

Analysis of Compliance Companies in Paying BPJS Employment Contributions

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Abstract

*This study aims to determine the level of compliance of companies in the Semarang city in paying BPJS Employment contributions and the factors that influence it. By using the percentage analysis model of Arikunto's qualitative conclusion technique which is aligned with the empirical legal approach of *das sein*, data is obtained that as many as 179,287 companies in Semarang City, 11,013 of them (6.1%) have complied with registering their workers into the BPJS Employment program. Meanwhile, companies that have complied in paying BPJS Employment contributions on time are 7,603 companies (64.1%). So it can be concluded that the level of compliance of companies in the city of Semarang in paying BPJS Employment contributions is high. However, the compliance level of BPJS Employment participation by companies in the city of Semarang is still very low. So that most of the workers in the city of Semarang are still not protected by their social security rights. As for the factors that affect compliance, namely, (1) There is a perception that employees will get social security, (2) There is an expectation that it will be easier to administer permits, and (3) So that they are not subject to sanctions. The factors that influence non-compliance are, (1) Lack of knowledge of the procedures for payment of contributions, (2) Unsupportive attitude towards policies, and (3) Stability of the company's financial condition which is declining.*

Keywords: *Compliance, Company, BPJS Employment Contribution*

Introduction

Indonesia has developed a social security program based on funded social security as social security that is funded by participants and is still limited to working people in the formal sector (BPJS Employment 2019). Workers according to Law no. 13 yrs. 2003 is everyone who works by receiving wages or other forms of remuneration from the owner of the company (Rhona, 2015). Craven divides the right to work into three main elements, namely access to work, freedom from forced labor and security at work (Craven 1995). In Article 14 of Law no. 24 yrs.

2011 concerning the Social Security Administering Body BPJS states that everyone who works for a minimum of 6 months is required to become a Participant of the Social Security Program. This indicates that every worker is obliged to become a participant of BPJS Employment in which the Employer is obliged to pay and deposit the contributions that are his responsibility to BPJS as explained in Article 19 paragraph 2 of Law no. 24 yrs. 2011.

In order to ensure the fulfillment of BPJS Employment contribution payments, Employers are required to register themselves and their employees as Participants in the BPJS Employment program as stipulated in Article 15 paragraph (1) of Law no. 24 Th. 2011. As of September 2019, the number of companies that have complied with registering themselves and their workers still reached a percentage of 58% with a total coverage of 646,908 companies. Among the 646,908 companies, 29.99% (193,982 companies) still have outstanding receivables or contributions. If it is calculated based on the number of companies that have registered themselves and their workers, it can be concluded that as of September 2019 as many as 3,233,081 workers in Indonesia have not protected their social security rights. If the total number of companies that have registered and those who have not been calculated, it can be ascertained that the number of workers who have not protected their social security rights will be even more, considering that in Indonesia only 58% of companies have registered themselves and their workers in the BPJS Employment program (DPP BPJS Employment 2019).

Criminal provisions for violators of article 19 paragraph (2) of Law no. 24 of 2011 which requires companies to pay BPJS Employment contributions for their workers, as stated in article 55 of Law no. 24 of 2011. In that article, it is stated that the Employer who violates the provisions as referred to in Article 19 paragraph (1) and paragraph (2) shall be sentenced to a maximum imprisonment of 8 (eight) years or a maximum fine of Rp. 1,000,000,000, - (one billion rupiah). This shows that paying BPJS contributions is very important to be able to provide protection for workers. Especially in the context of Semarang City as a metropolitan area with a large number of workers. This is important because compliance has implications for the implementation of social security which is the right of the people, especially workers, which must be fulfilled by the state, through company intermediaries.

To run the program, BPJS Employment collects contributions from all participants through the company or employer. Faradiba Anggraeni's research (2020) states that the contribution will be used to provide protection in the event of an accident in the Employment relationship, which is paid in the range of 0.24% - 1.74% of income. Meanwhile, research by Susilo Handoyo (2020) explains that BPJS contributions provide benefits for participant heirs when the participant dies

not due to a work accident, in addition to the BPJS Employment Pension Guarantee Program, it can maintain a decent standard of living for participants and BPJS Employment heirs by providing income after the participant entering retirement age.

Seeing the great benefits of BPJS for workers, but there are still many companies that have not paid BPJS, the authors intend to compile a study that aims to determine the level of compliance of companies in the city of Semarang in paying BPJS Employment contributions and what factors affect the compliance and non-compliance of companies in the city of Semarang.

Literature Review

1. Legal Compliance

Law is a set of rules that regulate the behavior of people who are coercive and made by the authorities. The definition of law has been put forward by many experts, one of which is Abdul Manan who states that law is a series that controls certain behaviors and actions of humans in social life (Abdul Manan, 2006). According to him, the law has a fixed characteristic, the law is an organ of abstract regulations, the presence of law to regulate human interests, and whoever violates the law, will be subject to sanctions in accordance with what has been determined. An effective rule of law requires citizens to comply with the rules enshrined by the Law. The higher the citizen's compliance with the law, the higher the effectiveness of the regulations made. As stated by Tom R. Tyler in his research, "The effective rule of law requires that citizens comply with the regulatory rules enforced in the law and enforced by legal authorities" (Tyler Et. All, 1999).

Legal culture is closely related to legal awareness which is manifested in the form of behavior as a reflection of legal compliance in society. People who tend to obey the applicable law can be judged by the customs or habits of the community in carrying out everything that is written in the rule of law. Because legal culture is a part of human culture and the same response from certain communities to legal phenomena so that good citizens will always try to obey the laws that apply in society (Hilman Hadikusuma, 2010). Legal compliance is a manifestation of the attitude of someone who obeys or does not comply with the rules that have been legalized and applied in society (Soerjono Soekanto 1982). This indicates that legal compliance is a benchmark or indicator of the extent to which a law is obeyed in a society. Suwondo stated that legal compliance is obedience to the law (written law) which is based on awareness. Compliance is an active attitude that is based on motivation after he gains knowledge, then he is aware and moved to act based on education, habits, benefits and group identification. Meanwhile, Satjipto Rahardjo argues that legal compliance is not only explained by the presence of the law, but also from the willingness of humans to obey it (Satjipto Rahardjo, 2002). This means that the indicators of the assessment of legal compliance cannot only

consider aspects of the formation of the law, but tend to pay attention to aspects of community actions against the law.

