

## BPJS Ketenagakerjaan as a Fiscal Instrument in Ensuring the Stability of Workers Welfare in Indonesia

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### ARTICLE INFO

### ABSTRACT

**Keywords:**  
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**Background:** The global economy in 2026 faces increasingly complex challenges, ranging from trade fragmentation to geopolitical tensions that trigger commodity price volatility. In facing these dynamics, the Indonesian Government, through the 2026 Macroeconomic Framework and Main Fiscal Policy Principles (KEM-PPKF), positions the State Budget (APBN) as the main shock absorber to maintain macroeconomic stability. This research aims to elaborate on the strategic role of BPJS Ketenagakerjaan as a fiscal instrument in ensuring the stability of workers' welfare in Indonesia.

**Method:** Using a qualitative approach and literature review, this analysis explores how social security can function as an automatic stabilizer that supports national economic resilience

**Results:** The findings show that BPJS Ketenagakerjaan has evolved into a major pillar of social protection. However, significant structural challenges remain in reaching informal sector workers and achieving closer policy synchronization between the social security system and the national fiscal agenda.

**Conclusion:** The study concludes that the integration of social security into the national fiscal strategy is urgently needed to transform the paradigm of social protection from a cost burden into a strategic investment that supports inclusive and sustainable economic resilience.

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## INTRODUCTION

The global economy in 2026 is faced with increasingly complex and layered dimensions of challenges. The current international dynamics are no longer solely influenced by conventional business cycles, but rather trapped in an escalation of global uncertainty triggered by trade fragmentation, prolonged geopolitical tensions, and supply chain disruptions that demand rapid adaptation from each country (Ministry of Finance, 2026).

The volatility of commodity prices and changes in global trade patterns exert significant systemic pressure, forcing economic authorities in various countries to design more resilient defense strategies. In the context of Indonesia, these challenges demand policy responses that are not only reactive but also visionary in strengthening domestic economic fundamentals to maintain growth momentum amid the currents of uncertainty.

Throughout 2025, the global economic landscape was marked by quite sharp dynamics due to the uncertainty of international trade policies. Although inflationary pressures in developed countries showed signs of moderation, financial market volatility continued to increase toward the end of the year, prompting investors to adopt defensive strategies toward risky assets. Nevertheless, Indonesia, along with several other developing countries, has managed to demonstrate significant resilience by recording robust economic growth amid the currents of global uncertainty (Directorate General of Economic and Fiscal Strategy, 2025).

Entering the early months of 2026, global economic challenges became increasingly complex due to the escalation of geopolitical tensions and ongoing trade barriers. The confrontation in the Middle East at the end of February 2026 triggered concerns over disruptions to vital logistics routes in the Strait of Hormuz, directly impacting the rise in global energy commodity prices.

This situation is exacerbated by the implementation of a universal import tariff policy by the United States following the Supreme Court's decision, which adds strain to the global supply chain. The accumulation of these conditions has the potential to push inflation back to a watchful level. As a result, financial market sentiment tends to shift toward safe haven asset instruments, which increases pressure on exchange rates and triggers the risk of capital outflows for developing countries (Directorate General of Economic and Fiscal Strategy, 2026).

In 2025, the ASEAN region demonstrated impressive economic resilience, driven by the revitalization of the manufacturing sector and the resilience of domestic demand. On a regional scale, Vietnam leads growth with an achievement of 8.02%, followed by Malaysia (5.17%), Indonesia (5.11%), Singapore (5.0%), the Philippines (4.4%), and Thailand (2.44%). Collectively, these achievements reflect the strategic success of these countries in strengthening their economic fundamentals and optimizing their positions in the global supply chain post-pandemic.

This positive trend continues into early 2026, where inflationary pressures in the majority of ASEAN countries tend to subside and remain controlled. As a note, Thailand recorded the lowest inflation rate in the region during the January-February 2026 period, at 0.56%, indicating a dampening of domestic price pressures at the beginning of the first quarter of this year.

