

ABSTRAK

Laporan Tugas Akhir ini mengkaji prosedur pengajuan klaim Jaminan Hari Tua (JHT) di BPJS Ketenagakerjaan Cabang Jambi. Program JHT merupakan salah satu instrumen jaminan sosial ketenagakerjaan yang bertujuan memberikan perlindungan keuangan bagi pekerja ketika memasuki masa pensiun pada usia 56 tahun, mengalami cacat total tetap, atau meninggal dunia. Berdasarkan Peraturan Pemerintah Republik Indonesia Nomor 46 Tahun 2015 tentang Penyelenggaraan Program Jaminan Hari Tua, besaran iuran JHT ditetapkan sebesar 5,7% dari total upah, di mana 3,7% ditanggung oleh pemberi kerja dan 2% oleh pekerja. Dalam pelaksanaannya, pengajuan klaim JHT di BPJS Ketenagakerjaan Cabang Jambi dapat dilakukan melalui dua metode, yakni secara langsung (manual) dengan mendatangi kantor cabang BPJS Ketenagakerjaan, maupun secara online melalui Layanan Tanpa Kontak Fisik (Lapak Asik) atau aplikasi JAMSOSTEK *Mobile* (JMO). Pengajuan klaim JHT mengikuti prosedur yang telah ditetapkan dalam Standar Operasional Prosedur (SOP), meliputi pemenuhan dokumen persyaratan, pemilihan jalur pengajuan, proses verifikasi data dan dokumen, pencairan dana, serta pemantauan status klaim. Penelitian ini dilakukan dengan pendekatan kualitatif melalui observasi langsung terhadap aktivitas operasional di BPJS Ketenagakerjaan Cabang Jambi, wawancara dengan pihak terkait, serta studi pustaka dari berbagai sumber yang relevan. Hasil penelitian ini diharapkan dapat memberikan gambaran komprehensif mengenai alur pengajuan klaim JHT, implementasi prosedur sesuai SOP yang berlaku, serta sejauh mana pelaksanaannya sesuai dengan ketentuan SOP yang berlaku di BPJS Ketenagakerjaan Cabang Jambi.

Kata Kunci : Jaminan Hari Tua, BPJS Ketenagakerjaan, Prosedur Pengajuan Klaim Jaminan Hari Tua, Layanan Tanpa Kontak Fisik (Lapak Asik), JAMSOSTEK *Mobile* (JMO), Standard Operasional Prosedur

ABSTRACT

This Final Assignment Report examines the procedure for submitting Old Age Security (JHT) claims at the Jambi Branch of BPJS Ketenagakerjaan. The JHT program is one of the social security instruments for employment that aims to provide financial protection for workers when they retire at the age of 56, experience permanent total disability, or die. Based on Government Regulation of the Republic of Indonesia Number 46 of 2015 concerning the Implementation of the Old Age Security Program, the amount of JHT contributions is set at 5.7% of total wages, where 3.7% is borne by the employer and 2% by the worker. In its implementation, submitting JHT claims at the Jambi Branch of BPJS Ketenagakerjaan can be done through two methods, namely directly (manually) by visiting the BPJS Ketenagakerjaan branch office, or online through the Contactless Service (Lapak Asik) or the JAMSOSTEK Mobile (JMO) application. The submission of JHT claims follows the procedures set out in the Standard Operating Procedure (SOP), including the fulfillment of required documents, selection of submission channels, data and document verification processes, disbursement of funds, and monitoring of claim status. This study was conducted using a qualitative approach through direct observation of operational activities at the Jambi Branch of BPJS Ketenagakerjaan, interviews with related parties, and literature studies from various relevant sources. The results of this study are expected to provide a comprehensive picture of the JHT claim submission flow, implementation of procedures according to applicable SOPs, and the extent to which its implementation is in accordance with the provisions of the applicable SOP at the Jambi Branch of BPJS Ketenagakerjaan.

Keywords : *Old Age Security, BPJS Ketenagakerjaan, Old Age Security Claim Submission Procedure, Contactless Services (Lapak Asik), JAMSOSTEK Mobile (JMO), Standard Operating Procedure*