In an effort to foster a law-abiding attitude, Zainudin Ali (2007) said, various actions are needed which are the basics of legal compliance, including:

- a. Indoctrination (Intentional Cultivation of Compliance), is an act of instilling doctrine into the community regarding the rule of law intentionally. Doctrination is carried out so that all levels of society can apply a legal regulation, so that legal compliance can run as expected.
- b. Habituation (Habituation Behavior), a person's compliance with the law is based on their daily lives. This is influenced by the socialization process carried out since childhood. If since childhood you have been accustomed to obeying a set of legal rules, then when you are an adult you will get used to obeying the existing legal rules. So in this case, the concept of legal compliance must begin to be developed at the most basic level of education.
- c. Utility (Utilization of the rules that are obeyed), a rule if obeyed will receive benefits, both the benefits of tranquility and the fulfillment of the rights obtained. Man realizes that if he wants to live properly and regularly, rules are needed.
- d. Group Identification, a person will obey the law because he sees other groups that have implemented these rules. This is done to identify with the group. A person obeys the rules that exist in his group not because the group is superior to other groups, but returns to the original purpose of identifying the group.

The enactment of a law aims to overcome the problems that occur, therefore it is important for the community to comply with applicable laws so that the problems that occur can be resolved. Bruggink states that the validity of a law is indicated by the community's adherence to the rule of law (Bruggink, 2015). Thus, an understanding of the factors that influence legal compliance is needed in order to know how the law works in a society (Ronny Hanitijo 1984). According to Ersnt Utrecht (1963), the following are factors that encourage a person to obey the law:

- a. The community feels that the applicable regulations can be perceived as real laws, meaning that it is true that there is their interest in the law
- b. Society wants applicable regulations, because basically a person can feel the law when his interests are limited by existing regulations.
- c. The community accepts the applicable regulations in order to get peace, meaning when someone chooses to comply with all existing regulations so as not to get into a lot of trouble.
- d. The community must comply with the applicable rules because of coercion or sanctions, generally someone will feel ashamed if they are sanctioned after committing a violation of the law.

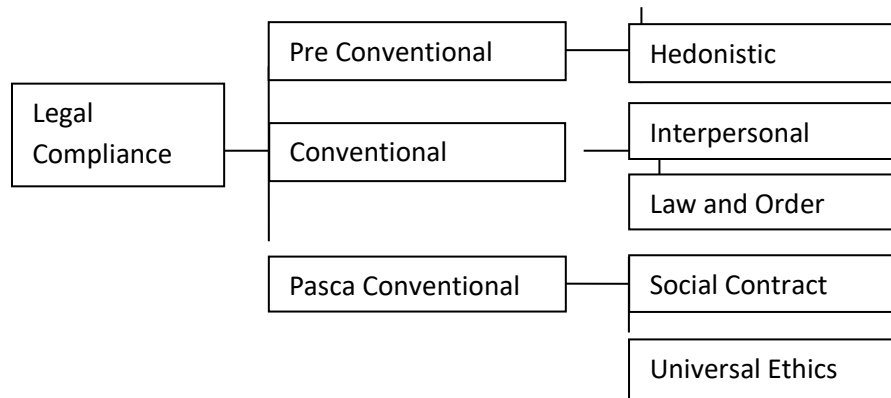


Chart 2.1 : Schema of Stage of Legal Compliance According to Soerjono Soekarno

2. Social Security in the Perspective of State Law and Islamic Law

The ILO (International Labor Organization) defines social security as a form of community protection for its members through a set of general policies to deal with economic and social risks caused by loss or reduction of income due to illness, injury, job loss, old age and death by providing medical services or financial security to bereaved families and children (ILO 1984). In Law no. 40 of 2004 concerning the National Social Security System is regulated in article 1 which states that social security is a form of protection to ensure that all people can meet their needs properly. So it can be concluded that social security is the governance of the implementation of the social security program, which in Indonesia consists of the Health Social Security Administering Agency (BPJS Health) and the Employment Social Security Administering Agency (BPJS Employment).

Social security aims to provide certainty of social protection and welfare for all Indonesian people. As mandated in Article 28 H paragraphs (1) - (3) and Article 34 paragraphs (1) - (2) of the 1945 Constitution of the Republic of Indonesia. Strengthened in MPR Decree No. X/MPR/2001, the President was assigned to establish a national social security system in order to provide comprehensive and integrated social protection for the community. In achieving this goal, Law no. 40 years. 2004 concerning the National Social Security System. Where in the written legislation, Social Security in the world of work is the right of every Worker as well as an obligation of the Employer. The social security program is intended to provide certainty of the continuity of the family income stream as a replacement for part or all of the lost income. Social security can be interpreted as basic protection to meet the minimum living needs for Workers and their families, as well as a form of appreciation for Workers who have contributed their energy and thoughts to the Company (Then Husni, 2020).

The term social security in Islamic law is commonly called tafakul al-ijtima'i. Tafakul al-Ijtima'i is composed of two words, namely al-tafakul and al-ijtima'i. The word al-tafakul comes from the Arabic kafala (takafala-yatafakalu-takaful) which means weak. According to Abdul Aziz Khayyat, tafakul al-ijtima'i is an attitude of life that is interdependent between individuals in society without destroying the common good for the benefit of the individual. So that there is justice and a balance between the general benefit which is the responsibility of the community together with the benefit of the individual which is the personal responsibility (Aziz, 1986). In line with that, Abdullah Nasih Ulwan argued that tafakul al-ijtima'i is an attitude of mutual guarantee and interdependence between elements of society, both between individuals and society as well as between the government and the people, both in positive and negative terms, so that society guarantees the lives of individuals and communities. individuals guarantee community life in the form of mutual help and mutual guarantee as a whole to realize the welfare of society (Nasih, 2007). So it can be concluded that tafakul al-ijtima'i is the obligation of individuals in society to help each other in the face of various forms of danger.

3. Company Overview

Companies according to Law no. 3 of 1982 concerning mandatory company registration is any form of business that runs every type of business that is permanent and continuous and is established, works and is domiciled within the territory of the Indonesian state for the purpose of obtaining profits or profits. Molengraaf defines the company as a whole act that is carried out continuously, acting out, to earn income, by trading or delivering goods or entering into trade agreements (Abdulkadir, 2002). Then Saliman defines a company in his book Business law for companies (2014) as a business entity that carries out activities in the economic field (finance, industry, trade), which is carried out continuously or regularly (regelmatig), openly (openlijk), and with the aim of making a profit and or profit (wintsoomerik).