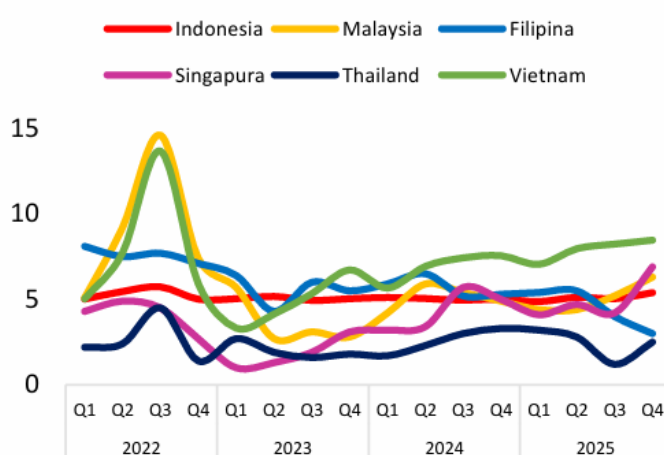


Figure 1. Economic Growth of Several ASEAN Countries (% yoy)

Source: Directorate General of Economic and Fiscal Strategy 2026

The Indonesian government, through the 2026 Macroeconomic Framework and Key Fiscal Policy Principles (KEM-PPKF) document, has set a strategic direction focused on strengthening food, energy, and economic sovereignty (Ministry of Finance, 2026). This policy direction reflects the government's

commitment to making the national economy more self-reliant and less vulnerable to external shocks. In the architecture of fiscal policy, the State Budget (APBN) plays a central role as the main shock absorber. The APBN is now required to perform a crucial dual function: on one hand, it must maintain fiscal sustainability, and on the other hand, it must serve as an effective redistributive instrument to protect society from the negative impacts of global economic contraction (Ministry of Finance, 2025).

In an effort to strengthen the shock absorber function, social security, especially the BPJS Ketenagakerjaan, becomes a very vital instrument but often has not yet been maximized in its role as an element of fiscal policy. Based on the Integrated Report 2024, BPJS Ketenagakerjaan has transformed into the main pillar of employment social protection in Indonesia, with a significant responsibility in supporting economic resilience and worker welfare (BPJS Ketenagakerjaan, 2024). From a macroeconomic perspective, the social security system is a form of public investment that can function as an automatic stabilizer. Through the mechanism of mandatory contributions and measurable benefit distribution, BPJS Ketenagakerjaan automatically absorbs funds from the public when the economic conditions are stable and redistributes them in the form of economic protection (benefits) when risks occur. This is evidenced by the consistent realization of benefit distribution to ensure the purchasing power of the public remains stable (BPJS Ketenagakerjaan, 2025).

However, the effectiveness of social security as a fiscal instrument faces real structural obstacles. Policy reports indicate that there are significant challenges in expanding the coverage of protection, especially for the informal sector which has the characteristic of irregular income (Ministry of Finance, 2026a). This access gap creates a hidden fiscal risk for the country; the unprotected groups will heavily rely on ad-hoc social assistance from the state budget during crises, which can ultimately strain the country's fiscal space (Ministry of Finance, 2026). On the other hand, the governance of social security fund investments, which reach significant amounts, is a national strategic asset whose contribution goes beyond mere individual protection, but also contributes to national economic development through the placement of funds in credible investment instruments (BPJS Ketenagakerjaan, 2024).

Therefore, the integration of social security into the national fiscal policy strategy has become urgent to enhance the efficiency of public resource allocation while strengthening a more inclusive and sustainable social safety net. The digital transformation championed by BPJS Ketenagakerjaan through the strengthening of the digital ecosystem and service innovations becomes key to overcoming these inclusion barriers (BPJS Ketenagakerjaan, 2021). Based on this background, this article aims to elaborate on the role of BPJS Ketenagakerjaan as a strategic fiscal policy instrument in ensuring the stability of workers' welfare in Indonesia. This analysis is expected to provide a new perspective for policymakers on the importance of synchronizing the social security system with the national economic development agenda to achieve greater economic resilience amid escalating global challenges.

