

Governance of the Claim Process for Cash Benefits for Job Loss Insurance after Government Regulation Number 6 of 2025: A Case Study at the Cimahi Branch of BPJS Employment

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Abstract

The Job Loss Insurance program was strengthened through Government Regulation No. 6 of 2025, which increased the cash benefit to 60% of the worker's last wage for a maximum period of six months. This study aims to describe and analyze the governance of the JKP cash benefit claim process at the Cimahi Branch Office of BPJS Ketenagakerjaan following the enactment of the regulation, amid the increasing number of employment terminations in West Bandung Regency. This study employed a qualitative approach using a case study design. Data were collected through in-depth interviews with four internal informants from the Cimahi Branch Office of BPJS Ketenagakerjaan and two workers who had been laid off and were JKP participants, as well as non-participant observation and document analysis. The data were analyzed using the Miles and Huberman interactive model. The governance of the claim process was assessed based on the United Nations Development Programme (UNDP) governance framework and five good governance principles: transparency, accountability, responsiveness, effectiveness and efficiency, and equity. The findings indicate that efforts have been made to implement all five principles, although their levels of implementation vary. The documentation of the basis for claim decisions represents the strongest aspect, while the mechanism for early reporting of planned mass layoffs by companies to the BPJS Ketenagakerjaan branch office remains informal, potentially placing an unexpected burden on the branch office's service capacity. Both participant informants perceived the cash benefit as helpful in maintaining purchasing power during the transition period following job loss. However, both experienced differences between the actual disbursement process and their initial expectations regarding its duration, which may have been influenced by differences in the time period calculated by the participants compared with the internal service time standards of BPJS Ketenagakerjaan. This study recommends strengthening interinstitutional coordination in reporting employment terminations and providing participants with more transparent information regarding standard service times.

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1. INTRODUCTION

Amidst increasing demands for public accountability and transparency, discussions on good governance are no longer limited to theory but have become a concrete prerequisite

for public fund management institutions, including social security administrations. Transparency, accountability, and responsiveness are essential governance principles in the public sector. In the context of social security programs, particularly when the state manages employee and employer contribution funds to protect against social risks such as layoffs, the quality of governance is crucial in determining the transparency of participant entitlement information, the accountability of claim decisions, and the extent to which institutions can respond to the surge in protection needs during layoffs.

The Job Loss Guarantee Program (JKP) was added as the fifth employment social security scheme to provide temporary income protection for laid-off workers, complementing the Work Accident Guarantee, Death Guarantee, Old Age Guarantee, and Pension Guarantee. (Mahendrasusila, 2021) The JKP program was then strengthened through Government Regulation (PP). Number 6 of 2025, which amends several key provisions in Government Regulation No. 37 of 2021. This regulation stipulates that laid-off workers are entitled to cash benefits of 60% of their final monthly wages for a maximum of 6 months, in addition to access to labor market information and job training coordinated with the Ministry of Manpower. The increase in benefits from the previous scheme (45% and 25% of wages) demonstrates the government's commitment to strengthening protection for laid-off workers. Government Regulation No. 6 of 2025 also relaxes contribution period requirements, extends the claim statute of limitations from 3 months to 6 months, and expands the types of acceptable evidence of layoffs. (Chusna, 2025).

Another important change is the affirmation that BPJS Employment remains obliged to pay JKP benefits even if the company is in arrears with contributions or goes bankrupt, with the provision that the company's obligations regarding contributions and fines remain in effect. (Ministry of Manpower, 2025) However, the success of the JKP program is not only determined by the amount of compensation, but also by the quality of supervision and the relevance of the retraining that accompanies the program. (Ambarwati, 2025). From a socio-economic perspective, JKP has benefits in reducing the risk of falling into poverty due to layoffs, providing temporary cash benefits, and connecting workers with labor market services. However, its effectiveness depends on contribution compliance, administrative capacity, and coordination with severance pay and JHT policies (L. A. Putri & Alginda, 2026). Thus, the success of JKP implementation cannot be separated from the readiness of the administrative governance of the organizing institution, which is the main focus of this research. Without strengthening these aspects, the JKP's goal of reducing the impact of social risks from layoffs will be difficult to achieve.

