

Sentiment Analysis related to JHT (Jaminan Hari Tua) Program in Indonesia

Anisa Syahidah Mujahidah¹

¹Universitas Islam Internasional Indonesia (UIII), Indonesia

This study was conducted to examine JHT (Jaminan Hari Tua) program in terms of scientific research in published journals. The method used is sentiment analysis from secondary data in the form of 54 journals published in the last nine years and then processed using Ms. Excel 2016 and SentiStrength software. The results show that research on JHT (Jaminan Hari Tua) in the literature has different perceptions and there are pros and cons related to this Jaminan Hari Tua program. The results of sentiment analysis show that there is a tendency for positive perceptions in the scientific literature towards Jaminan Hari Tua, with a positive sentiment of 28%. The results of neutral sentiment amounted to 47%, then negative sentiment amounted to 25%. The benefits of this research are for literature and considerations related to the Jaminan Hari Tua program. As well as efforts to find out the threats, negative perceptions, and shortcomings of Jaminan Hari Tua. In addition, it is also to find out the positive perceptions, advantages and benefits of Jaminan Hari Tua.

OPEN ACCESS

*Correspondence:

Anisa Syahidah Mujahidah
anisamujahidah@gmail.com

Received: 3 August 2024

Accepted: 17 September 2024

Published: 11 October 2024

Citation:

(2024) Sentiment Analysis related to JHT (Jaminan Hari Tua) Program in Indonesia. *Economics and Sustainability*. 2.1.

Open access under Creative Commons Attribution-NonCommercial 4.0 International License (CC-BY-NC) ©Author(s)



Keywords: Sentiment Analysis; JHT; Pros Cons; Jaminan Hari Tua

INTRODUCTION

Services are basically activities offered by organizations or individuals to customers (who are served) that are intangible and cannot be owned. (Lestari, 2022) Service according to Gronroos in Daryanto, et al (2014) is an activity or series of activities that are invisible (cannot be felt). One form of state service for individuals who have entered old age is the Jaminan Hari Tua program or known as JHT. Social protection for workers is important in the face of changing work dynamics. Jaminan Hari Tua (JHT) which is overseen by the Employment Social Security Organizing Agency (BPJS) is one type of social protection in Indonesia. (Syah et al., 2024).

Getting social security is one of our rights as Indonesian citizens. (Mohammad Farhan Fajari & Andari Yurikosari, 2024). As the name implies, national social security is a form of social protection provided by the government to ensure that every Indonesian has access to basic needs. (Mohammad Farhan Fajari & Andari Yurikosari, 2024). Social security in Indonesia is managed by the National Social Security System (SJSN) which is regulated by Law Number 40 of 2004 and the 1945 Constitution. According to the law, the government is obliged to actively participate in ensuring the welfare of its citizens. (Mohammad Farhan Fajari & Andari Yurikosari, 2024). One of the four insurance programs offered by BPJS Employment from the government is the Jaminan Hari Tua Program, popularly known as JHT. When workers reach retirement age, become permanently totally disabled, or pass away with appropriate benefits, the Jaminan Hari Tua guarantees they will be paid for the duration of their employment. The government enacted Law No. 40/2004 to help participants plan for retirement, so they can start receiving JHT payments before reaching retirement age. (Mohammad Farhan Fajari & Andari Yurikosari, 2024).

Old-age security is a program or facility provided to individuals to prepare for their financial needs when they enter old age or retirement. It is usually organized by the government or financial institutions, and aims to provide social protection for those who are no longer actively working. In some countries, old-age security may take the form of publicly or privately managed pension funds, social benefits for retirees, or a refund program for funds spent during working life. These programs are essential to ensure the economic well-being and financial security of retirees.

Through the JHT program, workers are guaranteed protection from the possibility of becoming

too old to work. It is expected that at the end of this program, participants will be able to live comfortably after retirement. However, the management of JHT claims by BPJS Ketenagakerjaan raises a number of difficulties related to its implementation. From the submission of claims to the distribution of money, claims administration is a complicated and multi-step procedure. This technique has been in the news for a number of issues, including delays in claims processing, unclear guidelines, and allegations of unfairness in the claims evaluation process. (Syah et al., 2024).

JHT recipients must be at least 56 years old according to Permenaker Number 2 of 2022 Articles 2, 4, and 5. This policy applies to both workers and those fired through termination of employment (PHK); JHT funds are withheld until the worker reaches the age of 56 (PHK). This restriction is considered to make life more difficult for employees, adding to their suffering and breaking their hearts. One must wait until the age of 56 to apply for Jaminan Hari Tua (JHT) if unemployed or anticipating job loss (PHK). (Harahap et al., 2023).

