



## **Strategy to Increase Business Entity Compliance with BPJS Employment Contribution Payment: A Case Study of Contribution Receivables at the Sulawesi Maluku Regional Office**

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**Abstract**

**Background:** Employer non-compliance in BPJS Employment contribution payments poses a systemic risk to Indonesia's employment social security system, as persistent arrears threaten financial sustainability. The Sulawesi-Maluku Regional Office consistently ranks among the highest contributors to national receivables, recording IDR 158.84 billion in 2023 and IDR 157.27 billion in 2024 despite a declining number of delinquent entities. This divergence, particularly at the Makassar Branch Office, indicates a structural arrears problem that uniform compliance approaches have failed to address.

**Objective:** This study aims to analyze the compliance conditions of Business Entities with contribution arrears at the Makassar Branch Office, identify key determinants of non-compliance, and formulate adaptive risk-based strategies to improve employer compliance in the Sulawesi-Maluku region.

**Methods:** This study applies a quantitative approach using descriptive analysis of receivable trends (2022–2024) and binary logistic regression based on survey data from employers with outstanding contributions. Strategic priorities were formulated using SWOT analysis and the Analytic Hierarchy Process (AHP), supported by Focus Group Discussions (FGD).

**Results:** Non-compliance was found to be structural and sectoral rather than random. Logistic regression analysis ( $n = 120$ ) indicates that financial capacity is the only statistically significant determinant of non-compliance ( $OR = 3.47$ ;  $p = 0.003$ ), while perceptual and administrative factors show no significant effects.

**Conclusion:** Non-compliance is primarily driven by financial constraints, highlighting the need for integrated, risk-based compliance strategies emphasizing governance strengthening and segmented billing to improve contribution recovery.

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### **INTRODUCTION**

BPJS Ketenagakerjaan is a public legal entity mandated under Law No. 24 of 2011 and Law No. 40 of 2004 to administer employment social security programs in Indonesia. It provides protection against work accidents, death, old age, and pension risks through a contribution-based scheme (Ningtyas, 2019; Yuditia et al., 2021). Employer compliance in registering workers and paying contributions constitutes the primary source of program financing and is essential to ensuring fund sustainability and benefit adequacy, as emphasized in official reports of BPJS Ketenagakerjaan.

In implementing the employment social security program, BPJS Ketenagakerjaan faces compliance challenges from business entities, despite employers' legal obligation to register and pay contributions under Law No. 24 of 2011. Non-compliance is generally classified into three categories: Mandatory Unregistered Companies (Perusahaan Wajib Belum Daftar/PWBD), referring to eligible employers that have not registered; Partially Registered Companies (Perusahaan Daftar Sebagian/PDS), which register only part of their workforce or reported wages; and Contribution Delinquent Companies (Perusahaan Menunggak Iuran/PMI), namely registered employers that fail to remit contributions as required (Fath-Hiah & Nafi'ah, 2023; Harumi Putri & Hartini, 2024; Reza Maulana Saragih et al., 2023; Sanco Simanullang et al., 2025). These classifications align with the supervisory framework stipulated in Government Regulation No. 86 of 2013 and official BPJS compliance reports (Sinaga et al., 2025).

PWBD refers to Business Entities that should have been registered as participants in the BPJS Employment program, but have not fulfilled the registration obligations. PDS occurs when a business entity only registers part of the social security program, some of its workforce, or reports wages below actual wage levels (Hartono et al., 2025). Meanwhile, PMI is a business entity that has been registered but does not pay contributions on time or is in arrears within a certain period. These three forms of non-compliance have a direct impact on the financial aspect of the program's implementation. Contribution arrears contribute to the increase in uncollected receivables.

This condition has become a major concern in the management of the employment social security program, considering its impact on the low coverage of worker protection and the increasing value of contribution receivables. The increase in contribution receivables has direct implications for the increased liquidity risk of BPJS Ketenagakerjaan, which can disrupt the institution's cash flow in the short term, especially in supporting the operational financing of the social security program (UU Nomor 24, 2011). In the context of services to participants, limited liquidity and cash flow pressures have the potential to cause delays in processing and payment of benefits, as well as a decrease in the quality of membership services, both in terms of speed and service optimization. If not handled seriously, such non-compliance can lead to financial instability of the institution and a decrease in the level of trust of Business Entities and participants in the BPJS Employment program (Rahman & Suryani, 2023; Sitanggang et al., 2025; Yusuf & Thohari, 2024).

The level of compliance of Business Entities in paying BPJS Employment contributions is one of the important indicators in measuring the effectiveness of the implementation of the employment social security program (Naha et al., 2022; Nurhasna Hafizhawita, 2023; Sri Handayani, 2020). Based on data from BPJS Ketenagakerjaan Sulawesi Maluku Regional Office for the 2022–2024 period, the level of compliance of Business Entities in paying contributions shows fluctuating dynamics in all work units. Although in aggregate the number of compliant Business Entities is relatively high, the compliance pattern has not shown sustained stability from year to year.

Structurally, compliance is largely dominated by micro-scale business entities and the Non-ASN category, which consistently represent the largest share of compliant employers across branch offices. Non-ASN refers to workers outside the State Civil Apparatus (ASN), namely employees in the private sector and non-government institutions as defined under Law No. 5 of 2014. These workers are registered through their respective business entities under the employment social security scheme administered by BPJS Ketenagakerjaan pursuant to Law No. 24 of 2011. The Makassar Branch Office was recorded as the unit with the highest number of compliant Business Entities during the observation period, in line with its position as the branch office with the largest membership base in the Sulawesi Maluku region.

These fluctuations indicate that the increase in compliance has not been stable and sustainable, particularly in the micro and informal sectors which exhibit higher economic vulnerability. Based on internal monitoring reports and collection activity records at the Makassar Branch Office for the 2022–2024 period, although this branch has consistently been the largest contributor to regional compliance, the growth in the number of compliant Business Entities has not been fully linear with the intensity of monitoring and collection efforts undertaken. This gap suggests the presence of structural constraints such as limited administrative capacity and irregular income patterns in the informal sector that moderate the effectiveness of compliance interventions, as also identified in internal coordination discussions at the regional level.

This condition indicates that the approach to improving compliance that has been implemented so far still tends to be general and is not fully based on the risk segmentation of Business Entities. In other words, even though there is a quantitative increase in compliance in a certain period, strategies that are not adapted to the characteristics and financial capabilities of Business Entities have the potential to result in unsustainable compliance and carry a high risk of generating contribution receivables. These findings point to a research gap that underlies the need for further studies on the determinants of non-compliance and the formulation of more risk-based compliance strategies.

**Table 1.** Business entities compliant with the Sulawesi Maluku Regional Office in 2022 based on business scale

Work Unit	Scale of Efforts				
	Non ASN	Micro	Small	Intermediate	Large
Maluku	1.054	2.909	75	26	79
Ternate	232	1.368	104	30	99
Shovel	807	2.231	295	203	277
Hammer	1.935	2.729	312	100	180
Gorontalo	568	1.774	76	48	50
São Paulo	3.384	9.332	559	258	533
Kendari	1.579	2.756	252	84	128
Squirt	1.798	2.616	55	38	56
West Sulawesi	995	1.204	31	47	33
Sulawesi - Maluku	12.352	26.919	1.759	834	1.435

Source: BPJS Employment

The data indicate that compliant Business Entities in the Sulawesi–Maluku region in 2022 were predominantly concentrated in the Non-ASN and micro-scale categories, while small, medium, and large-scale enterprises accounted for significantly lower figures. The work unit recorded the highest number of compliant entities across almost all business scales. This pattern confirms that the regional compliance structure remains largely driven by small-scale and Non-ASN entities.