The company's objectives in Law no. 19 of 2003 is the public benefit in the form of providing goods and or services of high quality and at the same time pursuing profits based on the principles of corporate management. Thus, the presence of the company is expected to improve the quality of life of the community through the opening of job opportunities and the availability of high-quality goods or services. Every company must be registered in the company register. The list of companies is official information for all interested parties that contains identities and matters related to the business world and companies that are established, operate and domiciled in the territory of the Republic of Indonesia. The list of companies is intended to facilitate the Government in

providing guidance, direction, supervision and creating a healthy business climate.

In terms of size, Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises classifies companies into four types, namely:

- a. Micro Business, is a productive business owned by individuals and or individual business entities that have a net worth of at most Rp. 50,000,000,- (fifty million rupiahs) excluding land and buildings for business premises or having an annual yield of a maximum of Rp. 300,000,000, - (three hundred million rupiah).
 - b. Small Business is a stand-alone productive business carried out by individuals or business entities that are not subsidiaries or not branches of the company, which are owned, controlled or become a direct or indirect part of small and large businesses and have a net worth of between Rp. . 50,000,000, - (fifty million rupiah) to Rp. 500,000,000,- (five hundred million rupiah), excluding land and buildings or having annual sales of between Rp. 300,000,000, - (three hundred million rupiah) to Rp. 2,500,000,000, - (two billion five hundred million rupiah).
 - c. Medium Business, is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled or become a direct or indirect part of a small business or large business with a net worth of between Rp. 500,000,000, - (five hundred million rupiah) to Rp. 10,000,000,000,- (five billion rupiah) excluding land and business buildings or having annual sales of between Rp. 2,500,000,000, - (two billion five hundred million rupiah) up to Rp. 50,000,000,000, - (fifty billion rupiah).
 - d. Large Business is a productive economic business carried out by a business entity with a net worth or annual sales proceeds greater than medium-sized businesses, which include state-owned or private national businesses, joint ventures and foreign businesses conducting economic activities in Indonesia.
4. Wealth referred to here is an object belonging to a person that has economic value, is recognized and protected by law, and can be transferred to another person. According to the provisions of Article 499 BW (Burgerlijk Wetboek), objects include goods and rights, goods are tangible goods, while rights are intangible goods.

In general, the Indonesian Ministry of Manpower and Transmigration (2003) provides limitations related to the rights and obligations between Employers and Workers which are regulated by the Manpower Law:

Table 1.1 : Rights and Obligations between Businessman and Employer

Rights	Obligations
Employee or Laborer	
1.Wages after completing the work in accordance with the agreement.	1.Carry out duties properly in accordance with the work agreement and capabilities.
2. Other facilities, aid funds, etc. (applicable in the Company)	2.Carry out their duties and work without the help of others, unless permitted by the Employer.
3. Protection of work safety, health, and death	3.Obey all rules and regulations that apply in the company.
4.Freedom of association and recognition of human rights in work relations	4.Obey all appropriate orders from the Employer to do work in accordance with the agreement
Businessman	
1.Fully on the work of the Worker or Labore	1.Must pay wages on time agreed
2. Regulating and enforcing discipline, including imposing sanctions	2.Provide work in accordance with the agreement
3. Responsibility of Workers or Workers for the advancement of the company	3.Ensure the health and safety of workers
	4.Give proper and non-discriminatory orders
	5.Respect the right to freedom of association for workers or laborers and human rights treatment in Employment relationships

In a working relationship, the rights and obligations of both the Employer and the Worker are mutually reinforcing, the things that are the rights of the Worker are obligations that must be fulfilled by the Employer. Vice versa, the things that are the rights of the Employer are obligations that must be fulfilled by the Workers (Aloysius 2014).

4. Overview of BPJS Employment

With the enactment of Law no. 40 of 2004 concerning the National Social Security System, the Indonesian nation already has a social security system for all Indonesian people. In order to realize the objectives of the national social security system, it is necessary to establish an organizing body in the form of a public legal entity based on the following principles as enshrined in Law no. 24 year 2011:

- a. Mutual cooperation, namely the principle of togetherness among Participants in bearing the burden of social security costs, which is manifested by the obligation of each Participant to pay a contribution in accordance with the level of salary, wages or income.
- b. Non-profit, namely the principle of business management that prioritizes the use of the results of the development of funds to provide the maximum benefit to all Participants.
- c. Transparency, namely the principle of facilitating access to complete, correct and clear information for each Participant.
- d. Prudence, namely the principle of managing funds carefully, thoroughly, safely, and in an orderly manner.
- e. Accountability, namely the principle of program implementation and financial management that is accurate and accountable.
- f. Portability, namely the principle of providing continuous guarantees even if the Participant changes jobs or resides within the territory of the Unitary State of the Republic of Indonesia.
- g. Participation is mandatory, namely the principle that requires all Residents to become Social Security Participants, which is implemented in stages.
- h. Trust funds, namely contributions and the result of their development, are funds deposited from the Participant to be used as much as possible for the benefit of the Social security Participant.
- i. The results of the management of social security funds are used entirely for program development and for the greatest benefit of the Participants

Article 1 paragraph (1) of Law no. 24 of 2011 defines the Social Security Administering Body (BPJS) as a legal entity established to administer social security programs. BPJS is an institutional transformation of PT Askes (Persero), PT Jamsostek (Persero), PT TASPEN (Persero) and PT ASABRI (Persero). The transformation was followed by the transfer of participants, asset and liability program, employees, and rights and obligations. In 2011, Law no. 24 of 2011 concerning the Social Security Administering Body. In accordance with the mandate of the law, on January 1, 2014 PT Jamsostek (Persero) transformed into BPJS (Social Security Administering Agency) for Employment and remains trusted to organize social security programs for workers which include JKK, JKM, JHT with the addition of Pension Security starting from 1 July 2015 (BPJS Employment 2021).

Research Methods

This study uses the empirical legal method as a legal research method that functions to see the law in a real sense and examines how the law works in the community, in this case delegated to the corporate environment. This research is a

sociological research because it examines the applicability of the law in reality (das sein). As stated by Chairul (2016) Basrun Umanailo, sociology of law is part of the sociology of the human soul which fully examines the socio-legal reality that the author confirms through interviews with employees of BPJS Employment in Semarang City and several companies, related to compliance with the payment of BPJS Employment contributions by companies in Indonesia. Semarang city.

This research was carried out at the Semarang City BPJS office and several companies in Semarang City. The reason for taking the location is because Semarang as the capital city of Central Java Province is the industrial center in Central Java. Its strategic area makes the Company in the City of Semarang the destination of the Workers in seeking Employment. In this case, it is necessary to study the protection of workers' social security rights in the city of Semarang. The institution that has the authority both relative and absolute to handle social security for workers who work in companies in the city of Semarang is BPJS Employment in the city of Semarang.

