Financial Performance Affecting Company Compliance in Membership of BPJS Ketenagakerjaan

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A B S T R A K

Masalah kepatuhan menjadi penghalang karena tidak diragukan lagi melarang BPJS Ketenagakerjaan menawarkan perlindungan optimal kepada seluruh pekerja Indonesia. Keadaan pandemi Covid-19 menjadi faktor penyebab rendahnya kepatuhan kepesertaan BPJS Ketenagakerjaan yang mempengaruhi keadaan kinerja keuangan usaha. Banyak bisnis atau keanggotaan menjadi tidak patuh sebagai akibatnya, seperti membayar iuran yang diperlukan terlambat atau tidak sama sekali. Berdasarkan konteks ini, tiga tujuan utama penelitian ini adalah untuk: (1) memastikan evolusi keanggotaan BPJS Ketenagakerjaan pada 2019-2020; (2) memastikan dampak kinerja keuangan Perseroan terhadap kepatuhan keanggotaan; dan (3) memastikan metode perbaikan. Dua metodologi yang digunakan dalam penelitian ini adalah metode kuantitatif dan kualitatif. Strategi pertama menggunakan regresi logistik dan teknik deskriptif kuantitatif. Strategi kedua adalah kualitatif yang memanfaatkan focus group discussion (FGD). Jenis data yang digunakan adalah data primer yang dikumpulkan menggunakan model Focus Group Discussion (FGD) dan data sekunder menggunakan laporan tahunan perusahaan dari Bursa Efek Indonesia (BEI) dari Tahun 2019-2020. Faktor Return on Assets (ROA), Return on Equity (ROE), dan Debt to Assets Ratio (DAR) semuanya mempengaruhi kepatuhan keanggotaan BPJS Ketenagakerjaan, menjadikannya empat variabel independen dalam kinerja keuangan. Kepatuhan tidak terpengaruh oleh metrik kinerja keuangan lain yang disebut Debt to Equity Ratio (DER). Teknik FGD yang menghilangkan sanksi iuran yang membebani keanggotaan selama pandemi meningkatkan sosialisasi dan edukasi secara berkala guna meningkatkan kepatuhan.

A B S T R A C T

The issue with compliance is a barrier since it unquestionably prohibits BPJS Ketenagakerjaan from offering the optimum protection to all Indonesian workers. The Covid-19 pandemic's state is a contributing factor in the low compliance of BPJS Ketenagakerjaan participation, which affects the state of the business's financial performance. Many businesses or memberships become non-compliant as a result, such as paying their required dues late or not at all. Based on this context, the research's three main goals are to: (1) ascertain the evolution of BPJS Ketenagakerjaan membership in 2019–2020; (2) ascertain the impact of the company's financial performance on membership compliance; and (3) ascertain improvement methods. The two methodologies used in this study are quantitative and qualitative methods. The first strategy uses logistic regression and quantitative descriptive techniques. The second strategy is a qualitative one that makes use of focus group discussions (FGD). The type of data used is primary data collected using the Focus Group Discussion (FGD) model and secondary data using the company's annual report from the Indonesia Stock Exchange (IDX) from 2019-2020. Return on Assets (ROA), Return on Equity (ROE), and Debt to Assets Ratio (DAR) factors all affect BPJS Ketenagakerjaan membership compliance, making them four independent variables in financial performance. Compliance is unaffected by another financial performance metric called the Debt to Equity Ratio (DER). The FGD technique, which removes dues sanctions that burden membership during the pandemic, increases socializing and education on a regular basis in order to increase compliance.