This research was proposed from the phenomenon of the increasing wave of layoffs (PHK) in several areas of West Java, especially the West Bandung Regency area after the regulatory changes through PP No. 6 of 2025. The National Trade Union Confederation (KSPN) stated that labor-intensive sectors such as textiles, garments, and footwear still dominate the number of national layoffs and require serious attention. (Pratiwi, 2025) At the district/city level, the number of companies reporting layoffs to the local labor office tends to increase from year to year, while reporting is generally only done when there is an administrative need such as the disbursement of JKP, which indicates a data accountability problem at the initial level of the process. (Guide, 2026) This situation confirms that JKP claim management is a crucial point in the employment ecosystem in regions experiencing waves of layoffs.

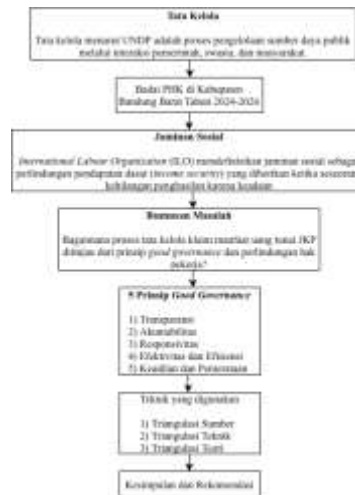
Several studies have revealed that the implementation of the JKP (Job Social Security) post-Government Regulation No. 6 of 2025 still leaves various problems in the field. Research on JKP implementation in East Java shows that regulatory changes have expanded access to participants, but gaps in implementation and differences in interpretation

between regions regarding SOPs and evidence of layoffs have resulted in inconsistent implementation standards, and the claim verification process remains slow due to many files being pending, despite regulations encouraging digitalization.(M. S. S. Putri & Nugroho, 2025)Based on the principle of accountability within the framework of good governance, the lack of socialization of the JKP program and supervision of the claims process results in workers' rights to JKP often not being optimally fulfilled, not because of weak regulations, but because of weak implementation at the company level and weak enforcement of obligations.(Ayu et al., 2025)Other research also found that many workers still do not understand their rights and the mechanisms for claiming JKP independently, so low literacy is one of the root causes of the program's suboptimal uptake in the field.(Kharisma et al., 2025).

From a public sector accounting perspective, this condition reflects a gap between the regulatory design of Government Regulation No. 6 of 2025 and the implementation practices and governance of JKP claims in the field. However, there are not many studies that specifically examine how JKP is implemented and managed at the BPJS Ketenagakerjaan branch office level using a comprehensive good governance framework, while also highlighting the direct experiences of laid-off workers in accessing the JKP program's cash benefits. The cash benefit component was chosen as the main focus of this study because it is part of the JKP benefits that is fully under the control and responsibility of BPJS Ketenagakerjaan, while the other two JKP benefit components, namely access to labor market information and job training, are managed by the Ministry of Manpower through the SIAPkerja application and therefore are outside the scope of governance that is the object of this study. Based on these conditions, the formulation of the research problem is how the JKP cash benefit claim process is managed after the enactment of Government Regulation No. 6 of 2025 in guaranteeing the protection of workers' rights who file claims due to layoffs, how are the experiences of workers who are victims of layoffs in accessing JKP cash benefits, what are the supporting and inhibiting factors in the implementation of the claim process. In line with the formulation of the problem, this study aims to describe and analyze the governance of the JKP cash benefit claim process, describe the experiences of workers who are victims of layoffs in accessing these benefits, and identify the supporting and inhibiting factors in its implementation.