**Table 2.** Business entities compliant with the Sulawesi Maluku Regional Office in 2023 based on business scale

Work Unit	Scale of Efforts				
	Non ASN	Micro	Small	Intermediate	Large
Maluku	1.468	3.454	87	31	60
Ternate	1.483	1.767	112	53	101
Shovel	1.516	2.795	323	199	294
Hammer	3.690	3.174	349	141	198
Gorontalo	533	2.678	88	54	44
São Paulo	6.815	9.345	581	489	575
Kendari	2.534	3.318	262	88	140
Squirt	2.736	2.727	59	39	49
West Sulawesi	1.264	1.652	32	50	36
Sulawesi - Maluku	22.039	30.910	1.893	1.144	1.497

Source: BPJS Employment

In 2023, compliant Business Entities in the Sulawesi–Maluku region continued to be dominated by the Non-ASN (22,039) and micro-scale (30,910) categories, with comparatively lower figures for small, medium, and large enterprises. The São Paulo work unit remained the largest contributor across almost all business scales, particularly in the Non-ASN and micro segments. Overall, the data reflect an increase in total compliance compared to the previous year, although the structural pattern remains concentrated in smaller-scale entities.

**Table 3.** Business entities compliant with the Sulawesi Maluku Regional Office in 2024 based on business scale

Work Unit	Scale of Efforts				
	Non ASN	Micro	Small	Intermediate	Large
Maluku	1.367	2.948	100	33	62
Ternate	1.006	1.471	118	67	97
Shovel	1.054	2.190	353	204	294
Hammer	4.589	3.259	377	171	200
Gorontalo	508	2.408	94	59	41
São Paulo	6.721	9.188	657	490	562
Kendari	2.690	2.292	297	97	144
Squirt	2.689	2.642	66	41	55
West Sulawesi	1.240	1.582	41	57	33
Sulawesi - Maluku	21.864	27.980	2.103	1.219	1.488

Source: BPJS Employment

These compliance dynamics have direct implications for the financial aspect of the implementation of the employment social security program. This condition underscores the importance of a more thorough evaluation of the effectiveness of the compliance management approach that has been implemented, especially in the control of contribution receivables.

One of the main consequences of the low and unstable level of compliance of Business Entities is the increase in uncollected contribution receivables. This condition occurs when a registered Business Entity does not fulfill its obligation to pay contributions on a regular and continuous basis. Although BPJS Ketenagakerjaan has made various efforts to encourage compliance, including a persuasive approach, coaching, and law enforcement, the issue of receivables remains a significant concern.

In practice, the increase in the number of participants and contribution receipts has not been followed by a balanced improvement in the contribution payment behavior of Business Entities. There are still Business Entities that postpone, pay in irregular installments, or avoid paying contributions, thereby increasing the financial risk of implementing the program. The continuous accumulation of contribution receivables has the potential to disrupt BPJS Ketenagakerjaan's cash flow and affect the smooth payment of social security benefits and service quality to participants.

This phenomenon does not only occur in certain regions, but is also reflected at the national level. In aggregate, even though there is a decrease in the number of delinquent Business Entities during a certain period, the value of contribution receivables remains at a high level and tends to be persistent. This condition indicates that the problem of contribution receivables is systemic and requires a more strategic, integrated, and risk-based approach to compliance management.

**Table 4.** BPJS Employment Receivables Trend

Year	Number of Business Entities	Nominal Receivables
2022	112.440	IDR 2,203,877,194,784
2023	111.348	IDR 1,820,189,517,578
2024	133.656	IDR 1,631,933,911,268

Source: BPJS Employment

Table 4 shows that although the number of Business Entities fluctuated declining slightly in 2023 before increasing significantly in 2024 the nominal receivables consistently decreased over the three-year period. Receivables fell from IDR 2.20 trillion in 2022 to IDR 1.63 trillion in 2024, indicating an overall improvement in contribution collection performance despite the expansion in the number of registered entities.

**Table 5.** BPJS Employment Receivables Trend based on Regional Offices

Work Unit	2022		2023		2024	
	Business Entity	Receivables	Business Entity	Receivables	Business Entity	Receivables
Sumbagut	6.094	69.757.534.937	7.318	33.378.986.970	10.851	31.990.299.515
Sumbagsel	11.072	92.783.850.909	8.445	72.835.353.795	10.693	56.825.055.143
DKI	14.550	721.004.979.328	11.910	578.307.131.765	13.820	566.722.299.631
West Java	12.821	342.077.900.415	11.367	336.924.386.273	10.291	216.530.338.055
E-commerce & E-commerce	10.906	136.103.221.452	10.921	103.035.064.782	13.342	69.335.643.894
East Java	15.430	223.575.746.595	20.790	148.268.947.143	25.956	141.277.520.919
Kalimantan	4.862	146.022.005.970	3.518	97.704.482.976	5.551	81.397.826.612
Sulama	15.750	124.006.019.616	14.044	158.844.271.350	11.074	157.269.052.602
Sumbariau	5.337	119.985.190.678	6.716	96.856.637.482	8.524	87.430.072.630
Banten	3.641	115.312.764.238	4.793	101.040.356.581	8.990	138.560.909.591
Banuspa	11.977	113.247.980.647	11.526	92.993.898.461	14.564	84.594.892.676
National	112.440	2.203.877.194.784	111.348	1.820.189.517.578	133.656	1.631.933.911.268

Source: BPJS Employment

The Sulawesi–Maluku Regional Office (Sulama) holds a strategic position due to its consistently high contribution to BPJS Ketenagakerjaan receivables. Receivables increased from IDR 124.01 billion in 2022 (5.63% of national receivables) to IDR 158.84 billion in 2023 (8.73%), and remained high at IDR 157.27 billion in 2024, placing Sulama as the fourth-largest contributor nationally. In terms of delinquent Business Entities, the region ranks second after East Java.

Despite a decline in the number of delinquent entities, the value of receivables has remained high, indicating the persistence of large arrears among certain Business Entities. Between 2022 and 2024, the number of delinquent entities decreased by 10.84% in 2023 and 21.16% in 2024, yet receivables rose by 28.85% in 2023 and declined only slightly by 1.54% in 2024. This divergence highlights structural compliance challenges and underscores the need for targeted strategies to address contribution arrears in the Sulawesi–Maluku region.

**Table 6.** Trends in receivables of the Sulawesi Maluku Regional Office of Sulawesi Maluku

Year	Number of Business Entities	Nominal Receivables
2022	15.750	IDR 124.006.019.616
2023	14.044	IDR 158,844,271,350
2024	11.074	IDR 157,269,052,602

Source: BPJS Employment

Table 6 indicates a consistent decline in the number of Business Entities with receivables in the Sulawesi–Maluku Regional Office from 15,750 in 2022 to 11,074 in 2024. However, the nominal value of receivables increased sharply in 2023 and remained relatively high in 2024, suggesting that while fewer entities were in arrears, the average outstanding amount per entity became larger.