Data collection in this study was carried out in three parts. The first is in the form of primary data through in-depth interviews which are used to obtain data related to the sources on the issues to be studied (Umar 2003). In this primary data collection is done by going directly to the research site to get documents related to research. The author conducted interviews at the Semarang Employment BPJS office, the Semarang City Manpower Office and several companies in the Semarang City. The second is secondary data through relevant sources (Suteki et al 2018) such as textbooks, journals, magazines, newspapers, documents, regulations, laws, and so on, which provide explanations regarding primary data. The third is in the form of tertiary data that provides instructions and explanations of primary and secondary legal materials, such as dictionaries, materials from the internet and so on.

Results and Discussion

A. Profile of BPJS Employment Semarang Youth Branch Office

BPJS Employment was originally PT. Jamsostek (Persero) is a social security organization in Indonesia. The establishment of PT. Jamsostek started from Law no. 33 of 1947 jo. UU no. 2 of 1951 concerning work accidents, Minister of Labor Regulation (PMP) No. 48 of 1952 jo. PMP No. 8 of 1956 concerning the arrangement of business assistance for the provision of workers' health, PMP No. 15 of 1957 concerning the establishment of workers' social foundations, PMP No. 5 of 1964 concerning the establishment of social security fund foundations, and Law no. 14 of 1969 concerning the Principles of Labor. After experiencing progress and development, both regarding the legal basis, form of protection and how to implement it, in 1977 with the issuance of Government Regulation (PP) No. 33 of 1977 concerning the implementation of the labor social insurance program

(ASTEK), every employer is required to participate in the ASTEK program which was formed through PP no. 34 of 1977.

Fifteen years later, Law no. 3 of 1992 concerning Labor Social Security (JAMSOSTEK), and through PP no. 36 of 1995 set by PT. Jamsostek as the organizing body for labor social security. The Jamsostek program provides basic protection to meet the minimum needs for workers and their families, by providing a stream of family income as a substitute for part or all of the lost income due to social risks. Subsequently in 2004, Law no. 40 of 2004 concerning the National Social Security System as a consequence of the amendment to the 1945 Constitution article 34 paragraph 2 which now reads; “The state develops a social security system for all people and empowers the weak and underprivileged in accordance with human dignity.

Gait PT. Jamsostek (Persero) which prioritizes the interests and normative rights of workers in Indonesia by providing protection for the Death Insurance (JKM), Work Accident Insurance (JKK), Old Age Security (JHT), and Health Care Insurance (JPK) programs will continue until the issuance of Law No. 24 of 2011 concerning the Social Security Administering Body. With the enactment of Law no. 24 of 2011, PT. Jamsostek (Persero) has transformed into BPJS Employment and is trusted as the organizer of social security programs in Indonesia which includes JKM, JKK, JHT and Pension Security (BPJS Employment 2021). Participation in BPJS Employment is classified into four (4) categories, namely Wage Recipients, Non-Wage Recipients, Contractor Workers and Indonesian Migrant Workers.

B. Statistics on the Number of Companies, Workers, and Payment of BPJS Employment Contributions in the City of Semarang

In accordance with the mandate of Article 15 paragraph (1) of Law no. 24 of 2011 concerning Social Security Administering Bodies, which reads “Employers must gradually register themselves and their employees as Participants to BPJS in accordance with the social security program they are participating in”. Employers or can also be called companies or business entities, whether large, medium, small or micro, are required to register their workers into the BPJS Employment program. The following is data on Employers in Semarang City who have complied with registering their workers into the BPJS Employment program:

Table 1.1 : Data of Company Participant in Semarang City

Scale	Amount	Scale	Amount
Big	1142	Small	1150
Middle	435	Micro	8286
Total			11013

Based on the table, it can be concluded that in Semarang City as many as 11013 companies have registered themselves and their employees in the BPJS Employment program. Where the distribution of large companies that have registered as many as 1142 companies, then medium companies as many as 435 companies, small companies as many as 1150 companies, and micro companies as many as 8286 companies. As regulated in article 19 paragraph (2) of Law no. 24 of 2011 which reads, "Employers are required to pay and deposit contributions that are their responsibility to BPJS." Then it can be seen that one of the obligations of the employer or company towards their work is to pay and deposit BPJS Employment contributions for their workers without being limited by certain criteria, as long as the company employs workers.

Not every company can obediently pay BPJS Employment contributions, this is due to the company's situation and condition which is not always stable at all times, while the following is data on BPJS Employment contribution receivables by companies in Semarang City:

Tabel 1.2: BPJS Employment Contribution Receivable as of May 3, 2021

Accounts Receivable Group	Receivable Age Criteria	Number of Companies
Fluent	Under 3 months	2.580
Not that smooth	Above 3 to 6 months	207
Doubtful	Above 6 to 12 months	288
Congested	Above 12 months	875
AMOUNT		3.950

The categorization of the receivables group is based on the age criteria of the receivables, where the current receivables group is if the receivables have not exceeded the time of 3 months. Meanwhile, if it exceeds 3 months, it is categorized as substandard receivables up to 6 months. If you have receivables for 6 months to 12 months, then it is categorized as doubtful receivables, and if it is more than 12 months then it is categorized as bad debts. Based on the table, it can be seen that as many as 3,950 companies in the city of Semarang still have accounts receivable from BPJS Employment contributions. Where as many as 2,580 companies have current accounts receivable or receivables aged under 3 months. While the companies that have substandard receivables or receivables between 3 months to 6 months are as many as 207 companies. Then the companies that have doubtful receivables or receivables between 6 months to 12 months are 875 companies, and companies that have bad debts or receivables over 12 months are 875 companies.

Here, the author describes company data in Semarang City which are classified into two groups, namely Medium and Large Companies (PMB), and Micro and Small Companies (PMK) which are spread across all sub-districts in Semarang City according to the data from the Indonesian Ministry of Manpower Center:

Tabel 1.3: Data on the number of companies in the city of Semarang

No	District	Number of Medium and Large Companies	Number of Micro and Small Companies	Total
1	Banyumanik	436	12.803	13.239
2	Candisari	177	7.169	7.346
3	Gajahmungkur	152	3.448	3.600
4	Gayamsari	154	10.364	10.518
5	Genuk	356	12.585	12.941
6	Gunungpati	90	9.406	9.496
7	Mijen	79	6.623	6.702
8	Ngaliyan	551	13.706	14.257
9	Pedurungan	513	18.704	19.217
10	Semarang Barat	764	15.504	16.268
11	Semarang Selatan	505	10.225	10.730
12	Semarang Tengah	838	9.820	10.658
13	Semarang Timur	272	9.627	9.899
14	Semarang Utara	324	12.858	13.182
15	Tembalang	392	16.971	17.363
16	Tugu	195	3.676	3.871
	Total	5.798	173.489	179.287

Based on the table, it can be concluded that the total number of companies in Semarang City listed in the Mandatory Employment Report are 179,287 companies, of which 5,798 are Medium and Large Companies, while Micro and Small Companies are 173,489.