The grand theory that is the starting point in this research is governance, which is understood as a decision-making process and provision of public services that involves various actors, with an emphasis on inclusive participation and accountability as the main dimensions, supported by openness, effectiveness, and accountability mechanisms to the community.(United Nations Development Programme [UNDP], 2013)From this grand theory, researchers then move on to the concrete phenomenon of the increasing wave of layoffs, which positions the JKP program as a social protection instrument that needs to be studied empirically based on social security theory.(International Labour Organization [ILO], 2012)The intersection of these two grand theories gave rise to a research problem formulation, which was then answered through the five principles of good governance as analytical dimensions and tested for validity through triangulation of sources, techniques, and theories. This line of thought is concisely presented in the conceptual framework.

Framework of thinking



2. METHOD

This research uses a qualitative approach with a case study. Qualitative research is an approach used to explore and understand the meanings individuals and groups have regarding a social problem. This involves developing research questions and procedures, collecting data through direct interaction with participants, and analyzing the data. (Creswell, 2009). The case study type is used because this research examines one specific case in depth, namely the governance of the JKP cash benefit claim process at the Cimahi Branch Office of BPJS Ketenagakerjaan, with a social context of increasing numbers of layoffs in its working area, especially West Bandung Regency. Case studies are seen as an appropriate research strategy when researchers want to answer the questions "how" and "why" regarding contemporary phenomena that are in the context of real life, and when the boundaries between the phenomenon and its context are not clearly visible. (Robert K. Yin, 2023).

The research data sources consisted of two groups of informants: internal and external. The internal group consisted of four people: the head of the service division, service management staff, customer service staff, and financial management staff at the Cimahi BPJS Ketenagakerjaan branch office, which was the location of the research. The external group consisted of two laid-off workers who were JKP program participants and had submitted JKP claims to the branch. The informant selection technique used purposive sampling, selecting informants based on the criteria of position, experience, and direct involvement in the JKP claim process. (Sugiyono, 2023), with the possibility of developing snowball sampling if additional informants are needed. The sampling limit was set at the data saturation point, which is when additional informants no longer yield significant new information. To provide a clearer picture of the research's primary data sources, the profiles of the six purposively selected informants are presented in the following table.

Informant	Department/Status	Amount
Internal BPJS Employment	Head of Service Division	1
Internal BPJS Employment	Service Management Staff	1
Internal BPJS Employment	Staff <i>Customer Service</i>	1
Internal BPJS Employment	Financial Management Staff	1

Informant	Department/Status	Amount
External (JKP Participants)	JKP Program Participants (Workers Victims of Layoffs)	2

The types of data used consist of primary data, namely the results of in-depth interviews with all informants, the results of observations of the claim service process, and field notes, as well as secondary data, namely the internal Standard Operating Procedure (SOP) for JKP claims, Government Regulations and technical instructions related to JKP, scientific journals related to governance, JKP, and social security, as well as official reports and media coverage related to layoffs in the research area. Data collection was carried out through three main techniques, namely semi-structured interviews, non-participant observation of the claim service flow at the Cimahi Branch of BPJS Ketenagakerjaan, and documentation studies of internal regulations and SOPs. The combination of these three techniques allows for triangulation and increases the validity of the data.

The data analysis technique uses the Miles and Huberman interactive analysis model, which includes data reduction, data presentation, and drawing conclusions, which are carried out simultaneously and repeatedly until a conclusion is obtained that is saturated and can be accounted for. (Ash-Shiddiqi et al., 2025). In the data reduction stage, researchers operationalized the five selected principles of good governance into concrete indicators based on the results of the review of the JKP claim SOP and PP No. 6 of 2025, which were then translated into interview guidelines. Data validity was tested through source triangulation, namely comparing information from internal and external informants. Technical triangulation, namely combining interviews, observations, and documentation to test a single finding, and theoretical triangulation, namely interpreting findings using good governance theory and social security theory.

The governance of the JKP cash benefit claim process is assessed based on the United Nations Development Programme theory.(UNDP, 2013)and five principles of good governance: transparency (openness of information on rights and claims procedures), accountability (traceability of claims decisions and institutional preparedness), responsiveness (speed and quality of response to participant needs), effectiveness and efficiency (achievement of claims disbursement and optimal use of resources), and fairness (equality of access for all eligible participants). Each principle is operationalized into several indicators verified through interview data, observations, and related SOP and regulatory documents, as summarized in the following table.