**Table 7.** Receivables trends of the Sulawesi Maluku Regional Office in 2022 based on business scale

Work Unit	Scale of Efforts									
	Non ASN		Micro		Small		Intermediate		Large	
	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)
Maluku	477	4.981	2.287	12.815	26	562	2	224	4	137
Ternate	13	20	487	2.350	26	174	5	121	6	10.229
Shovel	214	2.112	642	11.160	69	1.357	19	4.504	12	6.726
Hammer	435	857	935	4.847	46	2.471	11	1.244	4	153
Gorontalo	246	800	754	2.209	12	545	4	10	0	0
São Paulo	509	828	4.571	21.752	88	7.374	22	2.561	38	5.679
Kendari	83	91	455	2.087	22	300	5	3.129	4	391
Squirt	275	679	1.840	4.120	22	443	0	0	5	1.228
South. West	203	693	855	1.780	12	155	4	59	1	47
Sulawesi – Maluku	2.455	11.062	12.826	63.120	323	13.381	72	11.853	74	24.590

Source: BPJS Employment

Table 7 shows that in 2022, receivables in the Sulawesi–Maluku Regional Office were predominantly concentrated in the micro-scale category, with 12,826 business entities and a nominal value of IDR 63,120 million, followed by large-scale enterprises amounting to IDR 24,590 million. Although Non-ASN entities recorded a relatively high number of cases (2,455 entities), their nominal receivables (IDR 11,062 million) were significantly lower than those of the micro and large categories. This pattern indicates that micro enterprises constitute the main source of receivables both in terms of volume and nominal value across the region.

**Table 8.** Receivables Trends of the Sulawesi Maluku Regional Office in 2023 based on business scale

Work Unit	Scale of Efforts									
	Non ASN		Micro		Small		Intermediate		Large	
	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)
Maluku	977	5.024	1.381	7.759	13	815	2	1.086	7	161
Ternate	77	241	259	1.058	14	229	2	90	5	47.548
Shovel	632	1.641	988	8.405	76	1.250	29	3.775	19	21.132
Hammer	394	654	898	4.629	35	1.375	11	433	5	413
Gorontalo	370	1.936	448	1.731	7	65	3	13	2	22
São Paulo	1.016	1.440	2.549	8.440	70	4.722	37	3.425	30	15.128
Kendari	131	220	315	1.450	17	399	3	1.589	3	27
Squirt	558	1.590	1.299	1.799	21	187	2	109	7	3.108
South. West	496	2.351	816	1.147	17	154	3	74	0	0
Sulawesi - Maluku	4.651	15.097	8.953	36.418	270	9.196	92	10.594	78	87.539

Source: BPJS Employment

Table 8 shows that in 2023 receivables in the Sulawesi-Maluku Regional Office remained dominated by the micro-scale category, totalling 8,953 business entities with a nominal value of IDR 36,418 million. However, the largest nominal receivables were recorded in the large-scale category, reaching IDR 87,539 million despite involving only 78 business entities. This indicates that while micro enterprises contribute the largest number of receivable cases, large enterprises account for a substantial share of the total receivable value.

**Table 9.** Receivables Trends of the Sulawesi Maluku Regional Office in 2024 based on business scale

Work Unit	Scale of Efforts									
	Non ASN		Micro		Small		Intermediate		Large	
	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)	Business Entity	Nominal (in millions)
Maluku	456	2.309	738	3.004	11	377	8	3.909	3	55
Ternate	162	223	296	1.673	16	161	3	189	6	59.883
Shovel	175	1.718	829	3.164	84	3.710	32	4.432	24	27.512
Hammer	381	608	752	3.777	65	952	13	617	7	188
Gorontalo	190	349	1.254	1.324	5	47	2	1	3	104
São Paulo	468	612	2.190	4.850	95	3.843	42	3.202	30	12.126
Kendari	421	613	513	3.137	26	682	12	1.543	8	129
Squirt	359	1.522	767	1.188	12	51	3	92	4	2.296
South. West	124	283	477	727	7	81	1	6	0	-
Sulawesi – Maluku	2.736	8.237	7.816	22.845	321	9.904	116	13.991	85	102.292

Source: BPJS Employment

Table 9 indicates that in 2024, receivables in the Sulawesi-Maluku Regional Office were still dominated by micro-scale enterprises, with 7,816 Business Entities and a nominal value of IDR 22,845 million. However, the largest nominal receivables were recorded in the large-scale category, reaching IDR 102,292 million despite involving only 85 Business Entities. This pattern shows that micro enterprises contribute the highest number of receivable cases, while large enterprises account for the largest proportion of receivable value.

At the branch level, the Makassar Branch Office makes a significant contribution to the receivables burden of the Sulawesi-Maluku region. In 2022, the Makassar Branch accounted for around 24.8% of the total regional receivables, with the proportion of Business Entities in arrears at 29.1%. The nominal contribution of the Makassar Branch's receivables was recorded at 20.8% in 2023 and again reached 19.5% in 2024. In terms of the number of Business Entities in arrears, the contribution of the Makassar Branch was 26.1% in 2023 and 22.9% in 2024, respectively. This data confirms that the Makassar Branch Office not only acts as a membership center but also as a location with a relatively high concentration of receivables in the Sulama area.

The difference between the downward trend in the number of delinquent Business Entities and the still-high nominal contribution of receivables indicates a change in the non-compliance structure. This condition shows that Business Entities with a relatively larger contribution value tend to experience an increase in the rate of delay or non-compliance in contribution payments. This phenomenon reflects that the billing approach and compliance strategy implemented are not fully adaptive to the differences in the characteristics and financial capacity of Business Entities.

The increase and concentration of receivables in certain groups of Business Entities also shows that there are still segments of Business Entities that have not been effectively reached in the BPJS Employment compliance scheme. If this condition is not handled through a more selective and risk-based approach, BPJS Ketenagakerjaan has the potential to face increased financial risks due to the accumulation of receivables that are increasingly difficult to collect.

The decline in the compliance of Business Entities in the payment of BPJS Employment contributions is influenced by various factors, both from the psychological, financial, and institutional sides. Previous studies such as those conducted by Sunjaya et al. (2022) show that the compliance of social security participants is greatly influenced by a combination of intentions, understanding, financial capabilities, and perceptions of systems and services. These findings are the initial basis in formulating the focus of this research, especially in examining the causes of non-compliance in a systematic and data-based manner. Although the study was conducted within the context of the National Health Insurance program, its determinant structure is conceptually relevant to BPJS Employment, as both are compulsory contribution-based systems that depend on participant compliance to maintain financial sustainability. Therefore, these findings provide an analytical foundation for systematically and empirically examining the causes of non-compliance among Business Entities in this study.

According to Indah Indra Putri et al. (2023), factors such as the number of workers, the scale of JKK, the company's assets and turnover, the amount of wages, JHT claims, and the use of digital platforms such as SIPP Online and JMO Mobile have a significant influence on the smooth payment of contributions. This study shows that not only the economic condition of the Business Entity affects compliance, but also technical factors in the management of membership administration.

In addition, the study of Jung et al. (2024) regarding the Workers' Compensation Insurance (WCI) system in South Korea found that an imbalance of interests between workers, employers, and insurance system managers can give rise to a Triple Moral Hazard, which causes pressure on the financial sustainability of the system. In the context of BPJS Employment, this concept can be applied as follows:

1. Workers expect greater social security benefits regardless of whether their company has paid contributions on a regular basis.
2. Business entities try to reduce operational costs, including through the lowest possible contribution payments or postponing payments.
3. Labor insurance managers face the dilemma of maintaining a balance between the interests of workers and employers, as well as ensuring the financial sustainability of the system.