Despite the advantages and role of the Jaminan Hari Tua program for the welfare of workers in Indonesia, there are different perceptions of the Jaminan Hari Tua program. There are various perceptions about the Jaminan Hari Tua program. Where the things that underlie the debate are the advantages and disadvantages and policies of the Jaminan Hari Tua program. Therefore, it is important to review the value of perceptions of literature publications on Jaminan Hari Tua to become additional literature and as material for evaluation and consideration of the Jaminan Hari Tua program system to review and consider the policies and systems used by Jaminan Hari Tua. As well as efforts for things that need to be evaluated from threats, negative perceptions, and shortcomings of the Jaminan Hari Tua itself. In addition, this research is also important to find out the good sides, advantages, and positive perceptions of Jaminan Hari Tua.

RESEARCH METHOD

This study uses data in the form of research journals and other research publications during the period 2016 to 2024 that have been published on the theme of JHT (Jaminan Hari Tua). The methodology used in this research is a qualitative method approach with descriptive statistics of literature studies on 54 publication papers related to Jaminan Hari Tua (JHT) topic.

The approach used in this research is sentiment analysis or opinion development. Sentiment analysis is a

research commonly used to measure public sentiment towards a theme issue. Sentiment analysis is a branch of research in the Text Mining domain that began to be widely used in early 2002. Researchers use SentiStrength software which is widely used in sentiment analysis research.

Sentiment analysis is a technique used in natural language processing (NLP) to determine the emotional tone or attitude expressed in a piece of text. It's often referred to as opinion mining because it involves identifying and extracting subjective information, such as opinions, attitudes, and feelings (Hakim et al., 2022). This type of analysis includes text analytic and word processing.

Simply put, text analysis is meant for word processing and not number processing. Sentiment analysis consists of three main subprocesses, namely: Subjectivity Classification, Orientation Detection and Opinion Holder Tamping; Target Detection. To date, most of the research in the field of sentiment analysis is devoted to the English language because there are so many tools/resources for the English language. Some frequently used resources for sentiment analysis are SentiWordNet and WordNet. The basic task in sentiment analysis is to classify the polarity of text at the document, sentence, or feature and aspect level, whether the opinions expressed in documents, sentences, and feature entities have positive, negative, or neutral aspects.

Data in the form of trends in the development of the number of publications of JHT (Jaminan Hari Tua) themed papers and the main authors who are the location of the object of research related to published articles are analyzed using Microsoft Excel 2016. Meanwhile, to measure the sentiment map on the results of publications related to Jaminan Hari Tua (JHT), researchers used SentiStrength software which is widely used in sentiment analysis research.

RESULTS AND ANALYSIS

This research discusses "*Jaminan Hari Tua*" by utilizing 54 publications of journal articles indexed in Dimension. Bibliometrics is a method used to measure and evaluate scientific performance by taking into account factors such as citations, patents, publications, and other more complex indicators. Bibliometric analysis is conducted to evaluate research activities, laboratories, and scientists, as well as the performance

of countries and scientific specializations. Some of the steps in bibliometric analysis include identifying the background of the research, collecting the databases to be used, and determining the main indicators to be used in the research.

This section will deepen the meta-analysis results by showing a visual mapping chart depicting 55 journals related to "*Jaminan Hari Tua*". In this research, mapping is done by analyzing keywords and important or unique terms contained in journal articles. Mapping is a process to identify knowledge elements, configurations, dynamics, dependencies, and interactions among these elements. The results of the network visualization of 55 journals with the theme "*Jaminan Hari Tua*" will be explained in more detail in the next section.

Author Mapping

Using bibliometric analysis using VOSviewer software, a mapping of authors contributing to the field of "*Jaminan Hari Tua*" was obtained. This section is very important to get an overview of the general structure of the bibliometric map that is considered important to analyze. From this, it is possible to identify the authors who publish the most works. In general, each author or researcher has different tendencies in each publication of their work. On some occasions, an author appears as a single author, but on other occasions the author may co-author with other authors or researchers, so this will affect the cluster density and some clusters show different densities. However, authors who have a large enough cluster density identify that these authors have published the most research on the theme of "*Jaminan Hari Tua*", when compared to authors whose cluster density is lower, so the results found can be a reference for other researchers in the future. From the results of the analysis, it was found that the authors who published the most publications related to "*Jaminan Hari Tua*" included Wijayanti, Putri; Eriska, Reda; Fitriati, Tiara; Gurning, Fitriani P; and Azani, Fahraini.

Research Map

The figure below describes the trend of keywords that appear in research on the theme of "*Jaminan Hari Tua*" and the larger shapes are the most used words in journal publications on the theme of "*Jaminan Hari Tua*".