## METHOD

This research uses a qualitative approach with the library research method to analyze the strategic role of BPJS Ketenagakerjaan in the context of national fiscal policy. This approach was chosen because the focus of the research lies on document-based policy analysis, which allows for an in-depth examination without the need for primary data collection in the field. The data used are secondary data, both qualitative and macro-quantitative in nature. The data collection process was carried out through documentation techniques that included several main sources:

1. National Policy Documents: Including the 2026 Macro Economic Framework and Key Fiscal Policy Principles (KEM-PPKF) along with its updated documents, as well as the 2025 and 2026 editions of the Economic, Financial, and Fiscal Review (TEKF).
2. Operational & Financial Data: Integrating performance reports, financial statements, and the 2021 and 2024 Integrated Report of BPJS Ketenagakerjaan, which serve as the basis for analyzing operational performance and investment efficiency.

Data analysis is conducted using descriptive-analytical content analysis techniques with the following stages:

1. Data Reduction: Researchers sift and select relevant information from policy documents and financial reports, focusing on fiscal and social security aspects.

2. Synthesis: Data is presented in a synthesis flow that connects the government's macro-fiscal direction with the operational functions of social security, in order to elaborate on the role of BPJS Ketenagakerjaan as an income redistribution instrument.
3. Critical Interpretation: The final step involves critical interpretation to build an argument regarding the importance of integrating the social security system into the national fiscal policy strategy, in order to achieve comprehensive economic resilience.

## RESULTS AND DISCUSSION

### National Revenue and Expenditure Budget and Economic Resilience: Placing Social Security within the National Fiscal Framework

The performance of the Indonesian economy throughout 2025 recorded an impressive achievement with a growth of 5.11% (yoy), where the acceleration in the fourth quarter reached 5.39% (yoy) (Ministry of Finance, 2025). This robust growth was driven by a strong combination of domestic demand, increased investment, and the optimization of government spending, which acted as an effective shock absorber amid global turbulence.

In the fiscal context, the effectiveness of economic stimulus and the support of state cash placement in maintaining macroeconomic stability affirm that the state budget (APBN) has a strategic role in sustaining growth momentum. This phenomenon shows that robust fiscal stability is an absolute prerequisite for the sustainability of the social safety net, including the role of BPJS Ketenagakerjaan as a social fiscal instrument that ensures that economic growth can be enjoyed inclusively by all layers of workers. (Ministry of Finance, 2025).

This achievement is not merely a statistical figure, but a manifestation of the fundamental resilience of the national economy amidst the escalation of global uncertainty marked by trade fragmentation and global commodity price volatility. This resilience is driven by a combination of strong domestic demand, a conducive investment climate, and the optimization of government spending, which effectively acts as a growth catalyst (Ministry of Finance, 2025).

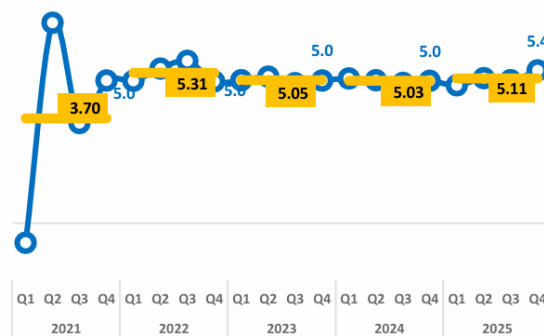


Figure 2. Economic Growth of Indonesia (% yoy)

Source: Central Statistics Agency (BPS 2025)

Within the broader policy framework, namely the 2026 Macroeconomic Framework and Key Fiscal Policy Principles (KEM-PPKF), the government has set a fiscal policy direction focused on strengthening food, energy, and economic sovereignty (Ministry of Finance, 2026). In this context, the State Budget (APBN) is no longer viewed merely as an administrative-accounting instrument, but rather as a crucial shock absorber for macroeconomic stability. The role of counter-cyclical fiscal policy is applied in a measured way through the provision of targeted stimulus packages, support for placing state cash in commercial banks to maintain liquidity, and the acceleration of infrastructure spending that supports the mobility of the community and the productive sector (Ministry of Finance, 2026).