BPJS Ketenagakerjaan as the organizer of employment social security in Indonesia needs to continue to improve the range of services and the depth of coverage of participants to optimize contribution collections. This step must be balanced with strategic evaluations and studies to anticipate risks that can threaten the financial sustainability of the institution.

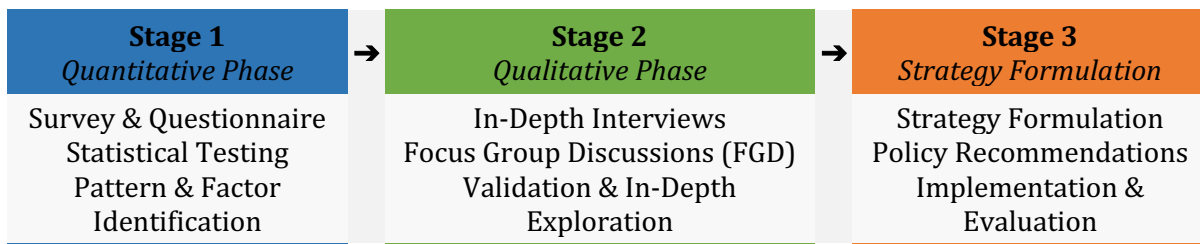
According to Pasaribu et al. (2022), strategic collaboration between institutions and policy formulation based on short, medium, and long-term roadmaps are key elements in increasing the effectiveness of compliance systems. In addition to the regulatory approach, the behavioral compliance approach is also important. According to Ajzen (2011), the intention to obey is influenced by attitudes, social norms, and perceptions of control. Torgler (2007) added that trust in public institutions and perceptions of service fairness greatly influence compliance behavior.

This study is expected to provide practical insights for BPJS Ketenagakerjaan in strengthening contribution compliance among Business Entities, particularly in regions with high receivables such as Sulawesi-Maluku. By identifying structural, behavioral, and administrative determinants of non-compliance, the findings are anticipated to support the development of more adaptive and risk-based monitoring and billing strategies, thereby enhancing the effectiveness and financial sustainability of the employment social security system.

## METHOD

### *Types of Research*

This study uses a mixed method approach with an explanatory sequential design, where quantitative analysis is carried out at an early stage to identify patterns, determinant factors, and priorities of strategies to increase business entities' compliance with BPJS Employment contribution payments, which are then deepened and validated through a qualitative approach.



**Figure 1.** Research Stages Flow in a Mixed-Methods Study – Explanatory Sequential

A quantitative approach is used to analyze the existing conditions of compliance, the factors that cause non-compliance, and the impact of non-compliance on the formation of contribution receivables. Meanwhile, a qualitative approach is used to gain a contextual understanding of billing practices, policy implementation constraints, and rationality of strategic decision-making at the operational level.

The qualitative data were collected through semi-structured interviews with key informants consisting of BPJS Ketenagakerjaan officials, account representatives, and compliance officers at selected branch offices, totaling 10–12 informants who were directly involved in monitoring and billing activities. The interviews were conducted using a guided interview protocol that focused on three main aspects: billing mechanisms, challenges in enforcing employer compliance, and strategies used to handle contribution arrears. The qualitative data were then analyzed using a thematic analysis approach, involving stages of data coding, categorization of key themes, and interpretation of patterns to complement and validate the quantitative findings.

The use of a mixed-method approach is intended to produce findings that are not only statistically strong, but also relevant and applicable in the context of BPJS Ketenagakerjaan compliance and receivables management.

In this study, several analysis tools were used, namely binary logistic regression, SWOT analysis, Analytic Hierarchy Process (AHP), and Focus Group Discussion (FGD), which were applied sequentially according to the research objectives. Binary logistic regression was first used to identify significant factors influencing Business Entities' compliance in paying BPJS Employment contributions.

The results of this analysis, particularly the key determinant variables and their relative influence, served as the empirical basis for constructing the internal and external factors in the SWOT analysis. Subsequently, the strategic alternatives generated from the SWOT framework were prioritized using the AHP method through expert judgments obtained in FGDs, enabling the determination of the most effective strategies for improving compliance and reducing contribution receivables.

*Data Analysis*

The data analysis in this study combines quantitative and qualitative approaches. The quantitative method identifies compliance patterns, tests non-compliance determinants, and analyzes variable relationships. The qualitative approach provides deeper insights into the operational context, billing dynamics, and policy rationale. The analysis proceeds in stages: assessing current compliance, testing factors influencing non-compliance using binary logistic regression, analyzing the impact on receivables, and formulating a compliance improvement strategy. SWOT analysis and AHP are used for strategy formulation and prioritization, with validation through focus group discussions (FGDs).

*Analysis of the Existing Compliance Conditions of Business Entities*

The analysis of Business Entities' compliance with BPJS Employment contributions used a quantitative descriptive approach with cross-tabulation analysis. This method described the profile of entities in arrears based on secondary data from BPJS Ketenagakerjaan Sulawesi–Maluku Regional Office. A chi-square test was also applied to assess the association between categorical variables and determine statistical significance. The analysis included variables such as business scale (non-ASN, micro, small, medium, large), the number of entities per scale, nominal contribution receivables, and receivable categories (smooth, less smooth, doubtful, stuck). These variables revealed the distribution of receivables and identified high-risk non-compliance

segments.

The data used were from 2024, reflecting current conditions for accurate policy-making. In addition, receivables growth and ratio analysis over the past three years (2022–2024) assessed trends in arrears, the growth in outstanding receivables, and the receivables-to-collection ratio. This trend analysis provided insight into the direction and intensity of non-compliance and the sustainability of receivables risks.

*Binary Logistic Regression Analysis*

Binary logistic regression was employed to examine the determinants of Business Entities' non-compliance in paying BPJS Employment contributions. This method was selected because the dependent variable is dichotomous, classifying entities as compliant (1) or non-compliant (0). Logistic regression enables the estimation of the probability of non-compliance based on multiple influencing factors without requiring strict normality assumptions.

The independent variables were derived from theoretical frameworks and prior studies, particularly Sunjaya et al. (2022), and include intention to pay contributions (X<sub>1</sub>), understanding of program benefits and obligations (X<sub>2</sub>), financial capacity (X<sub>3</sub>), attitudes toward the BPJS Employment program (X<sub>4</sub>), operational system effectiveness (X<sub>5</sub>), and service quality (X<sub>6</sub>). Data were collected through questionnaires distributed to selected Business Entities using purposive sampling. Instrument validity was tested using Pearson correlation (r > 0.30) and reliability using Cronbach's alpha (> 0.70).

Prior to model estimation, multicollinearity was examined using the variance inflation factor (VIF < 10). Model adequacy was assessed through the Hosmer–Lemeshow test (p > 0.05), while predictive performance was evaluated using classification accuracy. The results are reported using odds ratios (OR) and 95% confidence intervals (CI) to interpret the magnitude and direction of each determinant's effect on compliance probability.

**RESULTS AND DISCUSSION**

**Results**

The finding that financial ability is the only significant factor influencing non-compliance with BPJS Employment contributions shows that business entity compliance is driven more by economic capacity than by normative or administrative factors. This aligns with Sunjaya et al. (2022) framework, which identifies financial ability as the key determinant in compliance behavior, especially when non-compliance is a rational response to financial pressures and resource priorities, rather than a negative attitude toward obligations.