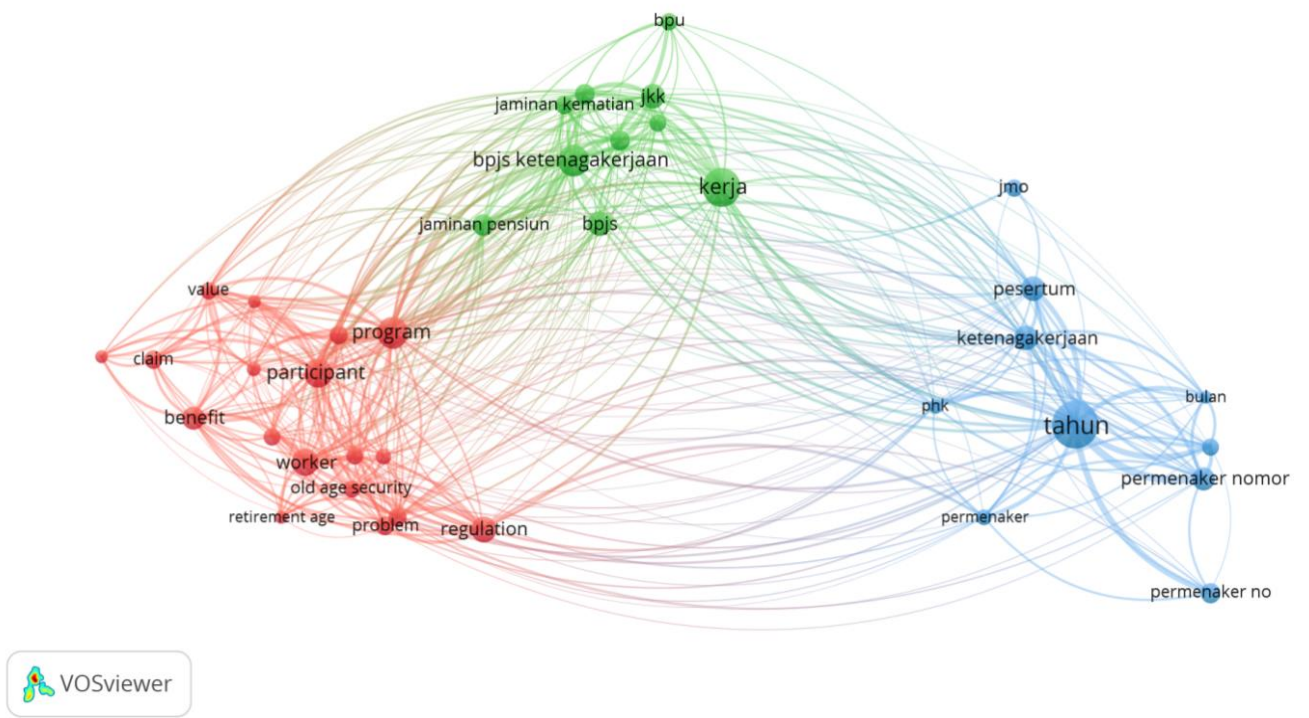


Figure 1: Research pathways related to JHT

As for the mapping, the keywords that appear most in the publication "*Jaminan Hari Tua*" include work, BPJS Ketenagakerjaan, program, year, participant, and

Permenaker number, which is then divided into 3 clusters, as follows:

Table 1. Research clusters related to the JHT study

Cluster	Keywords
Cluster 1 (18 items)	Accordance, benefit, claim, government, implementation, jht claim, jht program, old age security, participant, problem, program, regulation, retirement age, social security, social security program, value, worker, year
Cluster 2 (10 items)	Social security organizing agency, BPJS, BPJS employment, BPU, work accident insurance, death insurance, pension insurance, JKK, JKM, employment
Cluster 3 (10 items)	Bulan, jmo, ketenagakerjaan, permenaker, permenaker no, permenaker number, pesertum, phk, tahun, concerning procedures and requirements for payment of old-age security benefits

Research maps that can be created based on 3 *keyword mapping clusters*, namely:

Cluster 1: Implementation of Jaminan Hari Tua Program

A number of relevant studies include research from Syaputra et al (2023) discussing the implementation of the Jaminan Hari Tua Program by the Medan City Employment Social Security Provider Agency. The social security program is one of the responsibilities and obligations of the state towards its people, which is adjusted to the economic conditions of

the country. In addition, the Social Security Program is also a form of social protection to ensure that all people can meet their basic needs and obtain decent work. Jaminan Hari Tua is a social security program that provides protection to participants against risks that occur in old age where the productivity of participants has decreased. However, in 2021 there is still a minimal level of participation in the North Sumatra region, especially in the informal sector.

