

Analysis of Social Security Claims Data for Strategic Decision-Making at BPJS Ketenagakerjaan Juanda

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Abstract: Through a number of social programs, BPJS Ketenagakerjaan plays a significant role in providing social protection for workers in Indonesia. The large volume of claims submitted by participants generates valuable data that can be utilized as a source of knowledge in the decision-making process. The purpose of this study is to examine social security claim data from the Juanda Branch of BPJS Ketenagakerjaan in 2025 and determine how it can be used to inform strategic decision-making. This study employs a quantitative descriptive methodology using secondary data in the form of claim payment summaries. The analyzed programs include Old-Age Security (JHT), Work Accident Insurance (JKK), Death Benefit Insurance, Periodic Pension Benefits (JP Berkala), Lump-Sum Pension Benefits (JP Lumpsum), and Job Loss Insurance (JKP). The findings indicate that claim patterns across these programs provide important insights into workforce risk distribution and benefit utilization trends. Such information can support BPJS Ketenagakerjaan in improving service efficiency, financial planning, and policy formulation to enhance the effectiveness of social security delivery.

Keywords: Analysis; Job Loss Insurance; Manajerial; Periodic Pension Benefits; Strategic.

1. Introduction

In order to improve worker welfare and reduce social and economic hazards that may arise during employment or after retirement, social protection is an essential tool. The social security system is crucial to Indonesia's labor growth since it provides workers with income continuity in the event of workplace accidents, death, job loss, or retirement. The government created the Social Security Administrative Body (BPJS) under Law Number 24 of 2011 with the responsibility of overseeing social security programs for Indonesians. (Jaminan Sosial Ketenagakerjaan Indonesia – BPJAMSOSTEK)

Old Age Security (JHT), Work Accident Insurance (JKK), Death Benefit (JKM), Pension Guarantee (JP), and Job Loss Guarantee (JKP) are some of the social support programs offered by BPJS Ketenagakerjaan. These programs are designed to provide comprehensive protection against various risks that workers may encounter in their daily lives. The program's success is determined not only by the number of participants that are registered, but also by the effectiveness of the payment process.

Claim payment is one of the primary indicators used to assess BPJS Ketenagakerjaan's productivity. The number of claims in a program can indicate the level of benefit utilization by participants. In addition, claims payment pattern can also highlight the most prevalent social support needs in the workplace. Because of this, analysis of claim payment data is very important in order to obtain information that can be used in managerial and formulation of service policies. (UU 24 Tahun 2011, 2011)

Thousands of participants from a variety of business sectors in the Sidoarjo region and its environs are served by the BPJS Ketenagakerjaan Juanda Branch. This branch kept track of different claim payments for every social security scheme that was offered in 2025. The most popular programs, monthly payment patterns, and the distribution of claim payments according to program type can all be ascertained by in-depth study of this data.

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According to earlier studies, participant satisfaction by the efficacy of claim services. Additionally, workers socioeconomic, and participants knowledge levels all have an impact on the use of social security programs. As a result, examining claim payment data can reveal information about participant behavior and the efficiency of social protection program execution. (Jaminan Sosial Ketenagakerjaan Indonesia – BPJAMSOSTEK)

2. Preliminaries or Related Work or Literature Review

This theoretical framework provides the conceptual basis for understanding the issues discussed in this study. It presents the key concepts related to employment social security, the role of BPJS Ketenagakerjaan, social security claims data, strategic decision-making, and data analysis. These theories are expected to support the analysis of how claims data can contribute to strategic decision-making within BPJS Ketenagakerjaan.

Employment Social Security

When workers face social and economic hazards, employment social security is a type of protection that guarantees the satisfaction of their basic needs. This system is intended to offer protection against a number of risk, including workplace accidents, death, old age, retirement, and job loss, that could have an impact on workers' welfare and job continuity. Employment social security programs in Indonesia are implemented by BPJS Ketenagakerjaan, which is in charge of administering funds, collecting payments, and allocating benefits to participants in compliance with relevant rules.

In addition to offering workers safety, employment social security system help to preserve society's social and economic stability. As a result, maintaining membership and claims data is crucial to ensuring the success of program execution.

BPJS Ketenagakerjaan

The public legal organization BPJS Ketenagakerjaan is in charge of managing Indonesian workers' social security programs. Through a number of programs, including Old Age Security (JHT), Work Accident Insurance (JKK), Death Benefit (JKM), Pension Guarantee (JP), and Job Loss Guarantee (JKP), this organization primarily protects workers. (Informasi Kepesertaan BPJS Ketenagakerjaan)

As part of its responsibilities, BPJS Ketenagakerjaan generates a variety of operational data that reflects participant service activities. Claims data is one kind of data that has strategic importance since it can reveal program usage levels and participants' social protection needs.

Data on Social Security Claims

Information gathered from participants' applications for social security benefits is known as claims data. The quantity of benefits paid, the kind of program claimed, the time of submission, and the number of claims are all included in this data. In an organizational setting, claims data can be used as a source of information to support in addition to serving as administrative paperwork.