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1. INTRODUCTION

The National Social Security System (SJSN) is a program in Indonesia that was compiled and made by the Government to provide certainty of welfare and social protection for all Indonesian people (Utami, 2022). This program aims to provide social protection for the community in a more comprehensive and integrated manner. In implementing the SJSN program, the Government stipulates Law no. 24 of 2011, where the Social Security Administering Body (BPJS) administers the National Social Security, which consists of BPJS Kesehatan and BPJS Ketenagakerjaan. BPJS Ketenagakerjaan is a transformation from Jamsostek, which changed its name on January 1, 2014, and has been fully operational on July 1, 2015 (Asnawi & Fajarwati, 2022; Syahputra & Munandar, 2021). The loosening of social security regulations affects the program participation level itself (Putriyanti, 2015). Some forms of non-compliance with participation include; (1) BPJS Ketenagakerjaan dues are in arrears. In August 2021 there were 200,757 companies in arrears worth Rp 3,423,636,632,660; (2) partial list companies (PDS). The PDS in question is in the form of PDS for Manpower, PDS Program, and also PDS for Wages. It is in line because the biggest challenge for BPJS Ketenagakerjaan today is the compliance problem of participants who join BPJS Ketenagakerjaan. This non-compliance with participation is a concern that must be addressed immediately in achieving the goals of BPJS Ketenagakerjaan. For this reason, it is necessary to study what affects membership non-compliance, especially from the company's financial performance of ROA, ROE, DAR, and DER. Financial analysis is one method to understand the performance or performance of the company, the financial composition of the financial statements, and as a sign to warn that something undesirable is happening (Michalski et al., 2018; Putra et al., 2020).

Government Regulation No. 86 of 2013 concerning sanctions for non-compliance of participants address compliance issues (Solida et al., 2022). Nevertheless, this non-compliance problem remains an obstacle for BPJS Ketenagakerjaan in providing the best protection for all workers in Indonesia, such as the high number of outstanding receivables in 2021. The COVID-19 pandemic has influenced him. The pandemic is the main challenge for BPJS Ketenagakerjaan to expand membership coverage during 2020 and 2021. There are 5 BPJS Ketenagakerjaan programs, namely Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT), Pension Insurance (JP), and Job Loss Insurance (JKP) (Prayoga, 2019). The program design aims to protect workers' rights to obtain adequate social security. In order to pay the membership dues, the participant/company must pay a mandatory due. In addition to describing the performance of BPJS Ketenagakerjaan before and during the pandemic and identifying financial performance factors that affect membership compliance, it is also necessary to determine strategies to reduce the non-compliance of BPJS Ketenagakerjaan participants (Tumilaar, 2015). Based on the identification of the previously described difficulties, the objectives of this study are (1) To examine the development of BPJS Ketenagakerjaan participation in 2019-2020; (2) To assess the effect of the company's financial performance on membership compliance; (3) Determine strategies to improve compliance (descriptive FGD). The factors that influence non-compliance are, (1) Lack of knowledge about the procedures for paying contributions; (2) Attitudes that do not support policies, and (3) The stability of the company's financial condition has decreased (Jayadi et al., 2021). This is continuous with previous research from BPJS Ketenagakerjaan needs to create three core competencies, namely reliability, responsiveness, and innovation, to create a superior service quality and added value for customers (Yuardani & Purba, 2020). The strategy to be implemented is the differentiation strategy. Therefore, based on the factors and explanations above, this journal has the objective of Analysis of Financial Performance Affecting Company Compliance in Membership of Employment BPJS.

2. METHODS

The types of data used in this study are secondary and primary data. Publications or digital files that contain secondary data are acquired in a pre-made format (Wolf, 2016). The secondary data used the company's annual report from the Indonesia Stock Exchange and the BPJS Ketenagakerjaan compliance statistics for 2019 and 2020. Secondary data used panel data, with a 2-year series of 2019-2020 and a cross-section of 220 companies. Meanwhile, the primary data in this study was collected using the Focus Group Discussion (FGD) model, with two companies joining the membership. The two companies were those in the hospitality and shipping sectors, each represented by two people and representatives from the BPJS Ketenagakerjaan Examiner and Supervision. The FGD was held on 11 July 2022 online via Zoom meeting. Jenis data yang digunakan dalam penelitian ini adalah data sekunder dan primer. Publikasi atau file digital yang berisi data sekunder diperoleh dalam format yang dibuat sebelumnya (Wolf, 2016). Data sekunder menggunakan laporan tahunan perusahaan dari Bursa Efek Indonesia dan statistik kepatuhan BPJS Ketenagakerjaan untuk tahun 2019 dan 2020. Data sekunder menggunakan data panel, dengan seri 2 tahun 2019-2020 dan penampang 220 perusahaan. Sementara itu, data primer dalam penelitian ini

dikumpulkan menggunakan model Focus Group Discussion (FGD), dengan dua perusahaan bergabung menjadi anggota. Kedua perusahaan tersebut bergerak di sektor perhotelan dan pelayaran, masing-masing diwakili oleh dua orang dan perwakilan dari Pemeriksa dan Pengawas BPJS Ketenagakerjaan. FGD dilaksanakan pada 11 Juli 2022 secara daring melalui Zoom meeting