Serpian (2023) proposed a revitalization strategy for the Jaminan Hari Tua (JHT) program by BPJS Ketenagakerjaan to mitigate potential population

disasters. This study explains that the revitalization of the JHT program can encourage workers to participate and act as a population disaster mitigation measure by encouraging savings for retirement. This program has the potential to create social and economic sustainability for its participants. [Wijayanti & Jannah \(2019\)](#) discuss the implementation of the Jaminan Hari Tua (JHT) benefit policy in Indonesia. JHT is one of the employment social security programs that provides cash benefits to participants when entering retirement age, permanent disability or death in Indonesia. The results of this study found that the success of this policy is influenced by various factors, including the content and context of the policy itself, as well as compliance and sociological conditions of the community. To achieve its goals, the implementation of the JHT benefit policy in Indonesia requires synchronization of philosophical, sociological and juridical aspects.

[Fitria \(2022\)](#) analyzed the implementation of Jaminan Hari Tua claim services using online-based physical contactless services at the Banda Aceh branch of the Manpower Social Security Agency. The results of the study concluded that the implementation of JHT in Banda Aceh has been running very well, both from the way of service and submission of claims so that participants can get their rights and satisfaction. In addition, the problem that often occurs in the implementation of JHT is the lack of knowledge of participants about the work accident insurance program, causing delays in the submission process. For this reason, the government or local organizers need to conduct socialization for social security participants to gain an understanding of the procedures for registering and submitting JHT claims using online services at the Banda Aceh Branch BPJS Employment office.

[Dewi et al \(2017\)](#) examined the implementation of the social security program for workers outside employment relations by the Employment Social Security Provider Agency in Tangerang Regency. This research is motivated by the low participation of the Social Security Program for Non-Labor Relations Workers organized by BPJS Ketenagakerjaan. In addition, the socialization carried out by external marketing is still not optimal, many participants do not continue their membership because of their low income, and the head of the container has not carried out the orderly administration of contribution payments.

Cluster 2: Benefits of BPJS Employment Program

There is still not much research on this topic. There are a number of relevant studies including

[Hendrasty & Rachman \(2023\)](#) discussing the procedures and internal control of cash disbursements for work accident insurance claims at the BPJS Ketenagakerjaan branch office in Bogor City. This study explains that the JKK program is mandatory for all workers and covers the medical costs of work accidents. BPJS Employment pays benefits and operational activities using cash. The Employment Social Security Organizing Agency (BPJS) is a social agency established by the government to provide social protection programs to all workers in Indonesia, where there are 5 BPJS Employment programs, namely Jaminan Hari Tua (JHT), Death Security (JKM), Pension Security (JP), Job Loss Security (JKP), and Work Accident Security (JKK). Furthermore, this study explains that the procedure and payment of JKK claims starts from workers who receive treatment at clinics or hospitals in collaboration with BPJS Ketenagakerjaan. In this situation, workers do not need to pay for the cost of care or treatment because all costs will be borne by BPJS Ketenagakerjaan. Therefore, the hospital will send a bill to BPJS Ketenagakerjaan to settle the receivables. BPJS Employment pays the JKK program benefits and carries out all its operational activities which of course require cash.

[Hartinah \(2019\)](#) discusses the use of BPJS Ketenagakerjaan cards as additional collateral for bank home ownership loans. This study explains that in line with legal developments, Minister of Manpower Regulation Number 35 of 2016 concerning Procedures for Providing, Requirements, and Types of Additional Service Benefits in the Jaminan Hari Tua Program, provides additional service benefits to its members who participate in the Jaminan Hari Tua program, namely members can take advantage of their membership to apply for Home Ownership Loans (KPR) to Banks that have been appointed by the local BPJS Ketenagakerjaan. This research also concludes that the card can be used as collateral and in the event of default, the bank can execute the mortgage and the cardholder can receive 30% of their pension fund.

Cluster 3: Implementation of Autonomous Benefit Schedule (JMO) on JHT

Very little research related to this topic has been found, among the relevant research is [Wiranda & Fahlevi \(2022\)](#) discussing the effectiveness of the Jamsostek Mobile (JMO) application in the process of disbursing Jaminan Hari Tua (JHT) to BPJS Ketenagakerjaan Meulaboh Branch participants. This study concluded that during the COVID-19 pandemic, BPJS Ketenagakerjaan released the JMO application to

make it easier for BPJS Ketenagakerjaan participants to make claims without having to come to the office, and reduce the risk of spreading the COVID-19 virus. This application is very useful in the midst of a pandemic to process claims online through JMO, thus avoiding physical contact. Although the use of the JMO application for JHT disbursement during the pandemic has proven effective, there are still some problems that arise.