**Table 10.** Binary Logistic Regression Results: Determinants of Non-Compliance with BPJS Employment Contribution Payments

Variable	Odds Ratio (OR)	95% Confidence Interval	p-value	Interpretation
Intention to Pay Contributions (X <sub>1</sub> )	1.12	-	0.541	Not significant
Understanding of Program Benefits (X <sub>2</sub> )	0.98	-	0.874	Not significant
Financial Ability (X <sub>3</sub> )	4.87	2.31-9.85	0.001	Significant Determinant
Attitude toward BPJS Employment Program (X <sub>4</sub> )	1.07	-	0.693	Not significant
Effectiveness of Operational System (X <sub>5</sub> )	1.23	-	0.387	Not significant
Service Quality (X <sub>6</sub> )	1.18	-	0.462	Not significant

This finding becomes even more relevant when it is associated with the results of cross-tabulation analysis, which shows that non-compliance with contribution payments is not homogeneously distributed among business entity segments. In terms of quantity, micro enterprises dominate the delinquent group, while in terms of receivables value, the largest risks are concentrated in medium and large business entities. In micro business entities, the limitation

of financial ability is structural and directly related to the limitation of daily cash flow, so that non-compliance is more reflective of the inability to pay. On the other hand, in medium and large business entities, non-compliance tends to be selective and strategic, where the capacity to pay is relatively adequate, but payment decisions are influenced by internal budget priorities, cash flow management, and sectoral business dynamics.

**Table 11.** Distribution of Contribution Payment Non-Compliance by Business Scale (Makassar Branch Office, 2024 Cut-off Data)

Business Scale	Share of Delinquent Business Entities (%)	Share of Nominal Receivables (%)	Main Characteristics of Non-Compliance
Micro Enterprises	72.4%	Relatively smaller proportion	Non-compliance mainly reflects structural financial limitations and constrained daily cash flow, indicating an inability to pay
Medium & Large Enterprises	Smaller proportion of entities	56.3%	Non-compliance tends to be selective and strategic, influenced by internal budgeting priorities, cash flow management, and sectoral business dynamics

The insignificance of variables like payment intention, attitudes toward BPJS, operational effectiveness, and service quality suggests that for business entities in arrears, non-compliance is driven primarily by financial capacity rather than perceptual or administrative factors. In Makassar, the service-based economy with volatile cash flows and short-term contracts makes payment decisions highly situational. These findings highlight that economic factor, rather than awareness or administrative barriers, influence arrears. Therefore, compliance strategies should focus on risk-based, segmented approaches that account for business scale, sector dynamics, and financial capacity.

*The Impact of Non-Compliance with Contribution Payments on the Formation of Receivables and Billing Effectiveness*

Non-compliance with BPJS Employment contribution payments has been proven to have a direct impact on the formation and accumulation of contribution receivables at the Makassar Branch Office. The results of the descriptive analysis show that receivables have grown not only in the number of delinquent Business Entities but also in value concentration within certain Business Entity segments, especially medium and large Business Entities. This condition indicates that non-compliance is not incidental but forms a structural and recurring pattern of receivable accumulation.

An analysis of the collectibility of receivables shows that most receivables fall within the doubtful and loss categories, reflecting persistent payment delays and potentially lowering the receivables recovery rate. Non-compliance that is not addressed early causes receivables to shift from the current category to higher-risk categories, thereby increasing the burden of receivables management and the risk of financial loss for BPJS Ketenagakerjaan.

**Table 12.** Distribution of Contribution Receivables Collectibility and Recovery Performance (Makassar Branch Office, 2024 Cut-off Data)

Collectibility Category	Percentage (%)	Risk Level	Interpretation
Current	18.3%	Risk Low	Receivables are still within the normal payment cycle
Substandard	11.7%	Moderate Risk	Early signs of payment delay; monitoring and follow-up required
Doubtful	24.6%	High Risk	High probability of delayed recovery; requires intensive collection measures
Bad / Stuck	45.4%	Very High	Receivables are severely overdue and difficult

Collectibility Category	Percentage (%)	Risk Level	Interpretation
		Risk	to collect

The results of interviews with the Audit Officer and Account Representative strengthened these findings. The informant noted that the collection mechanism, which remains uniform and administrative in nature, has not been fully effective in suppressing the accumulation of receivables, especially in Business Entities with high financial pressure and in Business Entities that are financially able but do not prioritize contribution payments. In operational practice, the limitation of collection resources prevents the focus of collection efforts from being fully directed toward the Business Entity segment with the largest share of receivables, thereby limiting the effectiveness of billing.

In addition, a collection approach that does not take into account the differences in the risk characteristics of Business Entities has implications for low resource allocation efficiency. Billing that is carried out uniformly across all delinquent Business Entities tends to produce suboptimal results, because it does not distinguish between non-compliance caused by limited financial capabilities and non-compliance that is strategic or intentional.

Thus, non-compliance with contribution payments not only has an impact on increasing the nominal amount of receivables, but also affects the overall effectiveness of collection. Without the implementation of risk segmentation and differentiation of billing strategies, receivables control efforts have the potential to be reactive and less sustainable. These findings confirm that improving billing effectiveness requires a change in approach from uniform billing to risk-based billing that accounts for the financial capabilities of Business Entities, as a basis for the formulation of compliance improvement strategies at the next stage.

**Discussion**

*Synthesis of Empirical Findings as a Basis for Strategy Formulation*

The synthesis of empirical findings in this study integrates the results of quantitative and qualitative analyses to support the formulation of strategies for improving Business Entity compliance with BPJS Employment contribution payments. The analysis of receivable trends during 2022–2024 indicates partial improvement, yet structural non-compliance persists, with receivable risks concentrated in specific Business Entity segments. Micro enterprises dominate the number of delinquent entities, while medium and large enterprises account for the largest share of receivable value, highlighting the financial risk implications for BPJS Ketenagakerjaan.

Cross-tabulation analysis confirms that non-compliance is not randomly distributed. Significant associations between business scale, economic sector, and receivable collectibility categories reveal clear risk segmentation, with sectors such as construction and education showing higher proportions of doubtful and bad receivables. Logistic regression results further indicate that financial capacity is the only significant determinant of non-compliance, suggesting that arrears are primarily driven by structural economic constraints rather than perceptual or administrative factors.

These findings imply that uniform compliance approaches are ineffective. Instead, compliance improvement strategies should be segmented and risk-based, considering differences in business scale, sectoral characteristics, and receivable collectibility levels. This empirical synthesis forms the analytical basis for developing strategic recommendations through SWOT analysis, prioritization using the Analytical Hierarchy Process (AHP), and validation through Focus Group Discussions (FGD).

*Compliance Improvement SWOT Analysis*

A. Identification of Internal and External Factors (SWOT Analysis)

In addition to quantitative findings, strategy formulation is also supported by operational input from the Audit Officer and Account Representative. This input is used to strengthen the interpretation of empirical findings and provide field context related to the compliance dynamics of Business Entities at Makassar Branch Offices. Qualitative data were collected through semi-structured interviews with ten key informants: five Account Representatives (AR) with 3–8 years of service, three Audit Officers (Wasrik) with 5–12 years of service, and two branch compliance supervisors. Member checking was conducted by returning transcript summaries to informants

for verification, ensuring the credibility of the thematic analysis. The informant emphasized that in many cases, delinquent Business Entities are not completely economically incapable, but experience short-term liquidity pressures and tend to postpone liabilities that do not have a direct impact on the continuity of daily operations. The Audit Officer also highlighted that the enforcement of administrative sanctions has not consistently created a deterrent effect, especially in medium- and large-scale Business Entities, so compliance is often reactive and only increases after a direct summons or inspection. The Account Representative added that even though socialization is carried out regularly, some Business Entities still view the payment of contributions as a flexible obligation when legal consequences are not strictly enforced. This condition reinforces indications of operational weaknesses and external threats affecting compliance levels.