This study used three analysis methods according to the objectives. Among these methods are: Descriptive Method. Descriptive research usually determines the event's magnitude or frequency, and it is divided into two types: longitudinal and cross-sectional studies (Colorafi & Evans, 2016). In this study, the method can be used to observe the development of BPJS Ketenagakerjaan's performance in 2019 and 2020. The second objective, determining how financial performance affects BPJS Ketenagakerjaan membership compliance, is addressed using the Logit approach. Logit regression was used prior to the Covid-19 pandemic (2019 and 2020). The third objective's interactive data analysis method was applied to investigate how to increase membership compliance. Previous research explained that interactive data analysis techniques are data analysis techniques consisting of four components; data collection, data reduction, data presentation, and data conclusion.

3. RESULTS AND DISCUSSIONS

Results
Performance of BPJS Ketenagakerjaan

Conditions still influence the achievements and performance of BPJS Ketenagakerjaan in 2020 due to the COVID-19 pandemic (Latief et al., 2019). The performance of membership that is part of the target faces challenges because many companies or employers lay off, terminate employment with their workforce, and ignore compliance by not paying dues. In general, the obstacle faced by BPJS Ketenagakerjaan is the acquisition of membership. In 2020, efforts to increase membership acquisitions were faced with the continued impact of the pandemic, thus eliminating physical contact to support the socialization process and direct acquisition of membership (Faustyna, 2022; Rizaldi & Kistyanto, 2022). The COVID-19 pandemic also impacted the national economy, becoming a significant external factor affecting the agency's performance during 2020. The publication of the Central Statistics Agency (BPS) said that the pandemic caused a weakening in various economic sectors until economic growth in the reporting period contracted by 2.07 percent *year on year* (yoy) in 2019 and 2020. Slowing national economic growth also affects the existence of the labor force. The low social security occurs because the program has not been fully able to provide fair protection to the participants and the benefits provided are not adequate to ensure the welfare of the participants (Krebs et al., 2021). This statement seems to be in line with conditions in 2020. BPJS Ketenagakerjaan experienced a decrease in the growth of membership contributions due to the pandemic conditions having a very heavy impact on the national economy. The target that has been set cannot be achieved optimally due to several companies that experience financial weaknesses (Sholiha & Warsono, 2022).

Table 1. Realization of Dues Growth

Region	2019 Realization (In Million Rupiah)	2020 Realization (In Million Rupiah)	Realization growth in 2019-2020 (%)
Northern Sumatera	2.326.776	2.404.502	3,34
Southern Sumatera	2.190.402	2.182.695	-0,35
DKI Jakarta	30.273.774	30.055.044	-0,73
West Java	10.983.564	10.729.729	-2,32
Central Java , DI Yogyakarta	4.182.973	4.397.180	5,12
East Java	6.142.324	6.203.076	0,98
Kalimantan	4.421.051	4.469.197	1,08
Sulawesi, Maluku	1.706.537	1.805.957	5,82
West Sumatera, Riau	3.390.571	3.461.521	2,09
Banten	5.683.700	5.603.240	-1,42
Bali, Nusa Tenggara, Papua	2.125.825	1.951.625	-8,19
National	73.427.496	73.263.767	-0,22