Putri et al (2023) examined the implementation of Jamsostek Mobile (JMO) services at BPJS Ketenagakerjaan Sukabumi Branch. The results of the study concluded that the implementation of Jamsostek Mobile services in filing Jaminan Hari Tua claims at BPJS Ketenagakerjaan Sukabumi Branch has been running quite well in terms of organization. However, the interpretation has not been maximized, because the implementer's understanding has not been evenly distributed and socialization activities have not reached the expected target, this can be seen from the fact that there are still many companies and participants who have not been educated. Then in its application it has not run optimally, because there are still many people and participants who cannot use the Mobile Social Security service independently.

Masrohatin et al (2024) examined the implementation of the mobile jamsostek application in the Jaminan Hari Tua disbursement process at the BPJS Ketenagakerjaan Jember Branch. In this study, it is explained that the disbursement of JHT at BPJS

Ketenagakerjaan has gone through the use of Jamsostek Mobile, where this was done to reduce the consequences of the spread of covid-19 at that time. However, until now people still do not understand the use of the JMO application. The results of this study conclude that the use of the JMO application brings great benefits. By using the approach of preparation, conversation, and mentoring stages, performance in using the JMO application was successfully improved. In addition, positive responses from BPJS Ketenagakerjaan participants stated the success of this community service program in improving understanding and use of the system for the JHT disbursement process through the JMO application.

Meta-Analysis

This section describes the number of papers published on the theme of Jaminan Hari Tua. In the last 9 years, there have been 54 publications indexed by Dimension, from 2016 to 2024. Table 2 illustrates the distribution of papers per year which varies over the past nine years with a range of 0 to 23 papers. The most published Jaminan Hari Tua theme papers are in 2023 and 2022 with the number of publications each year as many as 23 papers and 12 papers. The least number of publications in 2016 and in 2017 where the number of papers published was 1 paper. It can be seen from the following table the number of publications each year about Jaminan Hari Tua.

Table 2 Number of Papers on the Theme of Perception of Jaminan Hari Tua

Year	Number of Articles
2016	1
2017	1
2018	2
2019	5
2020	2
2021	3
2022	12
2023	23
2024	5
Total	54

Based on the table and graph above, there is a tendency for the number of papers published on the theme of Jaminan Hari Tua to increase. Where almost every year there are publications indexed by Dimension. There is a significant increase from 2021 to 2022 and from 2022 to 2023. But there is also a significant decrease from 2023 to 2024. The publication data related

to Jaminan Hari Tua indexed by Dimension used in this study amounted to 54 papers focusing on 2016-2024.

Sentiment Analysis

The author tries to calculate sentiment from published journals that discuss JHT (Jaminan Hari Tua). As is known, sentiment analysis is a research commonly used to measure public sentiment towards a theme. As a

secondary data source, research was conducted on 54 literatures. The tool used in this research is SentiStrength as a tool for processing data obtained from Dimension indexed published journals. Then the results obtained by the opinion are classified into 5 types of ranking, namely

opinions ranked *High Positive* (very good), *Positive* (good), *neutral* (neutral), *negative* (bad), and *High Negative* (very bad). The results of sentiment analysis on Jaminan Hari Tua which are divided into 5 types of categories can be seen in the following figure:

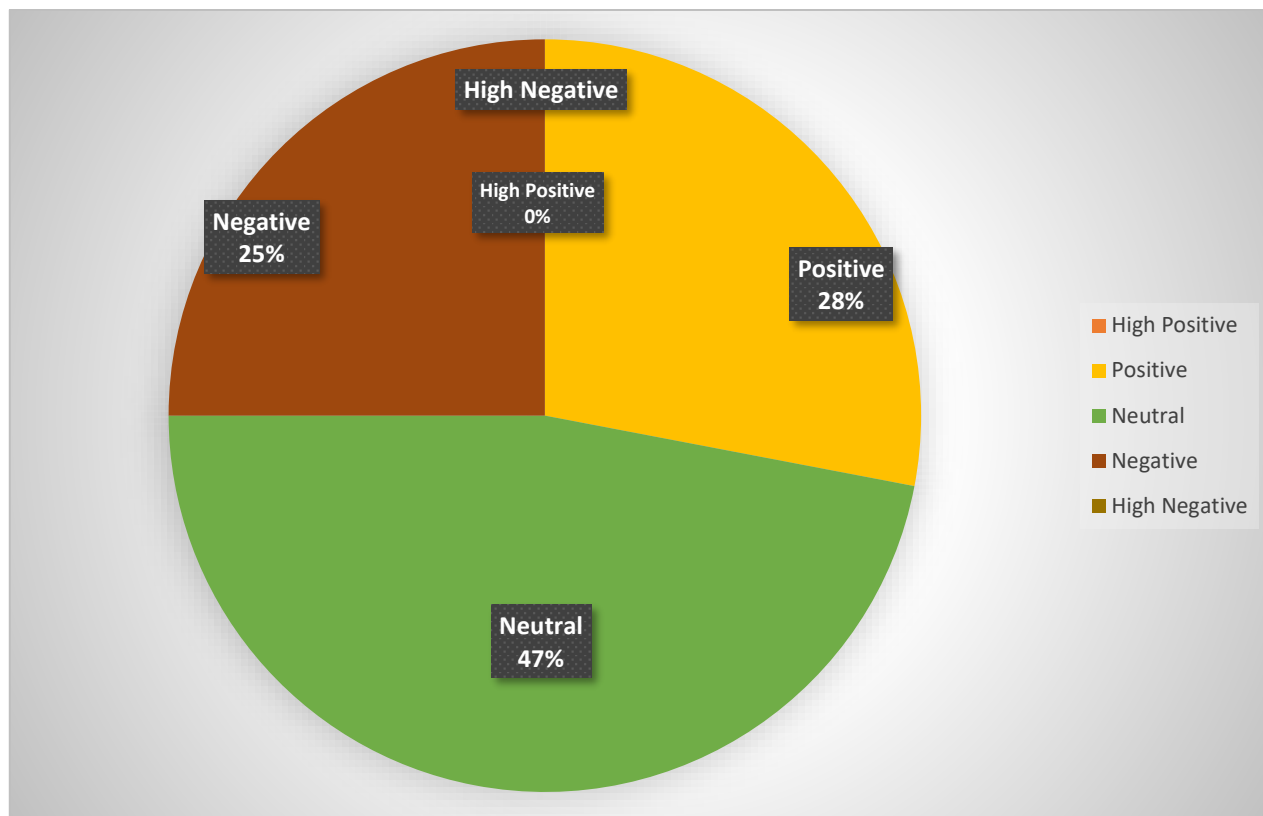


Figure 2 Sentiment Analysis Results

From the picture above, it can be seen that the existence of Jaminan Hari Tua in the literature published and indexed by Dimension is quite a lot and has a variety of sentiments according to the SentiStrength grouping, namely the *High Positive* category (very good) at 0%, then *Positive sentiment* (good) is as much as 28%, *Negative sentiment* (bad) is 25%, *High Negative sentiment* (very bad) is 0% and the rest has neutral sentiment (neutral) as much as 47%.

Sentiment results are obtained from the opinions expressed by the researcher in his research, then the words in the form of written text are ranked in the interval *High Negative* (-5) to *High Positive* (5) with a value of 0 meaning *Neutral*. The opinion score of the sentence submitted by the respondent is calculated by summing up the sentiment score of each word listed in SentiStrength. Positive sentiment is the opinion of researchers who are Positive and tend to be optimistic in responding to the existence of JHT (Jaminan Hari Tua) and view JHT positively and support the

development of the JHT Program. Meanwhile, *Negative* sentiment is a negative opinion and tends to convey criticism in reviewing the development of the Jaminan Hari Tua, or in other words, its existence is still not optimal and requires improvement, and states that JHT (Jaminan Hari Tua) has not been implemented professionally for various reasons.

The data shows that the majority of researchers have a more neutral sentiment in addressing the existence of Jaminan Hari Tua. The next sentiment that is quite a lot is *positive* sentiment. Then the next largest portion is *negative sentiment* and no *high negative* and *high positive* responses are found.

The following table summarizes the research findings covering the main characteristics that influence people's positive and negative sentiments towards the old-age security program based on 54 published data articles on the topic of Jaminan Hari Tua over the past nine years.

Table 3 Positive and Negative Public Sentiment

No.	Positive	Negative
1	Value of Justice	Harm
2	Openness	Has not yet reached the goal
3	Equation	Disbursement time is too long
4	Welfare of the community	Funds received are not so significant
5	Bringing convenience	Lack of transparency
6	Benefits in old age	Lack of communication
7	Funds developed	Gaps in understanding between participants and officers
8	A decent life	Complicated procedure
9	Provides protection	Inconsistent decisions
10	Fulfillment of human rights	Lack of information socialization

The results of this study found the level of sentiment analysis of various published papers in assessing opinions on the existence of the Jaminan Hari Tua program. Neutral sentiment dominates with a percentage of 47%. This shows that there is still a knowledge gap regarding the Jaminan Hari Tua program. This is a challenge for every element involved in the field to improve the quality of the Jaminan Hari Tua program. In addition, facilities are also needed to educate the public that are appropriate and easily accepted by all parties related to Jaminan Hari Tua so that there is no bias regarding the JHT program itself.