The synergy between fiscal, monetary, and financial sector policies ensures that national economic growth remains on a sustainable path. However, the increasingly complex global challenges as discussed in the Economic, Financial, and Fiscal Review Edition I Year 2026 indicate that the fundamentals of the national economy must continue to be strengthened amid the escalation of global uncertainty

(Directorate General of Economic and Fiscal Strategy, 2026). Dependence on central fiscal stability demands effective policy transmission down to the microeconomic level, namely households.

In the perspective of public policy, the effectiveness of the state budget (APBN) as a macroeconomic buffer will reach its limits if not accompanied by the resilience of an independent social safety net. Findings in this research indicate that fiscal sustainability is highly dependent on the stability of the public's purchasing power.

Therefore, there is an urgent need to integrate the employment social security system into the national fiscal policy roadmap. If social security is not positioned as an integral part of macro-fiscal policy, then the burden on the state budget to bear ad-hoc (emergency) social assistance will continue to swell every time there is an economic shock. Thus, economic resilience cannot be supported solely by central fiscal policy, but also requires a sustainable redistribution mechanism through the BPJS Ketenagakerjaan. This integration becomes crucial to changing the paradigm of social protection, from being previously considered a cost burden, to a strategic instrument that ensures the national economic growth of 5.11% has a foundation of inclusive social resilience and is not vulnerable to global economic volatility.

### **BPJS Ketenagakerjaan as the Main Pillar of Social Protection to Ensure Inclusive Welfare.**

BPJS Ketenagakerjaan now positions itself as a fundamental entity in the architecture of social protection in Indonesia, whose role is not limited to administrative management but also as a guardian of long-term economic welfare stability. The success of this institution as a main pillar is reflected in the total managed funds amounting to Rp791,659,673 million. The dominance of the Old Age Security (JHT) program at 61.80% and the Pension Security (JP) program at 23.89% indicates that this institution has successfully built a strong capital accumulation foundation, which serves as an "economic cushion" for the workforce when they enter non-productive periods.

However, to realize the vision of inclusive welfare, operational data reveal significant structural challenges. Although the total active workforce has reached 45.2 million people, the distribution of participation still shows significant disparities between segments. The Job security benefits (JKK) and Death security benefits (JKM) programs have successfully become inclusive instruments because they are able to embrace the Wage Earners (PU), Non-Wage Earners (BPU), and Construction Services (Jakon) segments. This proves that protection against the risks of "death" and "work accidents" has reached a broader spectrum of workers, including the informal sector.

On the other hand, programs that are accumulative and long-term, such as JHT, JP, and JKP still show a strong dependence on the structure of formal employment relationships (Wage Earners). The gap in participation between PU workers and BPU workers in these programs indicates that the current social security system still has "inclusivity gaps" for informal sector workers with irregular income profiles. To achieve true inclusive welfare, BPJS Ketenagakerjaan is challenged to transform its program design. Social protection can no longer focus solely on workers with rigid formal employment contracts. Toward the future, deeper integration of the BPU sector into the JHT and JP instruments, as well as strengthening digital literacy for informal workers, becomes an absolute requirement for this "main pillar" to support the welfare of all layers of the Indonesian workforce evenly, not just those within the conventional wage system.



Figure 3. Financial Report of the Social Security Program Fund 2024

Source: BPJS Ketenagakerjaan (2025)

The welfare of workers is not merely an isolated micro variable, but a fundamental indicator that determines the quality of national economic growth. Based on the constitutional mandate in the 1945 Constitution and Law Number 13 of 2003 on Manpower, the state has an obligation to realize the welfare of all workers. In this context, the national financial system with BPJS Ketenagakerjaan as its strategic instrument functions as the "backbone" that not only channels funds but also provides social protection services that are fundamental rights of workers (Dalimunthe et al., 2025).