Drawing from the synthesis of empirical findings regarding receivables patterns, logistic regression results, and field compliance dynamics, internal and external factors relevant to compliance management and handling of contribution receivables were identified. A summary of the mapping of these factors is presented in Table 13.

**Table 13.** SWOT analysis matrix to improve compliance with BPJS employment contribution payments

	<i><b>Strengths</b></i>	<i><b>Weaknesses</b></i>
<b>Internal Factors</b>	<ol style="list-style-type: none"> <li>1. A strong regulatory basis related to membership obligations and payment of BPJS Employment contributions.</li> <li>2. The availability of structured receivables and collectibility data as the basis for risk segmentation.</li> <li>3. Institutional support through the supervision and inspection function (<i>Wasrik</i>).</li> <li>4. Experience of audit officers and Account Representatives in handling Delinquent Business Entities.</li> <li>5. There is cooperation with law enforcement agencies and local governments in supporting compliance.</li> </ol>	<ol style="list-style-type: none"> <li>1. The billing mechanism is not entirely based on the risk and characteristics of the Business Entity.</li> <li>2. Limited resources of audit officers compared to the number of delinquent Business Entities</li> <li>3. The perception of sanctions is still low among Business Entities, especially medium and large scales.</li> <li>4. The payment rescheduling system is not yet flexible and adaptive.</li> <li>5. Limitations in the use of data analysis results in the formulation of operational billing strategies.</li> </ol>
	<i><b>Opportunities</b></i>	<i><b>Threats</b></i>
<b>External Factors</b>	<ol style="list-style-type: none"> <li>1. Increasing public awareness of the importance of employment social security.</li> <li>2. Government policy support related to strengthening labor protection.</li> <li>3. The development of information technology that allows the digitization of billing and monitoring.</li> <li>4. The potential for cross-agency data integration to strengthen the compliance supervision of Business Entities.</li> <li>5. The willingness of some Business Entities to restructure arrears if facilitated adaptively.</li> </ol>	<ol style="list-style-type: none"> <li>1. Fluctuating economic conditions and suppressing the financial capabilities of Business Entities.</li> <li>2. Compliance avoidance practices (<i>Moral hazard</i>) by a business entity that is financially capable</li> <li>3. High level Turnover micro and small businesses that complicate the billing process.</li> <li>4. Dependence of Business Entities on the project cycle (especially the construction sector)</li> <li>5. The potential for accumulation of bad receivables is not carried out early and segmented.</li> </ol>

BPJS Ketenagakerjaan has strategic strengths, including a strong regulatory mandate, integrated information systems for monitoring compliance, and support from Account Representatives and Audit Officers. National policy further strengthens its compliance enforcement. However, weaknesses exist in human resources for audits and collections, reactive billing practices, and suboptimal cross-agency coordination. Externally, digital technology and

electronic payments offer opportunities to improve billing efficiency and transparency, while greater awareness and potential data integration with banking and taxation systems can enhance compliance control.

## B. SWOT Analysis Results and Alternative Compliance Improvement Strategies

The results of the mapping of internal and external factors that affect the management of compliance and collection of BPJS Ketenagakerjaan contribution receivables show the strategic position of the organization, which is characterized by a combination of institutional strengths, system development opportunities, and structural challenges in the implementation of policies at the operational level.

The results of the analysis show that BPJS Ketenagakerjaan has several internal strengths, including the support of the membership data system and collectibility of receivables, the availability of regulations that support compliance enforcement, and the existence of a supervisory function through Account Representatives and Audit Officers. However, there are still some internal weaknesses, such as limited capacity and equitable distribution of human resource competencies, variations in the effectiveness of supervision between work units, and the lack of optimal use of data analytics in the receivables collection process.

From the external side, the main opportunities identified include the development of digital technology, the potential for payment system integration and compliance monitoring, as well as cross-agency policy support in enforcing compliance of Business Entities. On the other hand, BPJS Ketenagakerjaan also faces significant external threats, including pressure on the economic condition of Business Entities, heterogeneity of business sector characteristics, and the risk of structural non-compliance behavior in certain Business Entity segments.

Based on the combination of these internal and external factors, a SWOT matrix is then compiled that combines strengths, weaknesses, opportunities, and threats into four main strategy groups, namely SO (Strengths–Opportunities), WO (Weaknesses–Opportunities), ST (Strengths–Threats), and WT (Weaknesses–Threats) strategies. This SWOT matrix presents an alternative strategy to increase compliance with BPJS Employment contribution payments as presented in Table 12.

**Table 12.** SWOT matrix of alternative formulation of improvement strategies  
Compliance with contribution payments

	<b>Opportunities (O)</b>	<b>Threats (T)</b>
<b>Strengths (S)</b>	<b>SO Strategy</b> 1. Digitization and Strengthening of Risk-Based Billing a) Utilization of the membership data system and collectibility of receivables b) Integration of payment technology and compliance monitoring 2. Strengthening Human Resources and Compliance Supervision Function a) Data-driven optimization of AR and Examining Officer roles	<b>ST Strategy</b> Enforcement of Compliance and Increased Perception of Sanctions Risk a) Selective enforcement of high-risk business entities b) Optimization of regulation and law enforcement cooperation
<b>Weaknesses (W)</b>	<b>WO Strategy</b> 1. Digitization and Strengthening of Risk-Based Billing a) Strengthening of <i>early warning</i> systems and risk segmentation 2. Strengthening Human Resources and Compliance Supervision Function a) Human resource capacity building through risk-based training	<b>WT Strategy</b> Strengthening Integrated Receivables Handling Policies and Governance a) Sharpening billing priorities b) A more segmented and tiered receivables handling policy

Alternative strategies generated through the SWOT matrix in Table 25 show that improving compliance with contribution payments cannot be done through a single approach, but requires a combination of strategies that include aspects of digitalization, strengthening

organizational capacity, enforcing compliance, and improving governance in handling receivables. The four groups of strategies reflect a balance between the approaches of enforcement, coaching, and risk mitigation in dealing with non-compliance by Business Entities.

#### *Formulation and Priorities of Compliance Improvement Strategies*

##### A. Decision Hierarchy Logic and Strategic Criteria for Analytic Hierarchy Process (AHP) Results

The AHP structure reflects the risk characteristics of non-compliance with BPJS Ketenagakerjaan contributions at the Makassar Branch Office, focusing on four strategic criteria: urgency, effectiveness, feasibility, and regulatory support. Trend and cross-tabulation analyses show that receivable risks are concentrated in specific business segments. Binary logistic regression confirms that financial capacity is the key factor in non-compliance. Operational limitations, such as workload challenges for Audit Officers and Account Representatives, were also identified. The AHP hierarchy, based on these findings, prioritizes strategies to improve compliance and receivable management at the branch.