Many studies on Jaminan Hari Tua have been conducted based on literature reviews. Sentiment analysis provides an overview of responses and opinions regarding the Jaminan Hari Tua. However, the Jaminan Hari Tua Program is still a debate, where there are pros and cons related to the program. The sentiment analysis results show that the positive sentiment is 28%. This shows that the positive or optimistic perception of the Jaminan Hari Tua is greater than the negative. This means that many perceptions are optimistic and agree with the Jaminan Hari Tua. This JHT program is a form of social protection to ensure that all people meet their basic needs. (Azani et al., 2022). In addition, government policies related to Jaminan Hari Tua are a tool to achieve goals in the form of justice and equality values. (Al Rasyid & Fauziah, 2023).

Jaminan Hari Tua is considered to bring convenience for the preparation of funds in old age (Serpian, 2023) and provides great benefits for users (Kusuma et al., 2021).

The negative sentiment towards JHT (Jaminan Hari Tua) ranked third at 25%. This shows that there are still many pessimistic perceptions and criticisms of this program. This is based on the weaknesses and shortcomings of the Jaminan Hari Tua program itself. For example, in terms of rules, there are changes to the

rules relating to old-age pensions. In this case, government policies have not succeeded in improving people's welfare because they are often considered detrimental to the community, so people do not believe that government policies are fair. (Al Rasyid & Fauziah, 2023). In addition, in the Jaminan Hari Tua claim process, there are several problems faced, including the length of the claim process, the absence of openness and communication, and the gap in understanding between participants and officers. (Syah et al., 2024). Significant obstacles in achieving the goals of efficiency and satisfaction in the process of managing Jaminan Hari Tua money claims include the lack of knowledge of participants and ineffective communication and coordination between officers and participants. In addition to potentially hampering the overall claims process, this can also have a negative impact on participants who are entitled to old-age insurance. (Syah et al., 2024).

CONCLUSIONS

This study presents a meta-analysis overview in the form of tables and graphs of the main trends in the perception of Jaminan Hari Tua in the last nine years, from 2016 to 2024. Content analysis was conducted based on the number of publications per year. The results show that the quantity of research publications on Jaminan Hari Tua has increased in the last 9 years so that it has the potential to continue to be studied and developed.

In the sentiment analysis, the assessment of Jaminan Hari Tua from various literature indexed by dimension shows a neutral sentiment of 47%, while 28% shows a positive sentiment and 25% shows a negative sentiment. This shows that the scientific literature shows a variety of sentiments dominated by neutral sentiments, followed by positive sentiments, then negative sentiments.

Please note that the purpose of this study is to present an overview of the perception of Jaminan Hari Tua from scientific literature indexed by Dimension, but the limit is only on publications from 2016 to 2024. The benefits of this research are for literature and considerations related to Jaminan Hari Tua. As well as efforts to find out the threats, negative perceptions, and shortcomings of Jaminan Hari Tua. In addition, it is also to find out the positive perceptions, advantages and benefits of Jaminan Hari Tua. This research was conducted using certain meta-analytical indicators, bibliometrics and sentiment analysis so that readers can get an overview of the most significant data. However, the results presented are dynamic and may change over time, with new trends emerging or variables increasing and decreasing in the future.