More than just a financial instrument, compliance with labor regulations is viewed as a moral and social foundation that must be steadfastly upheld by every institution, including the financial services sector, to maintain a balance between organizational interests and the protection of labor rights (Nasution et al., 2026). The transformation of the role of BPJS Ketenagakerjaan from merely providing benefit allowances to becoming a catalyst for inclusive welfare is driven by pillars of responsible governance, digital innovation, and institutional commitment to regulations. This aligns with the view that social protection for workers is a fundamental element in equitable national development, as it is closely related to welfare, productivity, and social stability (Putri et al., 2026).

However, digital transformation and formal policy design are only one side of the coin. As emphasized by Tuwu et al. (2026), the quality of implementation and systemic dynamics in the field often determine the effectiveness of a program more than the policy design itself. Digital innovation through the Jamsostek Mobile (JMO) application has become a crucial instrument in expanding the reach of protection. This digitalization is an inclusivity strategy to ensure that diverse worker segments, including highly vulnerable informal workers, have equal access. The importance of this inclusivity is becoming increasingly urgent given the rise of the gig economy in Indonesia. Ahmar, Dharma, and Darminto (2026) emphasize that gig workers, who mostly operate without formal contracts, face unique vulnerabilities related to income volatility and lack of access to social security. The adaptation of traditional social protection models is essential to prevent the risk of social exclusion from continuously hindering the stability of grassroots purchasing power.

Furthermore, the management of investment funds conducted with the principles of Environmental, Social, and Governance (ESG) and competitive Yield on Investment (YOI) achievements ensures that social security funds are managed with prudence. The trust built from this transparency allows for the accumulation of funds capable of absorbing macroeconomic risks. When workers feel systemically protected, the level of confidence in household consumption remains intact, which ultimately mitigates the impact of economic shocks on aggregate welfare. Thus, the BPJS Ketenagakerjaan plays an active role in creating a resilient foundation of welfare.

### Integration of the Social Security System within the Fiscal Framework

Toward Sustainable Worker Welfare Realizing sustainable worker welfare demands a more harmonious integration between the social security system and national fiscal policy strategies, as well as

a broader sustainable economic framework. In a macroeconomic perspective, sustainable economic policies are an absolute requirement to ensure that national economic growth is not just a statistical figure, but has a real impact on the welfare of citizens. Abbassy, Alatas, and Amrulloh (2023) highlight that although Indonesia recorded a GDP growth of 5.31% during the period 2013-2022, this rapid expansion has the potential to trigger income inequality and persistent poverty in rural areas if not managed with appropriate policies.

In line with that vision, the 2026 Macro-Economic Framework and Key Fiscal Policy (KEM-PPKF) document emphasizes that the national agenda for 2026 is focused on strengthening "Food, Energy, and Economic Sovereignty." In the fiscal policy roadmap, economic resilience is not only measured by the trade balance but also by the quality of human capital. Social protection for the workforce has now become an integral part of this strategy; socially protected workers are the main foundation for achieving economic sovereignty. If the workforce does not have access to adequate social security, national productivity will be eroded by work risk vulnerabilities, which will ultimately hinder the government's economic sovereignty goals.

Furthermore, the Economic, Financial, & Fiscal Review (TEKF) Edition I Year 2026 emphasizes the importance of "Strengthening Economic Fundamentals Amid Escalating Global Uncertainty." In the face of global market volatility, the social security system functions as a domestic automatic stabilizer. When external shocks pressure the industrial sector, social security ensures that workers' purchasing power remains intact, thereby maintaining the stability of household consumption, which is the main driver of economic growth. This integration shows that worker protection is no longer just a fiscal burden, but a strategic investment to maintain the fundamentals of the national economy amidst global dynamics.

So far, the state budget (APBN) has played a central role as the main shock absorber in facing economic dynamics. However, the gap in access to protection for vulnerable worker groups creates hidden fiscal risks. Tuwu et al. (2026) highlight the crucial challenges in the implementation of social protection programs in Indonesia (2015-2025), namely the issue of targeting accuracy and uneven local administrative capacity. This fragmentation between administrative levels becomes a major obstacle that often renders good policies at the central level less effective when they reach the hands of workers at the regional level.