The following is data on the distribution of workers in medium and large companies in all sub-districts in the city of Semarang consisting of Indonesian citizens and foreign workers as of 06 May 2021 according to data from the Center for Data and Information of the Indonesian Ministry of Manpower:

Table 1.4 : Data of Labor Force in Medium and Large Companies in Semarang City

District	Labor Force			Foreign Labor Force			Total
	L	P	Amount	L	P	Amount	
Banyumanik	7.972	3.149	11.121	16	15	31	11.152
Candisari	2.567	794	3.361	7	7	14	3.375
Gajahmungkur	2.237	1.376	3.613	7	15	22	3.635
Gayamsari	2.418	1.203	3.621	1	-	1	3.622
Genuk	9.554	5.540	15.094	47	1	48	15.142
Gunungpati	263	82	345	-	-	-	345
Mijen	2.157	1.979	4.136	4	1	5	4.141

Ngaliyan	16.865	10.231	27.096	52	5	57	27.153
Pedurungan	6.853	9.394	16.247	26	1	27	16.274
Semarang Barat	14.526	7.798	22.324	29	-	29	22.353
Semarang Selatan	11.531	4.774	16.305	3	2	5	16.310
Semarang Tengah	16.905	8.467	25.372	17	3	20	25.392
Semarang Timur	3.318	1.111	4.429	3	1	4	4.433
Semarang Utara	9.223	13.443	22.666	54	12	66	22.732
Tembalang	3.999	1.724	5.723	16	10	26	5.749
Tugu	21.384	23.523	44.907	74	19	93	45.000
Total	131.772	94.588	226.360	356	92	448	226.808

Based on the table, it can be seen that as of May 6, 2021, the total number of workers in medium and large companies in the city of Semarang is 226,808 people, of which Indonesian citizens are 226,360, while foreign workers are 448 people.

To determine the factors that influence the compliance and or non-compliance of companies in the city of Semarang in paying the BPJS Employment Contribution, the researcher conducted a data search using interview techniques to 7 (seven) companies in the city of Semarang who were BPJS Employment Participants. The following is a list of informants in this study:

Table 1.5 : Informant Lists

No.	Informant Code	Name	Agency	Information
1.	1.1	Mr. Rio	Rio Jaya Bakery	Have no receivables
2.	1.2	Mr. Surur	Ai-Cloth	Have no receivables
3.	1.3	Mr. Zulhani	Veestalan Co.	Have no receivables
4.	2.1	Mr. Umam	CV. Oktajaya	Have current accounts receivable
5.	2.2	Mrs. Mei	Adi Putri Travel	Have current accounts receivable
6.	2.3	Mr. Mauludi	Els Cosmetics	Have substandard accounts receivable
7.	2.4	Mr. Ali	CV. Colombia	Have doubtful accounts

The following is a tabulation of the Informant's answers to the author's questions regarding the payment of BPJS Employment Contributions:

Tabel 1.6 : Distribution of Answers from Interviews with Companies

No	Variabel	Indicator	Informant's Answer	
			Yes	No
1.	Knowledge	Knowing the amount of the JKK program contributions	1.1, 1.2, 1.3	2.1, 2.2, 2.3, 2.4
		Knowing the amount of the JKM program contributions	1.1, 1.2, 1.3	2.1, 2.2, 2.3, 2.4
		Knowing the amount of contributions for the Pension Guarantee program	1.1, 1.2, 1.3	2.1, 2.2, 2.3, 2.4
		Knowing the amount of the JHT program contributions	1.1, 1.2, 1.3	2.1, 2.2, 2.3, 2.4
		Knowing the method of payment of dues	1.1, 1.2, 1.3	2.1, 2.2, 2.3, 2.4
		Knowing the fines that must be paid if you experience late payment of dues	1.1, 1.2, 1.3, 2.1, 2.2, 2.3, 2.4	
2.	Attitude	Support		
		Feeling the need for a policy of article 19 paragraph (2) of Law no. 24 of 2011 for the welfare of its workers	1.3	1.1, 1.2, 2.1, 2.2, 2.3, 2.4
		Feel compelled to pay on time to make it easier for employees to submit claims	1.1, 1.3	1.2, 2.1, 2.2, 2.3, 2.4
		Feeling compelled to pay on time to avoid sanctions	1.1, 1.2, 2.1, 2.2, 2.3, 2.4	1.3
		Feel like you have to pay on time to make it easier to take care of permits	1.1, 1.2, 2.2, 2.3	1.3, 2.1, 2.4
		Less Support		
		Feel burdened to pay BPJS Employment contributions	2.1, 2.2, 2.4	1.1, 1.2, 1.3, 1.4
		Feeling that paying the BPJS Employment Contribution actually reduces worker productivity	-	1.1, 1.2, 1.3, 2.1, 2.2, 2.3, 2.4
		Feeling that the performance of	2.1	1.1, 1.2, 1.3,

		BPJS Employment is less than optimal		2.2, 2.3, 2.4
		Feeling less trust in BPJS Employment	2.1, 2.4	1.1, 1.2, 1.3, 2.2, 2.3
3.	Company Condition	Having decreased turnover since the pandemic	2.2, 2.4	1.1, 1.2, 1.3, 2.1, 2.3
		Having decreased selling power since the pandemic	2.1, 2.3, 2.4	1.1, 1.2, 1.3, 2.2

Based on the table, it can be seen that most companies that know the procedure for paying BPJS Employment contributions tend to be obedient in paying contributions. Meanwhile, companies that do not know how to pay contributions tend to be disobedient in paying BPJS Employment contributions.

Then most of the companies, most of the companies that are obedient in paying BPJS Employment contributions are due to the perception of avoiding sanctions, then to make it easier to manage permits, then finally to make it easier to submit claims. Most companies that do not comply in paying BPJS Employment contributions feel burdened by being required to pay BPJS Employment contributions, in addition, some of them lack confidence in BPJS Employment . Companies that have experienced a decline in selling power and turnover since the pandemic tend to be disobedient in paying BPJS Employment contributions.