REFERENCES

- Al Rasyid, M. G., & Fauziah, E. (2023). Review of Masalah Mursalah on the Cancellation of Minister of Manpower Regulation Number 2 of 2022 concerning Jaminan Hari Tua (JHT). *Bandung Conference Series: Sharia Economic Law*, 3(1), 65-72. <https://doi.org/10.29313/bcssel.v3i1.5290>
- Azani, F., Febriyanti, L., Syahdilla, I., & Gurning, F. P. (2022). Analysis of the old age security claim system and its calculation at the North Medan branch of BPJS Ketenagakerjaan. *FLORONA: Scientific Journal of Health*, 1(2), 53-58. <https://doi.org/10.55904/florona.v1i2.316>
- Dewi, S. Y., Sjafari, A., & Yulianti, R. (2017). Implementation of the Social Security Program for Non-Employee Workers by the Employment Social Security Agency (BPJS) in Tangerang Regency (Doctoral dissertation, Sultan Ageng Tirtayasa University).
- Fitria, S. (2022). Implementation of Jaminan Hari Tua Claim Services Using Online-Based Physical Contactless Services at the Banda Aceh Branch of the Employment Social Security Agency. *Journal of Education and Counseling (JPDK)*, 4(6), 7718-7724. <https://doi.org/10.31004/jpdk.v4i6.9580>
- Hakim, B. A. H., Mujahidah, A. S., & Rusydiana, A. S. (2022). Sentiment analysis on Halal certification. *Harmoni*, 21(1), 78-93.
- Harahap, A. M., Eriska, R., Hannum, S., Fauzi, M., Hafizsyah, M., Rizki, M. F., Fitriani, T., & Sianipar, S. D. A. (2023). Pros and Cons of Jaminan Hari Tua (Jht) Reviewed by Minister of Manpower of the Republic of Indonesia Number 2 of 2022. *RECTUM JOURNAL: Juridical Review of Criminal Handling*, 5(1), 582. <https://doi.org/10.46930/jurnalrectum.v5i1.2738>
- Hartinah, C. D. (2019). The Position of the Employment Social Security Organizing Agency Card as a Home Ownership Credit Guarantee. *Mimbar Keadilan*, 12(2), 223. <https://doi.org/10.30996/mk.v12i2.2465>
- Hendrasty, S., & Rachman, R. (2023). Review of Cash Expenditure Procedures for Payment of Work Accident Insurance Claims at BPJS Ketenagakerjaan Bogor City Branch Office. *Journal of Unitary Business Applications*, 3(2). <https://doi.org/10.37641/jabkes.v3i2.1949>
- Kusuma, R., Basniwati, A., Guna Nugraha, L., & Hariati, S. (2021). Rights of Participants of the Employment Social Security Organizing Agency. *Palar | Pakuan Law Review*, 7(2), 194-205. <https://doi.org/10.33751/palar.v7i2.3242>
- Lestari, P. A. I. (2022). Monte Carlo Simulation to Predict the Number of Insurance Claims at BPJS Ketenagakerjaan Bojonegoro Branch. *Journal of Statistics and Computing*, 1(2), 93-100. <https://doi.org/10.32665/statkom.v1i2.1265>
- Masrohatin, S., Nisa, N., Rodliyah, K., & Al-Adawiyah, N. Z. (2024). IMPLEMENTATION OF THE MOBILE JAMSOSTEK APPLICATION IN THE OLD-AGE INSURANCE DISBURSEMENT PROCESS AT THE JEMBER BRANCH OF THE EMPLOYMENT BPJS. *Journal of Gembira: Community Service*, 2(01), 143-154.
- Mohammad Farhan Fajari, & Andari Yurikosari. (2024). Juridical Review of Changes in Jaminan Hari Tua Arrangements Based on Regulation of the Minister of Manpower of the Republic of Indonesia Number 19 of 2015. *Trisakti Law Reform*, 6(1), 264-274. <https://doi.org/10.25105/refor.v6i1.19337>
- Putri, A. M., Nur, T., & Meigawati, D. (2023). Implementation of Jamsostek Mobile Services in Submission of Jaminan Hari Tua Claims for Employment BPJS Sukabumi Branch. *Moderat: Scientific Journal of Government Science*, 9(3), 411-430. <https://doi.org/10.25157/moderat.v9i3.3161>

- Serpian. (2023). Revitalization of the Jaminan Hari Tua System (Jht) as Population Disaster Mitigation. *Journal of Business Administration (JBA)*, 3(1), 14-26.
- Syah, D. W., Islam, U., Sumatera, N., Batubara, M., Islam, U., & Sumatera, N. (2024). Through the JHT program, workers are guaranteed protection from the possibility of becoming too old to work. It is expected that at the end of this program, participants will be able to live comfortably after retirement. However, the management of JHT claims by BPJS Kete. 21(1).
- Syahputra, F., Sembiring, W. M., & Buat, M. D. (2023). Implementation of the Jaminan Hari Tua (JHT) Program Policy by the Employment Social Security Organizing Agency (BPJS) in Medan City. *Journal of the Indian Academy of Applied Psychology: JIAAP*, 2(2), 78-84. <https://doi.org/10.31289/jiaap.v2i2.1781>
- Wijayanti, P., & Jannah, L. M. (2019). Implementation of Jaminan Hari Tua Benefit Policy in Indonesia. *JPSI (Journal of Public Sector Innovations)*, 4(1), 20-29. <https://doi.org/10.24853/swatantra.21.1.91-103>
- Wiranda, A. D., & Fahlevi, I. (2022). The Effectiveness of the Jamsostek Mobile Application (JMO) in the Jaminan Hari Tua (JHT) Disbursement Process to Meulaboh Branch BPJS Employment Participants. *PREPOTIF: Journal of Public Health*, 6(2), 2001-2008