It is important to understand that the role of the financial system in ensuring welfare is not a standalone entity, but rather the result of the integration between labor regulations and the national financial infrastructure. As emphasized by Dalimunthe et al. (2025), the national financial system functions as a vital means of delivering financial services that are the constitutional rights of workers. In a broader perspective, as emphasized by Nasution et al. (2026), strengthening the commitment to labor regulations, both through internal and external oversight mechanisms, is an absolute requirement to ensure that the principle of social justice is not only written in regulations but also implemented in the actual operations of companies across all sectors.

In addition to administrative and fiscal challenges, there are regulatory obstacles that have long hindered the effectiveness of worker protection. Yulianta and Mulyana (2026) highlight the overlap in functions between pension guaranty instruments (in the social security system) and severance pay regulations (in labor law). This regulatory misalignment creates detrimental legal uncertainty. Therefore, regulatory reform through "partial integration" where the protection function is clearly separated yet remains within a systemic corridor becomes a crucial step to complement the social protection framework being built.

The urgency of this integration becomes even more apparent when we look at the reality on the ground regarding the challenges of implementing protection for the workforce. The research by Hariyanti and Reviandani (2026) noted that in East Java alone, there were 80,771 work accident cases throughout 2024. The data serve as an alarm that social security protections designed at the macro level often face implementation challenges at the micro level, particularly regarding the enforcement of Occupational Safety and Health (OSH) norms and the effectiveness of labor supervision, which has not yet been optimal. These findings emphasize that if the supervision and enforcement of social security obligations are not systematically integrated into fiscal policies, the high rate of workplace accidents will continue to be a hidden financial burden.

Therefore, a fundamental paradigm shift is necessary: integrating social security into the roadmap for sustainable economic policy by strengthening oversight mechanisms, improving administrative capacity at the regional level, and digitizing the system. As emphasized by Putri et al. (2026), efforts to optimize social protection for the workforce cannot be done partially, but must include intensive efforts such as public education, integrated system digitalization, improved inter-agency coordination, and stricter rule enforcement.

This fiscal synergy and regulatory harmonization enable a more productive reallocation of national resources. This step not only ensures the sustainability of the state's finances but also guarantees that workers' welfare is no longer exposed to fluctuations in annual budget allocations. With a strong foundation, social security becomes an instrument of stability that ensures the economic growth targets in 2026 and beyond, as projected in the KEM-PPKF 2026, do not sacrifice workers' welfare, but rather are supported by an inclusive, independent, and sustainable protection system for the entire Indonesian workforce.

## CONCLUSION

Based on the analysis conducted, it can be concluded that the role of BPJS Ketenagakerjaan has evolved far beyond its administrative function, positioning it as a fundamental entity in the social protection architecture that directly contributes to national economic stability. The successful management of managed funds amounting to Rp791,659,673 million demonstrates the capacity of this institution to provide an "economic cushion" for the workforce. However, this research emphasizes that to achieve inclusive welfare, a fundamental shift in policy paradigm is necessary.

There is an urgent need to integrate the social security system into the national fiscal policy roadmap as part of the automatic stabilizer strategy. Without this integration, the burden on the state budget in bearing ad-hoc social assistance during crises will continue to swell, ultimately squeezing the country's fiscal space. Structural challenges, particularly in covering informal sector workers with irregular incomes and high vulnerability, must be addressed through the transformation of program designs to be more flexible and the strengthening of digital literacy.

Furthermore, this research emphasizes that social protection is a strategic investment to maintain the quality of human capital, which is the foundation of economic sovereignty. A stronger synergy between labor regulations, oversight mechanisms, and service digitalization (such as through the JMO application) is an absolute prerequisite to ensure equitable access to protection. By placing BPJS Ketenagakerjaan as a key pillar in fiscal policy, the government not only ensures the sustainability of the country's finances but also guarantees that the targeted national economic growth can be enjoyed by all layers of workers inclusively, independently, and sustainably amidst the global dynamics full of uncertainty.

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