Principle	Key Indicators	Data source	Evaluation Criteria
Transparency	Availability of information on rights and procedures before layoffs; independent monitoring of claim status; uniformity of information between officers and participants	Participants, officers, socialization media, applications	Complete/Partial/Not available
Accountability	Traceability of claims decisions; availability of complaint channels; preparedness for surges in claims	System, claim documents,	Is there/isn't there an audit trail?

Principle	Key Indicators	Data source	Evaluation Criteria
		officers, participants	
Responsiveness	Claim service time <i>end-to-end</i> ; quality of response to participant challenges; readiness of officers for regulatory changes	<i>Timestamp</i> : application, officer and participant interviews	Meet/Exceed target
Effectiveness and Efficiency	Percentage of claims paid; adequacy of benefits; redundancy of the verification process	Interview, SOP	Success percentage
Justice	There are no systematic barriers between participant groups.	Various groups of participants	Equal/Unequal

3. RESULTS AND DISCUSSION

3.1. Transparency

The principle of transparency requires that all information regarding the rights, requirements, procedures, and implementation status of a public program be clearly and openly accessible to the target community. Interview results indicate that the Cimahi BPJS Ketenagakerjaan branch office has established several information channels, including company visits, brochures at the branch office, and information features within the Jamsostek Mobile (JMO) application. Both informants admitted to initially learning about the JKP program from their superiors or the companies where they work. This finding indicates that the socialization strategy has been largely indirect, namely through regular visits to the company's HR department, so the effectiveness of information delivery is highly dependent on the company's willingness to pass it on to employees. This pattern aligns with the findings of Kharisma et al. (2025), which revealed that many workers still do not independently understand the requirements for participation and the JKP claim mechanism, so low literacy is one of the root causes of the program's suboptimal uptake in the field. In the context of expanding social security coverage in general, this shows that low public participation in social security programs is not always caused by limited financial capacity, but also by a lack of information and trust in the applicable system. (Dannheim & Alginda, 2026). Thus, the aspect of information transparency not only serves to fulfill participants' administrative rights, but also serves as a foundation for public trust in the social security program administrators as a whole.

From a technical perspective, independent claim status monitoring through the SIAPkerja application was deemed to have been successful and did not result in any contradictions between staff statements and participant experiences. Both participant informants confirmed that claim progress could be independently monitored through the application. Document checklists and verification indicators have also been standardized within the internal system, eliminating reliance on subjective assessments by staff. Therefore, based on the experiences of both participant informants and statements from internal informants, the principle of

transparency has been implemented quite strongly in the system and the openness of claim status, but it is still not optimal in terms of direct information dissemination to workers as potential beneficiaries before layoffs occur.

3.2. Accountability

The principle of accountability requires that every decision to accept, postpone, or reject a claim be traceable and procedurally accountable, while ensuring that agencies are structurally prepared to handle surges in workload. Interviews with internal informants indicate that claim decisions are based on standard verification criteria: appropriate benefits, appropriate people, and timely delivery. The process is documented both digitally and manually, creating an adequate audit trail. The JKP claim authorization structure is also relatively simple, with approvals only performed at the division head level, while further control is carried out by regional offices. From the participant perspective, the availability of complaint channels supports the principle of accountability. Both participant informants stated that they knew where to report any issues during the claims process.

Further investigation into the company's compliance mechanisms reveals a significant issue that requires careful attention as part of the accountability principle. This is the lack of a formal obligation for companies to report planned mass layoffs (PHK) early to BPJS Ketenagakerjaan branch offices, in line with the official reporting requirement to the Manpower Office. To date, information regarding planned mass layoffs has only been communicated informally by the company to staff, without a standardized formal reporting mechanism. This lack of a formal early reporting mechanism has implications for cross-branch operational readiness, as follow-up claims (claims 2 through 6) are distributed nationally by BPJS Ketenagakerjaan Headquarters to any branch with capacity, potentially leaving a branch office with an unpredictable overload of claim verification tasks to prepare its service capacity. Given the stringent Service Time Standards (SLA) for JKP claims, such unpredictable spikes in workloads have the potential to disrupt the quality of service for participants within their respective jurisdictions.