Thus, it can be seen that the factors that affect the compliance of companies in the city of Semarang in paying BPJS Employment contributions are the hope that it will be easier to administer permits and so that they are not subject to sanctions. The factors that influence the non-compliance of companies in the city of Semarang in paying BPJS Employment contributions are the lack of knowledge of the procedures for paying BPJS Employment contributions, the attitude of being less supportive of the mandatory policy of paying BPJS Employment contributions, the stability of the company's declining financial condition.

C. Analysis of Company Compliance Level in Semarang City in Paying BPJS Employment Contributions

To determine the level of compliance of companies in the city of Semarang in paying BPJS Employment contributions, the author uses a percentage analysis technique, where the data that the author finds after fact-finding is processed and presented in the form of a frequency table. Then to draw conclusions, it is done qualitatively by referring to Arikunto. In the Categorization of Arikunto's guidelines, it is said that if the percentage results range from 0 (zero) to 40% (forty percent), it indicates that the level of compliance is very low. Then if the results show 41% (forty one percent) to 55% (fifty five percent), then the level of compliance is classified as low. Then if the percentage figure shows 56% (fifty six

percent) to 75% (seventy five percent), then the level of compliance is high. And if the number shows 76% (seventy six percent) to 100% (one hundred percent), then the level of compliance is classified as very high.

1. Company participation in the City of Semarang in the BPJS Employment program

The total number of companies in the city of Semarang recorded in the Mandatory Reporting Employment is 179,287 companies, of which 5,798 are Medium and Large Companies, while Micro and Small Companies are 173,489. Among the 179,287 companies, 11,013 companies have registered themselves and their employees in the BPJS Employment program. Where the distribution of large companies that have registered are 1,142 companies, then medium companies are 435 companies, small companies are 1,150 companies, and micro companies are 8,286 companies.

When converted into a frequency table, the following is a frequency table for companies in Semarang City that have complied with the provisions of Article 15 paragraph 1 of Law Number 24 of 2011:

Tabel 4.1: Compliance Level of Company Participation in the BPJS Employment program

BPJS Employment Participating Companies		Companies in Semarang City		Frequency	Categori
Scale	Amount	Scale	Amount		
Big	1.142	Medium and Large	5.798	27,1 %	Very low
Intermediate	435				
Small	1.150	Micro and Small	173.489	5,4 %	Very low
Micro	8.286				

The table above shows the percentage of companies that have complied with registering themselves and their workers into the BPJS Employment program, which is 27.1% for medium and large scale companies, while the percentage of micro and small companies that have complied register themselves and their workers into the BPJS Employment program, namely 5.4%. If calculated as a whole, the companies that have complied with registering their workers into the BPJS Employment program are 6.1% of the total 179,287 companies.

Based on the percentage categorization according to Arikunto's guidelines, it can be concluded that both micro and small scale companies as well as medium and large companies are very low. Thus, the author concludes that the level of compliance of companies in the city of Semarang in participating in the BPJS Employment program is still very low.

1. Compliance Level of Companies in Semarang City in Paying BPJS Employment Contributions

In analyzing the level of compliance of companies in the city of Semarang in paying BPJS Employment contributions, the author uses data on dues payment receivables that the author gets from BPJS Employment Semarang Youth Branch Office. In the data, it is noted that as many as 3,950 companies in the city of Semarang still have BPJS Employment contribution receivables. Where as many as 2,580 companies have current accounts receivable or receivables aged under 3 months. While the companies that have substandard receivables or receivables between 3 months to 6 months are as many as 207 companies. Then the companies that have doubtful receivables or receivables between 6 months to 12 months are 288 companies, and companies that have bad debts or receivables over 12 months are 875 companies.

Thus, the level of compliance of companies in Semarang City in paying BPJS Employment contributions, calculated based on the frequency of accounts receivable with membership, can be seen in the following table:

Tabel 1.7 : Payment of BPJS Employment Contribution by Companies in the City Semarang

Group	Receivable Age Criteria	Total PK/BU	Frequency
Fluent	Under 3 months	2580	23,4 %
Not that smooth	Above 3 to 6 months	207	1,9 %
Doubtful	Above 6 to 12 months	288	2,6 %
Congested	Above 12 months	875	8 %
On time	No Accounts Receivable	7063	64,1 %
AMOUNT		11013	100 %

Based on the table, it can be concluded that the frequency of companies that have current receivables is 23.4%, while companies that have substandard receivables are 1.9%, then companies that have doubtful receivables are 2.6%, and companies that have bad debts that is 8%. As for companies that have paid BPJS Employment contributions obediently, without having receivables according to the mandate of Article 19 paragraph (2) of Law Number 24 of 2011 concerning BPJS Employment, which is 64.1%. Thus, the level of compliance of companies in the city of Semarang in paying BPJS Employment contributions is included in the high category.

Although the level of compliance of companies in the city of Semarang in paying BPJS Employment contributions is high, the level of compliance of companies in the city of Semarang in participating in the BPJS Employment program is still very low. So the author considers it necessary to analyze the extent to which workers' rights in the city of Semarang related to social security have been fulfilled. It is known that as of May 6, 2021, the total number of workers in

medium and large companies in Semarang City is 226,808 people, of which Indonesian citizens are 226,360 people, while foreign workers are 448 people.

Based on the frequency of companies in Semarang City that have complied with registering themselves and their workers into the BPJS Employment program, it is 27.1%. If it is calculated based on the frequency, it can be estimated that there are 61,465 Workers in the City of Semarang who have been registered as BPJS Employment participants. Meanwhile, there are 165,343 workers in the city of Semarang who have not been registered as BPJS Employment Participants. Meanwhile, if it is calculated based on the frequency of companies in the city of Semarang that have complied in a timely manner in paying BPJS Employment contributions, which is 64.1%, it can be estimated that workers whose contributions have been paid obediently are 39,400 workers. So it can be estimated that around 22,065 workers have not paid their dues obediently to BPJS Employment.

Thus, it can be concluded that around 187,408 workers in the city of Semarang have not been fully protected regarding their rights in the field of social security. However, this figure is not in its entirety, because the labor data that the author obtained is only data on medium and large companies, so it does not include micro and small companies.