Organization can find patterns, trends, and changes over time by analyzing claims data. This data can be utilized to assess program efficacy, calculate service requirements, and pinpoint hazards that need further care. As a result, claims data becomes a valuable source of information for making decisions.

Making Strategic Decision

The process of choosing courses of action or policies that will have a lasting effect on the accomplishment of organizational objectives is known as strategic decision-making. Allocating resources, improving service quality, developing programs, and establishing corporate priorities are all examples of strategic decisions.

Data-driven decision-making is becoming more and more prevalent in the digital age. This method places a strong emphasis on using pertinent facts and information as the foundation for developing policy. Organization may decrease uncertainty, increase productivity, and make more objective decisions by using reliable data.

Analysis Data to Help with Decision-Making

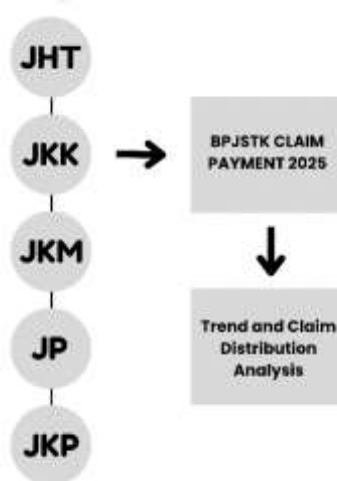
The process of processing, analyzing, and interpreting data in order to provide information useful for making decisions is known as data analysis. Organization may comprehend present circumstances, recognize issues, and forecast future requirements by using data analysis.

Claims data analysis at BPJS Ketenagakerjaan can give an overview of the programs that members use most frequently, patterns in rising or falling claims, and service needs that should be given priority. Operational planning, service strategy preparation, and participant service quality improvement can all be based on this data.

The Connection Between Strategic Decision-Making and Claims Data

Because claims data can offer accurate information regarding service conditions and participant needs, it is closely related to strategic decision-making. A program may need more attention in terms of resources, service capacity, and participant outreach if there are a lot of claims.

Furthermore, trends in claims that develop over time can be used to pinpoint shifts in societal employment and socioeconomic situations. Thus, making the best use of claims data will assist BPJS Ketenagakerjaan management in developing more efficient policies, enhancing the quality of services, and promoting the long-term accomplishment of organizational objectives. (Integrity, 2024)



Picture 1. Conceptual Framework.

H0 (Null Hypothesis): The quantity of claim payments made by BPJS Ketenagakerjaan programs at the Juanda Branch in 2025 does not differ significantly.

H1 (Alternative Hypothesis 1): The number of claim payments made by the Juanda Branch's BPJS Ketenagakerjaan programs varies significantly in 2025.

H2 (Alternative Hypothesis 2): In comparison to other BPJS Ketenagakerjaan programs, the Old-Age Security Program (JHT) in the Juanda Branch had the most claim payments in 2025.

3. Proposed Method

Research Design and Data Source

The BPJS Ketenagakerjaan Juanda Branch's social security claim data was analyzed using a descriptive quantitative approach in this study. Secondary data in the form of claim payment recapitulation records from January to December 2025 were used in this study. Claims from the Old-Age Security Program (JHT), Work Accident Insurance Program (JKK), Death Insurance Program (JKM), Periodic Pension Benefits (JP Berkala), Lump-Sum Pension Benefits (JP Lumpsum), and Job Loss Insurance Program (JKP) were included in the dataset.

Data was gathered by documenting internal reports that were accessible at the BPJS Ketenagakerjaan Juanda Branch's Claims Service Unit. The total number of claims, the distribution of claims per program, and monthly claim patterns were then determined using descriptive statistical methods. The analysis's findings were used to pinpoint social security program usage patterns and their applicability to strategic decision-making procedures.

Variables

The variables analyzed include:

- Old-Age Security Program (JHT)
- Work Accident Insurance Program (JKK)
- Death Insurance Program (JKM)
- Periodic Pension Benefits (JP Berkala)
- Lump-Sum Pension Benefits (JP Lumpsum)
- Job Loss Insurance Program (JKP)

Data Analysis Technique

The analysis was carried out using;

- a. Analysis of percentages
- b. Examination of trend every month
- c. Descriptive analysis

Formulas used:

$$P = f/N \times 100\% \dots\dots\dots (i)$$

P = Percentage

f = Quantity of program claims

N = Total number of claims

4. Results and Discussion

Claims Payment Distribution

The total amount paid in 2025 was 51.835 claims

Table 1. Distribution of Social Security Claims by Program in 2025.

Program	Total Claim	Percentage
JHT	21.950	42.35%
JKK	12.969	25.02%
JKM	915	1.77%
JP Berkala	13.783	26.59%
JP Lumsum	484	0.9%
JKP	1.734	3.35%

The result show that the JHT program has highest number of claim payments.