Based on the overall findings from the internal informants, the principle of accountability is considered to have been implemented well in internal aspects, namely the clarity of the basis for claim decisions, documentation, and complaint channels, but has not been fully realized in the aspect of inter-agency coordination regarding reporting of mass layoff plans, because the existing mechanism is still informal and has not touched on the dimension of cross-branch capacity readiness.

3.3. Responsiveness

The principle of responsiveness is measured by the bureaucracy's speed in responding to public needs, which in the context of JKP claims is reflected in the speed of the claims process and the quality of responses to obstacles faced by participants. The standard service time (SLA) for JKP claims is set to be quite short, from when the file is declared complete by the officer to the payment process, and according to internal informants, this standard is consistently met. However, differences in perception were found among participants. Both participant informants felt the duration of the claims process they underwent differed from the applicable JKP service time standard, a reasonable perception considering that participants tend to calculate the entire process from the initial submission,

including stages beyond the direct control of BPJS Ketenagakerjaan, such as the completeness of documents from the company and processes in the Ministry of Manpower's SIAPkerja system. This finding strengthens the research findings by Putri & Nugroho (2025) state that although the latest regulations have accelerated the process, verification of JKP claims in the field is still slow due to files being pending at stages that are not entirely under the control of branch offices.

At the personal interaction level, the quality of the response of BPJS Ketenagakerjaan Cimahi Branch officers or staff to challenges faced by participants was assessed as good by both participant informants. Officers were willing to help participants resolve missing documents before rejecting their claims, a practice that supports the service responsiveness indicator. Therefore, based on the experiences of both participant informants and statements by internal informants, the principle of responsiveness has been partially implemented. The quality of personal responses to participant challenges has been good, but there is still a gap in perception regarding the overall speed of the claims process.

3.4. Effectiveness and Efficiency

The principle of effectiveness emphasizes the extent to which an organization realizes its set targets, while efficiency highlights the optimal management of resources to achieve these results without waste. (Widanti, 2022). Interview results indicate a high success rate of claim disbursement and cash benefits that are considered sufficient by both participant informants during the transition period of finding new jobs. This finding confirms the achievement of the income security function as the main objective of the benefit increase after PP No. 6 of 2025. Meanwhile, regarding non-cash benefits in the form of job market information and job training, the results of interviews with the two participant informants indicate that both participants did not utilize these features. This finding needs to be interpreted with caution because both benefits are entirely within the management domain of the Ministry of Manpower through the SIAPkerja application, so they cannot be used as a basis for assessing the effectiveness and efficiency of the internal governance of the Cimahi Branch of BPJS Ketenagakerjaan, but only as a supplementary note to illustrate the achievement of JKP goals as a program.

Regarding the efficiency of the administrative process, a gap in perceptions was found between staff and participants. An internal staff informant assessed that document requirements had been simplified compared to previous provisions, resulting in a faster verification process. While another staff informant highlighted that the submission of follow-up claims (claims 2 through 6) involved repeating document verification, essentially the same as the initial submission, thus being considered less efficient. On the other hand, one participant informant continued to feel that the number of documents required was quite large and was the area they most wanted to improve. Therefore, based on the experience of one participant informant and statements from both internal staff informants, it can be concluded that the principles of effectiveness and efficiency have been well implemented in the cash benefit component, which is under the full control of the agency. However, its application is still limited in the efficiency aspect of the administrative process, particularly the redundancy of follow-up claims verification and the perceived burden of documentation felt by participants.