D. Analysis of Factors Affecting Compliance and Non-compliance of Companies in Semarang City in Paying BPJS Employment Contributions

1. Analysis of Factors Affecting Company Compliance in Semarang City in Paying BPJS Employment Contributions

So far, in order to increase the knowledge and understanding of companies in the city of Semarang regarding their obligation to pay BPJS Employment contributions for their employees, BPJS Employment Semarang youth branch office has carried out a series of activities such as socialization or coaching through visits and relationships with Labor organizations and other agencies. Which is strengthened by the issuance of Semarang Mayor Regulation no. 93 of 2020 concerning the implementation of the Employment social security program through BPJS Employment in the City of Semarang. Then in order to improve the compliance of the company in the city of Semarang in Paying BPJS Employment contributions, BPJS Employment Semarang branch office collects via text message to the company's CIP (Contact In Person) to notify them to immediately pay BPJS Employment contributions before maturity. If the company is in arrears even though it has been warned in a letter of reprimand, then the collection is carried out in collaboration with third party agencies such as the prosecutor's office, the Manpower Service or the KPKNL (State Property and Auction Service Office).

Based on the results of the author's interviews with several companies in the city of Semarang, the author found several reasons or motivations for companies

to comply with paying BPJS Employment contributions, as for the reasons as follows:

1) So that employees get Social Security

BPJS Employment provides several programs including Work Accident Insurance, Death Insurance, Pension Security and Old Age Security. Each of these programs has its own benefits which are considered to be able to overcome unexpected things that may occur in the future. This is known as uncertainty, because it cannot be known when it will come, what the consequences will be and how much loss as a result of the event. In order to anticipate these uncertainties, the Company chooses to overcome economic risks by transferring these risks to a Social Security Administering Agency which is in charge of manpower affairs by BPJS Employment . The Company believes that if its employees participate in the work accident insurance program and the contributions are paid obediently, then if an accident occurs at work which causes the employee to experience conditions that require intensive care, the process of submitting a work accident insurance claim will be simplified so that the worker can be handled properly. quick. Thus, recovery due to work accidents for the Worker takes place quickly and the Worker can immediately return to work.

The Company also believes that if the Employee becomes a participant in the death insurance program and the contributions are paid obediently, then when the Worker dies, the bereaved family will not have too much difficulty in filing a death insurance claim, so the costs required in the funeral process as well as expenses others can be met. In addition, the survival of the family left behind is also guaranteed because they will receive benefits from BPJS Employment. Meanwhile, in the old-age insurance program, the Employer believes that by including the Employee in the old-age security program, if in the future the Employee has entered an age that is not prime to work, the Worker will still have income to support his family, as well as the pension insurance program.

Referring to the prerequisites for submitting claims for old-age benefits and pension benefits, which require contributions that have been paid for a minimum of 15 years or the equivalent of 180 months, the Company believes that contributions must be paid regularly so that there are no difficulties in filing claims in the future. The non-disbursement of benefit claims if there are arrears also encourages the company to pay BPJS Employment contributions in a compliant manner.

2) To make it easier to manage permits

The Semarang City Government has taken serious steps in order to improve company compliance with the implementation of social security in Semarang City, as evidenced by the issuance of Semarang Mayor Regulation no. 93 of 2020 which also provides sanctions for not getting certain public services for companies that do not comply. In addition, the Semarang City Government also instructed BPJS

Employment to coordinate with DPMPTSP as the agency in charge of licensing. So that if the company does not comply, it can be asked for sanctions to be frozen or its business license revoked.

Article 2 Regulation of the Minister of Manpower no. 4 of 2018 concerning the imposition and revocation of administrative sanctions for not receiving certain public services for Employers other than State Administrators regulates the stage of imposing sanctions for violators of article 19 paragraph (2) of Law no. 24 of 2011, if all stages have been met but are not heeded by the Company, the Company is threatened with imprisonment for a maximum of 8 (eight) years or a maximum fine of 1 billion rupiah.

One of the stages of imposing sanctions is not receiving certain public services, given if the sanctions in the form of fines are not paid in full. BPJS Employment coordinates with related parties authorized to impose sanctions for not receiving certain public services in the form of business-related permits, permits required to participate in project tenders, permits to employ foreign workers, permits for companies providing services for workers or laborers, permits to construct buildings. Considering the importance of the five types of permits for the continuity of its business, the Company considers it important to pay BPJS Employment contributions to its employees in a compliant manner rather than experiencing greater consequences for not paying BPJS Employment contributions obediently.

3) In order not to be penalized

Law is a set of rules that regulate human behavior, made by the authorities, and whoever violates these rules will be subject to sanctions. Likewise with the provisions of Article 19 paragraph (2) of Law no. 24 of 2011 which requires employers or companies to pay BPJS Employment contributions for their workers. If these provisions are violated, the company may be subject to sanctions as stipulated in Article 55 of Law no. 24 of 2011 is a maximum imprisonment of 8 (eight) years or a maximum fine of 1 billion rupiah. So that some companies choose to comply with paying dues on time rather than getting sanctions. Referring to Government Regulation No. 46 of 2015 concerning the implementation of old-age insurance, stipulates that if the Company experiences delays in paying BPJS Employment contributions, it can be subject to sanctions in the form of a fine of 2%. Due to the threat of sanctions, the Company is of the opinion that it is better for the contributions to be paid obediently than having to pay extra fees for being late in paying BPJS Employment contributions. Because this has implications for the company's finances.

Based on the results of the author's interview with the BPJS Employment Semarang youth branch office, so far there has never been a case of arrears that has been brought to the criminal realm. Companies that have contribution

receivables, pay off their receivables after a written warning is issued. All reasons or motivations used by the company to comply with BPJS Employment contributions are based on concerns if the contributions are not paid obediently. Although the first motivation is for employees to get social security, this reason is based on the policy of the difficulty of claiming benefits if there are arrears. Then the next reason is to make it easier to administer permits and not to be penalized, it shows clearly that most companies comply because they are afraid of the sanctions given.

Thus, the compliance of companies in the city of Semarang is based on the value of developing compliance. Because these companies comply with the rules in article 19 paragraph (2) of Law no. 24 of 2011 in order to avoid imposing negative penalties or sanctions. So that compliance is in the pre-conventional stage according to the stages of factors that affect legal compliance by Soerjono Sukanto (1993). Compliance based on concerns and or efforts to avoid punishment or sanctions if violating the rules, has a tendency to consider implementing the rules as a mere formality and not having confidence in the importance of these regulations. So if the BPJS Employment is not strict in supervising the implementation of Article 19 paragraph (2) of Law no. 24 of 2011 and there is no firm action against violators of this article, it is likely that the company's level of compliance with Article 19 paragraph (2) of UUNo. 24 of 2011 will decrease. Because compliance based on sanctions has the potential to not implement these regulations if there are no strict sanctions.