Source: BPJS Ketenagakerjaan, processed

In the Table 1 we can see that nationally (-0.22%) and most regions are experiencing declining contribution growth. This statement is in line with the decline in the membership field. The decrease in contributions was also influenced by the main factor, namely the Covid-19 pandemic, which impacts difficult economic conditions and entrepreneurs who experience financial weakness. Overcoming the decreasing contributions, the Government finally made a waiver policy in mid-August 2020. The Minister of Manpower issued Minister of Manpower Regulation (Permenaker) Number 14 of 2020 concerning Guidelines for Providing Government Assistance in the Form of Salary/ Wage Subsidies for Labor Workers in Handling the Impact *of Coronavirus Disease* 2019 (COVID-19). Assistance is provided to social security participants of workers who are still active in BPJS Ketenagakerjaan. From the sample data processed by the author, several interesting research images were also obtained, as shown in Figure 1.
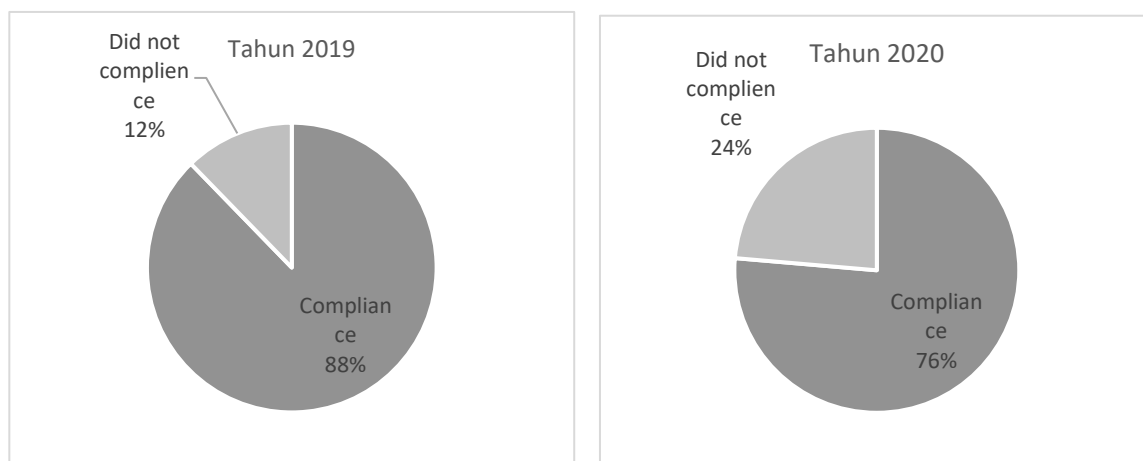

Figure 1. Membership Compliance Chart in 2019 and 2020

It is very clear in Figure 1 that the company's compliance in 2020 with the processed sample increased sharply compared to the previous year in 2019. In 2020 there were 24% of companies did not comply; in 2019 there were 12% of companies did not comply with the BPJS Ketenagakerjaan program. This condition certainly has a great impact on the workforce who should get maximum social security protection.

Analysis of Financial Performance Factors Affecting Membership Compliance

The Hosmer and Lemeshow tests are usually used to see the feasibility of the model. The feasibility of such a logit model can be done by looking at its value. Obtained a significant value of the model feasibility test results of 0.158, a significant value of > 0.05 shows that the regression model formed can predict the observation value well and match the observation data, so the logit regression model used in this study is feasible for subsequent analysis, this is because there is no noticeable difference between the predicted classification and the observed classification. The Negelkerke R Square test is used to determine how large an independent variable can describe the dependent variable by looking at Cox and Snell's R Square values. The Negelkerke R Square value in the regression model is 0.615, which means that the magnitude of the variance of the compliance variable that the four independent variables can explain is 61.5%, while the remaining 38.5% is influenced by other factors outside the ROA, ROE, DAR, DER and Year variables. The Omnibus Test aims to determine the simultaneous influence between independent variables on dependent variables. The model's Chi Square value is 206,470 with a significant value of 0.000. A significant value of 0.000 < 0.05 shows that the independent variable simultaneously affects the dependent variable. In other words, the level of ROA, ROE, DAR, DER, and Year simultaneously affects whether the company complies with whether or not it is participating in BPJS Ketenagakerjaan. In interpreting logit regression, we can see the relationship or influence of each independent variable on its dependent variables. A partial or Z test can be performed to test its significance. A significant influence occurs if the sig value < 0.05. Partial test results can be seen in the following Table 2.