3.5. Justice

The principle of justice is understood as an effort to balance the rights and treatment of individuals without discriminating against certain backgrounds. In the context of JKP claims, this principle is tested by the existence of discriminatory treatment based on the scale of the participant's company of origin and equality of access for participants with limited digital literacy. Both internal informants and two participant informants consistently emphasized that there was no difference in treatment based on the scale of the participant's company of origin. This consistency of statements from different sources fulfills the principle of source triangulation and is one of the relatively positive governance findings in this study. Equality of access for participants with limited digital literacy is also supported by the experience of one participant informant who still felt helped when having to come directly to the branch office to complete the claim process. Thus, it can be concluded that the principle of justice has been applied to the aspect of equal procedural treatment for participants who have submitted claims, although this finding is limited to the experiences of the informants available in this study.

In summary, the findings on the five principles of good governance that have been described in sections 3.1 to 3.5 are synthesized in the following table, so that readers can obtain a comprehensive picture of the level of implementation of governance in the JKP cash benefit claim process.

No.	Principle	Key Findings
1	Transparency	Partially available, strong in terms of the system for monitoring claims status independently; still not optimal in terms of direct information dissemination to workers before layoffs occur, based on statements from internal and external informant sources.
2	Accountability	There is an <i>audit trail</i> , strong in the aspect of basic documentation of claim decisions (<i>audit trail</i>); it has not been fully realized in the coordination of early reporting of mass layoff plans between institutions based on statements from internal informant sources.
3	Responsiveness	According to the experiences of two participant informants, the quality of the officers' personal responses to participant challenges was considered good; however, there was still a gap in perception regarding the overall speed of the claims process.
4	Effectiveness and Efficiency	The distribution of cash benefits was effective and was deemed sufficient to meet participants' needs; indications of redundancy were still found in the verification of follow-up claims based on statements from internal and external informant sources.
5	Justice and Equality	No indications of discriminatory treatment were found based on the scale of the participant's company of origin, based on triangulation of internal informant sources and participants.

3.6. JKP Participant Experience and Social Security Functions

Social security is understood as basic income protection (income security) provided to individuals who lose their income due to certain circumstances. (ILO, 2012). Interview results indicate that the income replacement function of the JKP

program has been truly felt by both participant informants, who stated that the cash benefits were very helpful during the transition period of job loss, in line with the preventive and promotive objectives of social security. However, the promotive function of JKP, which is supposed to help the process of reintegrating workers into the labor market through job training, has not been optimally implemented in the field, as confirmed by two participant informants who have never utilized this feature, considering that the benefits of job training and labor market information are under the jurisdiction of the Ministry of Manpower. Thus, the implementation of JKP based on the experiences of the two participant informants at the branch office studied is closer to the conventional social security model that focuses on cash assistance, rather than the protection model that integrates reskilling and job placement as mentioned in the initial design of the JKP program. (Muhyiddin et al., 2025) It should be emphasized that the gap in this promotional function stems from the division of authority across institutions, not from weaknesses in the internal governance of the Cimahi Branch of BPJS Ketenagakerjaan.

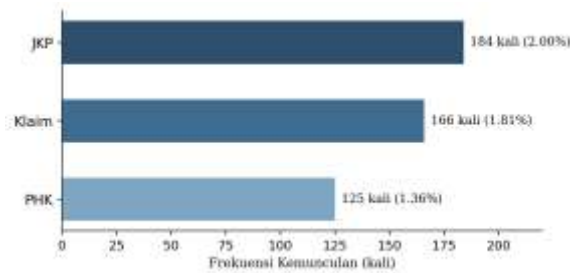
3.7. Supporting and Inhibiting Factors

Supporting factors identified in this study include, first, a digital system integrated host-to-host between the Ministry of Manpower's SIAPkerja application and the internal BPJS Ketenagakerjaan system, allowing all claim processes to proceed without requiring the participant's physical presence. Second, clear SOPs and smooth inter-sectoral coordination at branch offices. Third, a relatively good level of company compliance within the branch office's work area, according to internal informants. Fourth, the adequacy of financial benefits following the increase to 60% of wages for six months, and fifth, the responsiveness of officers in addressing challenges faced by participants.