**Table 13.** Hierarchical structure of decisions in the Analytical Hierarchy Process (AHP)

Hierarchy Levels	Components	Remarks
<b>Level 1 (Goal)</b>	Determination of Priority Strategies for Improving Compliance with BPJS Employment Contribution Payment	The main objectives of strategic decision-making in research
<b>Level 2 (Criteria)</b>	Urgency of Implementation	The level of immediate need for strategies in reducing the risk of receivables formation
	Strategy Effectiveness	The ability of the strategy to increase compliance and reduce contribution arrears
	Operational Feasibility	Ease and readiness of the organization in executing strategies with available resources
	Regulatory and Institutional Support	The level of suitability of the strategy with the regulatory framework and institutional support
<b>Level 3 (Alternative Strategy)</b>	A1 - Digitization and Strengthening of Risk-Based Billing	Strategies that emphasize the use of membership data, collectibility of receivables, early warning systems, and digitization of payments
	A2 - Strengthening Human Resources and Compliance Supervision Function	Strategies focused on increasing the capacity of AR and Examining Officers and risk-based oversight
	A3 - Enforcement of Compliance and Perception of Sanctions Risk	Strategies that emphasize selective enforcement of compliance and increased deterrent effects through administrative and legal sanctions
	A4 - Strengthening Integrated Receivables Handling Policy and Governance	Strategies that focus on regulatory support, cross-agency cooperation, and segmented and tiered receivables handling policies

## B. Weighting of Criteria in Determining Strategy Priorities

The results of the weighting of the criteria show the level of relative importance of each criterion in determining the priority of the strategy to increase compliance with BPJS Employment contribution payments at the Makassar Branch Office. The respondents' collective preference for the relationship of interests between the criteria is reflected in the paired comparison matrix of geometric mean aggregation presented in Table 14.

**Table 14.** Geometric Mean Matrix paired comparison between criteria

Criteria	Urgency of Implementation	Strategy Effectiveness	Operational Feasibility	Regulatory Support
Urgency of Implementation	1,000	0,204	0,117	0,327
Strategy Effectiveness	4,908	1,000	0,896	3,712
Operational Feasibility	8,559	1,116	1,000	5,477
Regulatory Support	3,055	0,269	0,183	1,000

Based on the results of the normalization of the matrix, the priority weight of each criterion is obtained as presented in Table 28. The weighting results showed that operational feasibility had the highest weight (0.474), followed by strategy effectiveness (0.357), regulatory and institutional support (0.114), and urgency of implementation as the lowest weight (0.055). This order of weights indicates that the main consideration in determining strategy priorities at the Makassar Branch Office emphasizes more on the aspect of readiness and ease of implementation than on the emergency aspect.

**Table 15.** Prioritizing the Strategic Assessment Criteria

Criteria	Weight	Ratings
Operational Feasibility	<b>0,474</b>	<b>1</b>
Strategy Effectiveness	0,357	2
Regulatory Support	0,114	3
Urgency of Implementation	0,055	4
<b>Total</b>	<b>1,000</b>	

The dominance of operational feasibility weights indicates that the prioritized strategy is a realistic strategy to be executed within the limitations of existing resources. These findings show that the problem of non-compliance with contribution payments is perceived as a challenge for implementation and organizational readiness, such that even an effective strategy is expected to align with the organization's capacity to execute it consistently. Strategy effectiveness is still viewed as important but follows operational feasibility, which reflects respondents' orientation toward strategies that are impactful yet still feasible in practice.

The criteria for regulatory and institutional support rank third, indicating that the alignment of the strategy with the regulatory framework and institutional support is still considered a relevant supporting factor, although not a dominant factor in prioritization at the branch office level. Meanwhile, the lowest weight on implementation urgency indicates that the most urgent strategies do not automatically become a priority if they are potentially difficult to implement or unsustainable in the medium and long term.

The consistency of respondents' assessments of the comparisons between criteria is reflected in the results of the consistency test presented in Table 29, with a Consistency Ratio (CR) value of 0.034, below the tolerance limit of 0.10. This value indicates that the weighting of the resulting criteria can be used as a reliable basis for further analysis at the alternative weighting stage of the strategy.

**Table 16.** Results of the consistency test of the assessment criteria

Parameters	Value
Number of criteria (n)	4
Maximum eigenvalue ( $\lambda_{max}$ )	4,092
Consistency Index (CI)	0,031
Consistency Ratio (CR)	0,034
CR tolerance limits	0,10
<b>Remarks</b>	<b>Consistent</b>

C. Alternative Priorities for Compliance Improvement Strategies

The weighting of alternative strategies was conducted to assess their relative advantages based on four criteria: implementation urgency, strategy effectiveness, operational feasibility, and regulatory and institutional support. The evaluated alternatives included four strategic themes derived from the SWOT matrix: Digitalization and Risk-Based Billing, Strengthening Human Resources and Compliance Supervision, Enhancing Sanctions Enforcement, and Strengthening Receivables Governance.

The results show that Digitalization and Risk-Based Billing received the highest weight for both urgency and effectiveness, reflecting its importance in improving data-driven monitoring and targeting compliance interventions. In contrast, Strengthening Receivables Governance ranked highest in operational feasibility and regulatory and institutional support, indicating that internal policy improvements and clearer institutional roles are considered the most realistic and sustainable strategies within the current organizational capacity of the Makassar Branch Office.

**Table 17.** Weight of alternative strategies on each criterion

Alternative Strategies	Urgency of Implementation	Strategy Effectiveness	Operational Feasibility	Regulatory Support
Digitization & Risk-Based Billing	0,29	0,41	0,18	0,26
Strengthening HR & Compliance Supervision	0,28	0,18	0,21	0,27
Enforcement of Compliance & Increased Perception of Sanctions Risk	0,26	0,20	0,19	0,24
Strengthening Integrated Receivables Handling Policy & Governance	0,17	0,21	0,42	0,62

To clarify the relative position of each alternative strategy across each assessment criterion, the results of the weighting of alternative strategies are then summarized in the form of rankings. The presentation in the form of rankings is intended to facilitate the interpretation of comparisons between strategies in each dimension of the assessment, as well as to emphasize the difference in strategic orientation between alternatives that are superior in terms of immediate impact and alternatives that are stronger in terms of implementation readiness and policy sustainability.

Table 17 shows that there is no single alternative strategy that consistently ranks highest across all assessment criteria. The Digitalization and Risk-Based Billing Strengthening Strategy excels in the dimensions of urgency of implementation and strategy effectiveness, while the Strategy of Strengthening Receivables Handling Policy and Governance dominates in the dimensions of operational feasibility and regulatory and institutional support. This pattern indicates a policy trade-off between strategies that have a quick impact in the short term and strategies that ensure readiness and sustainability of implementation in the long term.

These findings confirm that the determination of priority strategies for improving contribution payment compliance cannot be determined based solely on one specific criterion. Therefore, a thorough synthesis of the criteria weights and the weights of the strategy alternatives is needed to produce the final ranking of the most relevant and feasible priority strategies to be implemented.