Table 2. Coefficient of Financial Performance to Compliance of the Enterprise

Variables	B	Significant Value	Exp (B)
ROA	0,251	0,009	1,285
ROE	0,131	0,007	1,140
DAR	-0,025	0,031	0,975

Variables	B	Significant Value	Exp (B)
DER	0,009	0,175	1,009
Year	1,905	0,040	6,721
DAR and Year	0,026	0,138	1,027
DER and Year	-0,029	0,004	0,971
Constant	1,860	0,001	6,422

Source: SPSS, processed

From partially testing the logistic regression equation, five variables have a significant positive effect, namely ROA, ROE, DAR, Year, and DER Interaction with Year, where the significance value is below 0.05. **The effect of ROA on compliance.** The significant value of the ROA variable is 0.009, and the regression coefficient is 0.251. The significant value is < 0.05, and the regression coefficient value is positive, indicating that the ROA variable has a positive and significant effect on the Compliance variable. The higher the ROA value, the more compliant the company is with the membership of BPJS Ketenagakerjaan. Preferably, the lower the ROA value, the more non-compliant the company is in the membership of BPJS Ketenagakerjaan. The exp(B1) value of 1,285 means that a 1 percent increase in ROA will increase the chance of compliance by 1,285 times. Thus that if there is an increase in ROA from low to high, it will increase the probability or chance of compliance rate by 1,285 times. This result is also in line with similar research which states that profitability influences whether or not companies comply with carrying out their obligations (Vemberain & Triyani, 2021).

The effect of ROE on compliance. The significant value of the ROE variable is 0.007, with a coefficient value of 0.131. The significant value is < 0.05, and the regression coefficient value is positive, indicating that the ROE variable has a positive and significant effect on the Compliance variable. An exp(B2) value of 1,140 means that a 1 percent increase in the ROE classification will have a chance of a 1,140-time increase in compliance. Thus, if there is an increase in ROE from low to high, it will increase the probability or chance of membership compliance rate by 1,140 times. *Return On Equity* (ROE) is a measure of a company's ability to generate a company return rate or the effectiveness of the company in making a profit by utilizing the equity owned by the company (Assaji & Machmuddah, 2017; Sari et al., 2021; Tebiono & Sukadana, 2019).

The effect of DAR on compliance. The significant value of the DAR variable is 0.031, and the regression coefficient is (-0.025). The significant value is < 0.05, and the regression coefficient value is negative, indicating that the DAR variable has a negative and significant effect on the Compliance variable. An exp(B3) value of 0.975 means that a 1 percent increase in the DAR classification will likely increase non-compliance by 0.975 times. Thus, if there is an increase in DAR from low to high, it will increase the probability or chance of the degree of compliance of membership by 0.975 times. **The effect of DER on compliance.** The significant value of the DER variable is 0.175, and the regression coefficient is (0.009). Such a significant value > 0.05 indicates that the DER variable affects the Compliance variable. The theory of obedience can be defined as a conditioned theory under which a person obeys a given command or rule. The cause of the company's non-compliance is that the company does not carry out the applicable regulations properly. Therefore, this compliance theory is useful to encourage individuals to comply better with applicable regulations (Amelia & Sunarsi, 2020; Widuri et al., 2019). **The Effect of Year on Compliance**. The significant value of the Year variable is 0.040, and the regression coefficient is 1.905. The significant value < 0.05 indicates that the Year variable affects the Compliance variable. At the time of the COVID-19 pandemic in 2020 caused many companies to be non-compliant compared to before the pandemic in 2019.

The Effect of DAR Interaction with Year on Compliance. The significant value of the Year variable is 0.138, and the regression coefficient is 0.026. The significant value > 0.05 indicates that the DAR interaction variable with Year does not affect the Compliance variable. In contrast to the results of the previous research mentioned that the size of a company and the high and low levels of profitability do not determine whether the company will postpone or delay in submitting financial statements, as well as companies that have large debts will tend to be faster in submitting their financial statements (Priyanto & Darmawan, 2017; Susilawati & Safary, 2020). **The Effect of DER Interaction with Year in Compliance**. The significant value of the Year variable is 0.004, and the regression coefficient is (-0.029). The significant value <0.05 indicates that the interaction variable DER with Year affects the Compliance variable. For the value of exp(B3) of 0.971, it means that an increase in the classification of DER interaction with the Year by 1 percent will have a chance of an increase in non-compliance by 0.971 times.