The most substantial inhibiting factors are the absence of a reporting mechanism or early warning of plans for mass layoffs from the company to the BPJS Ketenagakerjaan branch office, followed by a gap in perception regarding the speed of the claims process between internal informants and participant informants, dependence on the external SIAPkerja system which is beyond the control of the branch office when technical disruptions occur, low utilization of JKP non-cash benefits, as well as the perception of one participant informant regarding the burden of required documents which is still felt to be large and the repeated verification process for follow-up claims which is considered inefficient by the internal informant.

3.8. Word Frequency Analysis of Interview Results

To strengthen the validity of the interpretation of the qualitative data obtained, the researcher also processed all interview transcripts using the Word Frequency Query feature in NVivo 15 software. This feature was used to identify the most frequently appearing words in the data, making it easier for the researcher to identify terms that are closely related to the research focus. The results of this data processing are presented in the following figure.



The word “JKP” was the most frequently occurring word, appearing 184 times or 2.00% of the total words analyzed, indicating that the Job Loss Guarantee program was truly the center of discussion among all informants, both on the organizer and beneficiary side. Furthermore, the word “Claim” appeared 166 times (1.81%), indicating that the entire discussion centered on the stages of claim submission to disbursement, in line with the objectives of this study. The word “PHK” appeared 125 times (1.36%), reinforcing that the Termination of Employment event is the starting point as well as an absolute requirement that is continuously verified in the JKP claim process.

4. CONCLUSION

Based on the results of the analysis and discussion regarding the governance of the claim process for cash benefits for Job Loss Guarantee after PP No. 6 of 2025, the United Nations Development Programme (UNDP) and the five principles of good governance have been attempted to be implemented but with varying levels of implementation.

1. The principle of accountability in the documentation of claims decisions is most strongly demonstrated, marked by clear criteria for appropriate benefits, appropriate people, and appropriate timeliness. However, inter-agency coordination regarding reporting on planned mass layoffs has not been formally implemented, potentially placing an unexpected burden on branch offices.
2. The principle of transparency is partially implemented; the experiences of the two participants' informants show that the principle of transparency is strong in the aspect of the claim status monitoring system but is still weak in the direct dissemination of information to workers.
3. The principle of responsiveness shows the perception gap between the service time standards and the actual experiences of the two participant informants.
4. The principles of effectiveness and efficiency were well applied in the distribution of financial benefits based on the statements of the two participants' informants, but there were still indications of repetition of the verification process in follow-up claims.
5. The principle of justice and equality did not indicate any reports of discriminatory treatment from the informants interviewed, although this finding was limited to the experiences of the informants available.

Based on the experiences of laid-off workers in accessing JKP benefits, both informants stated that the program helped maintain purchasing power during the transition period of job loss and that the application process was technically straightforward because it was app-based. Both informants' initial knowledge of the JKP program came from their companies or superiors, while both experienced a different benefit disbursement duration than their previously understood service time estimates. Key supporting factors included an

integrated digital system, clear SOPs and internal coordination, relatively good company compliance, adequate financial benefits, and responsive staff. The most substantial inhibiting factors were the lack of an early reporting mechanism for planned mass layoffs, followed by gaps in perceptions of service speed, reliance on external systems, low utilization of non-cash benefits within the Ministry of Manpower, and the perceived burden of required documentation. This study recommends strengthening coordination of layoff reporting between institutions by establishing layoff data notifications from the Manpower Office to BPJS Ketenagakerjaan, implementing data-based verification for follow-up claims without reducing the important assessment of the verification process, displaying the estimated time status at each stage of the claim process more transparently, conducting direct outreach to workers through digital channels, and strengthening digital assistance services (assisted digital service) at branch offices.

This study has limitations because it was only conducted at one branch office with a limited number of participant informants, and all of them came from participants whose claims were successfully disbursed, so the results of this study are contextual and cannot be statistically generalized to all BPJS Employment branch offices.

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