2. Analysis of Factors Affecting Company Non-compliance in Semarang City in Paying BPJS Employment Contributions

The high level of compliance of companies in the city of Semarang in paying BPJS Employment contributions does not mean that the compliance of companies in the city of Semarang in paying BPJS Employment contributions is perfect. There are 35.9% of companies that are still not compliant in paying BPJS Employment contributions. So the author considers it necessary to analyze the factors that affect 35.9% of these companies are not compliant in paying BPJS Employment contributions. In analyzing the factors that influence the non-compliance of companies in the city of Semarang in paying BPJS Employment contributions, the author conducts a fact finding by interviewing the BPJS Employment and also the company. The following are the factors of company non-compliance in Semarang City in paying BPJS Employment contributions:

a. Lack of Knowledge of BPJS Employment Contribution Payment Procedures

Knowledge is the result of someone knowing about an object through the senses. Legal practitioners generally think that the law is always in the context of certain laws, procedures, concepts, definitions and statuses. They view that everyone must act according to what is in the existing regulations (Rahardjo 2020).

The legal understanding is a knowledge of the content and purpose of a regulation in a particular law as well as the benefits for the parties whose lives are regulated by the regulation. Based on the results of interviews with informants, some of the informants already knew about BPJS Employment, but they still did not know the details of BPJS Employment, both in terms of the programs provided, payment procedures, and benefits obtained, including Mrs. Mei, the manager of Adi Putra Travel. The Informants assessed that BPJS Employment had been good in trying to organize socialization, but the Informants did not fully understand what was conveyed, nor was there any further assistance related to BPJS Employment membership or payment procedures. Informants assessed the need for follow-up after the socialization to ensure that the participants of the socialization carried out what had been conveyed in the socialization activity.

Most companies that know the procedures for paying BPJS Employment contributions are good, tend to be obedient in paying BPJS Employment contributions. Meanwhile, most companies that do not know the procedures for paying BPJS Employment contributions tend to be disobedient in paying BPJS Employment contributions. The tendency of non-compliance by companies that do not know the procedures for paying BPJS Employment contributions is because the Company feels confused about taking the right steps in paying BPJS Employment contributions. So often the Company only pays after receiving a billing message by BPJS Employment. In addition, the management of the Company which is still simple in nature also causes confusion in how to calculate the contributions that must be paid to its employees. The Company's lack of knowledge in knowing the procedures for payment of BPJS Employment contributions is also due to the Company's lack of efforts to obtain information about the procedures for payment of BPJS Employment contributions. Because on the official BPJS Employment website, a simulation has been provided to calculate the amount of contributions that must be paid, as well as methods for making payments.

b. Attitude to Policy

Attitude is a tendency to behave in certain ways towards an object (Rahardjo 2021). Thus, a person's support for an object affects the tendency of a person to act according to the object. This also applies to company compliance in paying BPJS Employment contributions. Companies that support the policy of paying BPJS Employment contributions for their workers tend to comply with paying BPJS Employment contributions for their workers.

Based on the results of the author's interview with the company, most of the companies that support the policy of article 19 paragraph (2) of Law no. 24 of 2011 tends to be obedient in paying BPJS Employment contributions. Meanwhile, companies that do not support this policy are not compliant in paying BPJS

Employment contributions. There is a perception that the company does not support the company due to the assumption that the policy actually affects the company's financial condition, because they have to pay monthly contributions. Then the slanted news related to BPJS Employment also affects the Company's perception of the policy of paying contributions. In addition, some companies consider that Social Security for Employment is not very important, so that the Company only registers its Workers as BPJS Employment Participants solely to avoid sanctions that are complicated in the business licensing process.

c. Stability of the Company's Financial Condition

One of the things that causes the Company to experience delays in paying BPJS Employment contributions is the unstable financial condition of the company. Based on the results of the author's interview with the company, companies that have good financial conditions tend to be obedient in paying BPJS Employment contributions. Meanwhile, companies that are in poor financial condition tend to be disobedient in paying BPJS Employment contributions. The 2019 Corona Virus Disease pandemic prompted the Government to issue a large-scale social restriction policy up to a lockdown. This has implications for selling power, causing a decrease in the profits earned by the Company. Some companies that have unfavorable financial conditions object to having to pay BPJS Employment contributions, due to limited funds to pay their workers' wages, and also for the continuity of their business so that they can continue to operate.

In responding to the pandemic situation which has implications for decreasing sales turnover, Government Regulation no. 49 of 2020 concerning Adjustment of contributions for Employment social security programs during non-natural disasters spreading the corona virus disease 2019 (Covid-19). In Article 3 paragraph (2) PP No. 49 of 2020, it is explained that contribution adjustments are made by:

- a. The relaxation of the deadline for payment of JKK, JKM, JHT and JP contributions which was originally no later than the 15th, to the 30th of every month
- b. Reduction of JKK and JKM dues up to 99%, so you only pay 1% of the dues payment
- c. Postponement of payment of part of JP's dues

Companies that are experiencing problems due to the company's declining financial condition should be able to remain obedient in paying BPJS Employment contributions. However, this can only be realized if the Company has good faith.

In general, the company's non-compliance in the City of Semarang in paying BPJS Employment contributions is due to a lack of corporate responsibility. If the company has good faith in being responsible for the fulfillment of its workers' social security rights, the company will find out how the payment mechanism is

and explore information on the relief of payment of contributions during this pandemic, so as not to use the declining financial condition of the company as an excuse for not paying BPJS Employment contributions.

Conclusions

Based on the data obtained, it can be concluded that the Compliance Level of Companies in Semarang City in paying BPJS Employment contributions is in the high category, with a percentage of 64.1%. However, although the level of compliance of companies in the city of Semarang in paying BPJS Employment contributions is high, the level of participation of companies in the city of Semarang in the BPJS Employment program is very low. So that most of the workers in the city of Semarang are still not protected by their social security rights.

This is due to several factors that affect the compliance of companies in the city of Semarang in paying BPJS Employment contributions, including the perception that employees get social security, the hope that it will be easier to administer permits so that they are not subject to sanctions. The factors that influence the non-compliance of companies in the city of Semarang in paying BPJS Employment contributions are the lack of knowledge of the procedures for paying BPJS Employment contributions. Lack of support for the policy of requiring BPJS Employment contributions. Stability The company's financial condition is declining.

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