Mounthly Trend

With 21,950 claims, the Old-Age Security Program (JHT) had the most claims. During the course of the trial, this program was the benefit that participants used the most. With 13,783 claims overall, the Periodic Pension Benefit Program (JP Berkala) came in second, followed by the Work Accident Insurance Program (JKK) with 12,969 claims.

In the meantime, 1,734 claims were filed under the Job Loss Insurance Program (JKP), 915 under the Death Insurance Program (JKM), and 484 under the Lump-Sum Pension Benefit Program (JP Lumpsum). These results show that JHT, JP Berkala, and JKK claims accounted for the majority of claim service operations at BPJS Ketenagakerjaan Juanda Branch.

Monthly claim volumes also varied during the course of the year. While JKK claims peaked in December with 1,777 claims, JHT claims peaked in September with 2,556 claims. Throughout the year, the JP Berkala program showed a comparatively steady trend, averaging over 1,100 claims each month.

When compared to other social security programs, the results show that the Old-Age Security Program (JHT) was the most commonly used program. Significant labor mobility, including employee resignations, job transfers, and employment terminations, may be reflected in the large number of JHT claims. In order to guarantee that benefit disbursement procedures are completed effectively and on time, this condition emphasizes the necessity of improving claim service capability.

The significant quantity of JP Berkala claims indicates that a growing number of participants have retired and are regularly collecting pension benefits. In order to plan long-term service requirements and guarantee the sustainability of pension benefit payments, management has to know this information.

The comparatively high number of JKK claims suggests that occupational accident risks are still a serious problem that has to be addressed. BPJS Ketenagakerjaan can use these statistics to improve participating companies' occupational safety and health (OSH) awareness campaigns.

In the meantime, the quantity of JKP claims could be a sign of the state of the labor market. An increase in JKP claims may provide management a heads-up about possible increases in the operational area's job termination rates.

All things considered, claim data analysis gives management useful information for setting service priorities, more efficiently allocating resources, and creating data-driven plans to raise service quality.

5. Comparison

The findings of this study indicate that the Old-Age Security Program (JHT) recorded the highest number of claim payments in 2025, accounting for 21,950 claims or 42.35% of the total 51,835 claims processed by BPJS Ketenagakerjaan Juanda Branch. This result demonstrates that JHT remains the most frequently utilized social security program among participants. Similar trends have been reported in previous studies, which explain that JHT claims are generally associated with employee resignation, retirement, termination of employment, or participants reaching the eligible withdrawal age. Therefore, JHT consistently contributes the largest proportion of claim payments within employment social security programs.

The Work Accident Insurance Program (JKK) ranked third with 12,969 claims (25.02%), while the Periodic Pension Benefit Program (JP Berkala) ranked second with 13,783 claims (26.59%). These findings suggest that work-related accidents and pension benefits continue to represent significant components of BPJS Ketenagakerjaan's service activities. Compared with previous research, a relatively high number of JKK claims may indicate that occupational risks remain prevalent in the workplace, emphasizing the importance of strengthening occupational safety and health (OSH) programs. Likewise, the high volume of JP Berkala claims reflects the increasing number of participants entering retirement and receiving regular pension benefits.

On the other hand, the Death Benefit Program (JKM), Lump-Sum Pension Benefit Program (JP Lumpsum), and Job Loss Benefit Program (JKP) accounted for a considerably smaller proportion of total claims. Although their claim volumes were relatively low, these programs still play an essential role in providing comprehensive social protection to workers. In particular, fluctuations in JKP claims may reflect changes in labor market conditions, including employment termination trends within the operational area.

The monthly trend analysis also revealed different claim patterns across programs. JHT claims reached their highest level in September, whereas JKK claims peaked in December. In contrast, JP Berkala claims remained relatively stable throughout the year, averaging more than 1,100 claims per month. These variations suggest that each social security program is influenced by different socioeconomic and employment factors, requiring different management strategies and resource allocation, the findings are consistent with the concept of data-driven decision-making discussed in the theoretical framework. Claims data provide valuable evidence for identifying participant needs, monitoring service demand, and supporting strategic planning. Consequently, BPJS Ketenagakerjaan can utilize claims data not only for administrative purposes but also as a strategic resource to improve service quality, optimize operational planning, and enhance organizational performance.

6. Conclusions

This study shows that the BPJS Ketenagakerjaan Juanda Branch uses social security claim data to support strategic decision-making. The Periodic Pension Benefit Program (JP Berkala) and the Work Accident Insurance Program (JKK) were the next most popular claim categories in 2025, after the Old-Age Security Program (JHT). Operational data-derived claim patterns can be used to better understand participant demands, spot service trends, and facilitate more efficient organizational planning.

The organization can make better judgments, increase operational efficiency, and improve the quality of services offered to participants by making the best use of claim data. Analysis of claim data is also a useful source of information for assessing program performance and projecting future service needs.

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Conflicts of Interest: The authors declare no conflict of interest.

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