**Table 18.** Ranking of alternative strategies based on each criterion

Criteria	Stage 1	Stage 2	Stage 3	Rank 4
Urgency of Implementation	Digitization & Strengthening of Risk-Based Billing	& Strengthening HR & Compliance Supervision Function	Enforcement of Compliance & Increased Perception of Sanctions Risk	Strengthening Integrated Receivables Handling Policy & Governance
Strategy Effectiveness	Digitization & Strengthening of Risk-Based Billing	Strengthening Integrated Receivables Handling Policy & Governance	Enforcement of Compliance & Increased Perception of Sanctions Risk	Strengthening HR & Compliance Supervision Function
Operational Feasibility	Strengthening Integrated Receivables Handling Policy & Governance	Strengthening HR & Compliance Supervision Function	Enforcement of Compliance & Increased Perception of Sanctions Risk	Digitization & Strengthening of Risk-Based Billing
Regulatory Support	Strengthening Integrated Receivables Handling Policy & Governance	Strengthening HR & Compliance Supervision Function	Digitization & Strengthening of Risk-Based Billing	Enforcement of Compliance & Increased Perception of Sanctions Risk

#### D. Global Synthesis Results and Strategy Priority Rankings

The results of the global synthesis show the final ranking of the priority strategy for improving compliance with BPJS Employment contribution payment at the Makassar Branch Office by considering the importance of all assessment criteria simultaneously. This synthesis results in a global priority weight for each alternative strategy, so that the determination of the main strategy is not based on excellence in one dimension, but on the balance between the dimensions of the assessment used.

A summary of the global weights and final rankings of each alternative strategy is presented in Table 19, which illustrates the relative position of the compliance improvement strategies based on the integration of all assessment criteria.

Based on Table 19, the "Strengthening Integrated Receivables Handling Policy and Governance" strategy ranks first with the highest global weight of 0.35 and is therefore designated as the top priority strategy. The dominance of this strategy shows that the success of improving compliance with contribution payments is largely determined by the clarity of internal policy direction, segmented receivables handling mechanisms, and structured cross-functional and cross-agency coordination. These results are consistent with previous findings showing that operational feasibility and regulatory support are the criteria of highest importance in the context of the Makassar Branch Office.

**Table 19.** Global weighting and strategy ranking alternative priority strategies

Alternative Strategies	Global Weight	Ratings
Strengthening Integrated Receivables Handling Policy & Governance	<b>0.35</b>	<b>1</b>
Digitization & Strengthening of Risk-Based Billing	0.28	2
Strengthening HR & Compliance Supervision Function	0.21	3
Enforcement of Compliance & Increased Perception of Sanctions Risk	0.20	4

The Digitalization and Risk-Based Billing strategy ranks second with a global weight of 0.28, indicating its importance in improving billing accuracy using membership data, receivables collectibility, and risk segmentation. However, its effectiveness depends on the readiness of policies and institutional governance supporting receivables management. The Strengthening Human Resources and Compliance Supervision strategy ranks third (0.21), reflecting its role as an enabling factor that supports implementation but relies on well-structured systems and policies. Meanwhile, the Compliance Enforcement strategy ranks fourth (0.20), suggesting that

sanction-based approaches are considered less effective when applied broadly without strong governance support and are more appropriate as selective corrective measures.

The AHP synthesis indicates that improving compliance requires an integrated and phased strategy, with strengthening receivables governance and policy as the primary foundation enabling digitalization, capacity building, and selective enforcement to operate effectively. These results were further validated through Focus Group Discussions (FGD) to ensure alignment with operational realities at the Makassar Branch Office.

#### E. *Results of Strategy Validation and Deepening Based on Focus Group Discussion (FGD)*

The results of the Focus Group Discussion (FGD) show that the strategy of Strengthening Receivables Handling Policies and Governance is perceived as the most realistic and urgent strategy to be implemented in the Makassar Branch Office. The FGD participants assessed that the main problem in handling non-compliance with contribution payments does not solely lie in the availability of collection instruments, but also in the lack of optimal internal policy arrangements, segmentation of receivables handling, and clarity of cross-functional coordination flows.

The FGD emphasized that strengthening governance is needed to clarify the segmentation of receivables handling based on the financial capabilities and risk profile of Business Entities, avoid a uniform billing approach, and increase the consistency of policy implementation at the operational level. These findings reinforce the results of the Analytical Hierarchy Process (AHP), which was conducted with nine internal experts selected through purposive sampling based on their direct involvement in compliance management and receivables handling at the Makassar Branch Office. The nine respondents consisted of three Branch Managers, three Compliance Supervisors, and three senior Account Representatives, each with a minimum of five years of operational experience in BPJS Ketenagakerjaan. The use of internal experts was deliberately chosen to ensure that the weighting of strategic criteria reflects the organizational realities and operational constraints at the branch level, rather than normative academic perspectives. The AHP results place operational feasibility and regulatory support as criteria with the highest importance weight in determining strategy priorities, a finding that is consistent with the field conditions described by FGD participants.

An in-depth look at the Digitalization and Strengthening of Risk-Based Billing strategy, which ranks next, shows that this strategy is seen as important in improving the efficiency and accuracy of billing targets, especially given the limited human resources and the large number of Business Entities that must be handled. However, the FGD emphasized that the effectiveness of digitalization is highly dependent on the clarity of receivables handling policies and the existence of integrated governance. Without such a foundation, digitalization could potentially only function as an administrative tool without resulting in significant changes in compliance behavior.

Regarding the strategy of Strengthening Human Resources and the Compliance Supervision Function, the FGD indicates that increasing the capacity of Audit Officers and Account Representatives is still necessary, especially in the implementation of a risk-based billing approach and understanding of the financial condition of Business Entities. However, this strategy is perceived as a supporting strategy whose effectiveness depends heavily on the clarity of policies and a structured receivables handling system.

Meanwhile, the strategy of Compliance Enforcement and Perception of Sanctions Risk is considered to require selective application to Business Entities that have adequate financial capabilities but show persistent non-compliance. The FGD emphasized that the enforcement-based approach will be more effective if it is placed as part of an integrated receivables governance framework, rather than as a broadly applied primary approach.

Overall, the results of the FGD confirmed and reinforced the strategic priority rankings determined through the AHP. The FGD did not change the order of priority strategies, but provided contextual deepening that explains the dominance of policy-strengthening and governance strategies in handling receivables as the primary strategy in improving compliance with BPJS Ketenagakerjaan contribution payments at the Makassar Branch Office.

## CONCLUSION

This study concludes that non-compliance with BPJS Employment contribution payments among Business Entities in the Makassar Branch Office area is a structural and sectoral phenomenon, primarily driven by financial capacity constraints rather than by low awareness or institutional factors. Micro enterprises account for the largest number of delinquent entities, while medium- and large-scale enterprises contribute the largest share of receivable value. These heterogeneous patterns indicate that uniform billing approaches are ineffective and highlight the need for a risk-based and segmented compliance strategy combining governance strengthening, digital monitoring, targeted billing, and selective enforcement to improve contribution recovery and reduce doubtful receivables.

This study has several limitations. The use of purposive sampling limited to employers with outstanding contributions at the Makassar Branch Office restricts the generalizability of the findings to other regions. The relatively small number of AHP respondents and the cross-sectional design also limit the ability to capture dynamic changes in compliance behavior over time. Future research should expand the scope through multi-regional comparative studies, longitudinal analyses of receivable recovery performance, and the integration of cross-agency administrative data to develop more comprehensive predictive models of contribution non-compliance.

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## AUTHOR CONTRIBUTION STATEMENT

All authors contributed significantly to the completion of this study. The first author was responsible for the conceptualization of the research, data collection, and drafting of the manuscript. The co-authors contributed to research design, data analysis, interpretation of results, and critical revision of the manuscript. All authors have read and approved the final version of the manuscript.

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