Discussion

Researchers in determining strategies to improve membership compliance conduct Focus Group Discussions with companies to explore and aim to answer the previous researcher's question, whether the company's financial condition affects BPJS Ketenagakerjaan membership compliance. Researchers provide questions posed to companies related to research objectives. This FGD also aims to provide a more in-depth explanation of the reasons why companies do not comply with BPJS Ketenagakerjaan membership, as well as strategies to improve compliance (Yopie, S. & Elivia, 2022). From the results of the FGD with the company, it was concluded that there are several important points related to non-compliance from the company, which are: (1) Program Information from BPJS Ketenagakerjaan. The condition of company B, is one of the non-compliant companies that does not participate in the pension insurance program (JP). It stated that the main reason why they have not participated in the JP Program is because that they have not received information from BPJS Ketenagakerjaan (Yunita & Sugiantiningsih, 2020). This is certainly valuable information for BPJS Ketenagakerjaan to further improve communication and delivery of information to companies (Graita & Hastasari, 2018; Yuardani & Purba, 2020). "For now, the company may not know about this pension insurance. So far there has been no information from the company. The influence of other factors, as far as I know, there has been no information to us about pension insurance. However, what I personally I have heard from the last time, they said there is no new program, sir"; (2) Company Advice for BPJS Ketenagakerjaan.

By conducting FGDs with companies, there are inputs and suggestions given to BPJS Ketenagakerjaan so that companies are more compliant. This was conveyed directly during the FGD meeting and was also heard by representatives of trustees/supervisors from BPJS Ketenagakerjaan. "I feel that If BPJS had the convenience in payment, it could be paid in installment payments. It means a lot. Especially with the current condition. We can see that if we can't afford to pay our taxes, we can pay in the system. Well, BPJS should also have facilities like that, sir. The second issue of convenience fines is when there is a pandemic problem, the fine would be abolished, sir. That's it from us, sir". This input is undoubtedly significant and has been conveyed and heard from BPJS Ketenagakerjaan so that membership and membership compliance can increase and be even better in the future. From the results of the FGD conducted with the company and the BPJS Ketenagakerjaan, several strategies were found to improve BPJS Ketenagakerjaan membership compliance, including (1) Socialization and education continue to be carried out to improve membership compliance, especially in terms of contributions and programs, then efforts to enforce the rules by cooperating with the prosecutor's office it is also a way for companies to involve their employees or pay regular dues; (2) Elimination of dues fines during the pandemic to reduce the burden of paying company contributions; (3) Ease of payment of contributions in installments or in stages every month in order to reduce the burden of BPJS Ketenagakerjaan contributions (Jayadi et al., 2021; Shara, 2021). Financial activities are related to the effective, efficient and transparent management of operational budgets and social security funds. The 2019 Corona Virus Disease pandemic prompted the Government to issue a policy of large-scale social restrictions up to a lockdown. This has implications for selling power, causing a decrease in profits earned by the Company. Several companies whose financial condition is not good have objected to paying BPJS Ketenagakerjaan contributions, due to limited funds to pay their workers' wages, and also for the continuity of their business so that they can continue to operate.

4. CONCLUSION

Based on the results of the research and discussions that have been described, several conclusions can be described. The condition of BPJS Ketenegarkerjaan during the pandemic in 2020 provides severe challenges and obstacles in terms of participation that are not optimal, and the company's non-compliance, which increases compared to the pre-pandemic period in 2019. Factors that affect BPJS Ketenagakerjaan membership compliance, namely Return on Assets (ROA), Return on Equity (ROE), Debt to Asset Ratio (DAR), Year, and Interaction of DER with Year show that these variables affect compliance. Strategies that can be applied to improve membership compliance can be in the form of regular socialization and education, elimination of dues fines during the pandemic, and instalment application of the concept of payment of dues.

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