach because the data that will be used to analyse the relationship between variables is expressed by numbers or a numerical scale. The type of research used is causal associative research. Causal associative research is research that explains the cause-and-effect relationship between two or more variables. This research was conducted in Medan City, North Sumatra Province. The research was conducted for approximately three months, namely March-May 2024. The population in this study were Gojek drivers or riders in Medan City. The sample in this study were Gojek drivers or riders in Medan City who had an active status, had participated in the BPJS Employment membership, and had claimed at least one benefit of the BPJS Program.

Data analysis in this study used multiple linear regression analysis. Regression analysis is used to measure how much influence between the independent variable and the dependent variable. Multiple linear regression is a regression model that involves more than one independent variable. According to [3], multiple linear regression analysis is carried out to determine the direction and how much influence the independent variable has on the dependent variable. In this study, to determine the effect of Old-Age Security (X1) and Labour Accident Security (X2) on Family Economic Stability (Y), a multiple linear regression equation is used with the following estimation model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Explanation:

- Y is Family Economic Stability
- $\alpha$  is intercept (constant)
- X1 is Old-Age Security
- X2 is Work Accident Insurance

- $\beta_{1,2}$  is Regression Coefficient
- $e$  is the confounding factor

To determine the coefficient value of each variable and also to determine the significance level of each variable, the SPSS 25 computer programme application was used.

#### 4. Results and Discussion

Incident Security (X2) on Family Economic Stability (Y) partially and simultaneously. The coefficient calculation is done by multiple linear analysis through SPSS 25 for windows software, the results are shown in the following equation:

$$Y = -3.256 + 0,536X_1 + 0,567X_2 \quad t \text{ Sig} = (0,001) (0,001)$$

$$F \text{ Sig} = 0,001$$

$$R^2 = 0,775$$

Based on the estimation model above, the following interpretation can be generated:

The constant value of -3.256 shows the average value of the Family Economic Stability variable (Y) when the Old - Age Security (X1) and Work Accident Security (X2) variables have constant values. Old-Age Security (X1) has a positive and significant effect on Family Economic Stability (Y) with a coefficient of Old- Age Security (X1) of 0.536. And the significance value is 0.001 (where  $0.001 < 0.05$ ). This means that when Old- Age Security (X1) increases by 1 stratum, then Family Economic Stability (Y) will increase by 0.536 with the assumption that Work Accident Insurance (X2) and other factors are considered constant.

Work Accident Insurance (X2) has a positive and significant effect on Family Economic Stability (Y) with a coefficient of Work Accident Insurance (X2) of 0.567. And a significance value of 0.001 (where  $0.001 < 0.05$ ). This means that when Work Accident Insurance (X2) increases by 1 stratum, then Family Economic Stability (Y) will increase by 0.536 assuming Old Age Security (X1) and other factors are considered constant. F sig value of 0.001 ( $0.001 < 0.05$ ). This means that Old Age Security (X1) and Work Accident Security (X2) have a significant effect on Family Economic Stability (Y) simultaneously. The R-square value is 0.775 which means. This means that Old Age Security (X1) and Work Accident Security (X2) have a percentage of 77.5% to explain the effect on Family Economic Stability (Y) and the remaining 22.5% is explained by variables not included in the model (error term).

#### 5. Conclusions

The conclusion of this study shows that the Old-Age Security and Labour Accident Security have a positive and significant impact on the economic stability of beneficiary families among Gojek drivers or riders in Medan city. These two programmes, both individually and simultaneously, contribute significantly to improving the economic stability of families, with a combined effect of 77.5%. This demonstrates the important role of social protection programmes in maintaining the financial well-being of informal workers.

Based on the study, the researchers suggest developing more comprehensive social protection programmes and raising awareness of their benefits. These measures include making the programme more accessible and affordable, providing appropriate investment or savings options, and establishing partnerships between companies such as Gojek, the Medan city government and financial institutions. Ongoing evaluation is also important to ensure the programme's effectiveness, with the ultimate goal of providing better protection for workers and their families and improving overall economic stability.

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