
Adaptation of the Flexicurity Concept to Address the Social Protection Gap for Gig Workers in Indonesia: A Theoretical Analysis and Comparison with European Models

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Abstract

The rapid growth of Indonesia's gig economy shows a major gap in social protection for platform-based workers. Although digital platforms offer flexible job opportunities, most gig workers still lack formal labor rights and access to programs such as BPJS, pensions, and income protection. This study analyzes how the *flexicurity* model from Europe which combines labor market flexibility with strong social protection can be applied to Indonesia's gig economy. Using qualitative comparative analysis based on data from Denmark, the Netherlands, and Indonesia, the research focuses on four main aspects: adaptive employment contracts, flexible social protection, lifelong learning, and social dialogue. The results show that Indonesia's system remains fragmented, with limited coordination between BPJS, government institutions, and digital platforms. To overcome this, the study proposes a step-by-step adaptation strategy through tripartite financing involving the government, platforms, and workers; mandatory platform-based contributions; and digital integration for registration and benefit delivery. These steps are expected to build a more inclusive, sustainable, and secure labor protection system for gig workers in Indonesia's digital economy.

Keywords: comparative study, flexicurity, labor market policy, gig economy, social protection.

1. Introduction

The digital economy is changing the way many people work in Indonesia. Currently, many workers depend on digital platforms such as Gojek, Grab, ShopeeFood, or Tokopedia to earn a living. Official data from the Central Statistics Agency Indonesia (BPS) as of August 2024 shows that the number of informal sector workers in Indonesia has reached 83.83 million people, or around 57.95% of the total working population (Nasution, 2025). This figure shows the dominance of the informal sector in the Indonesian labor market.

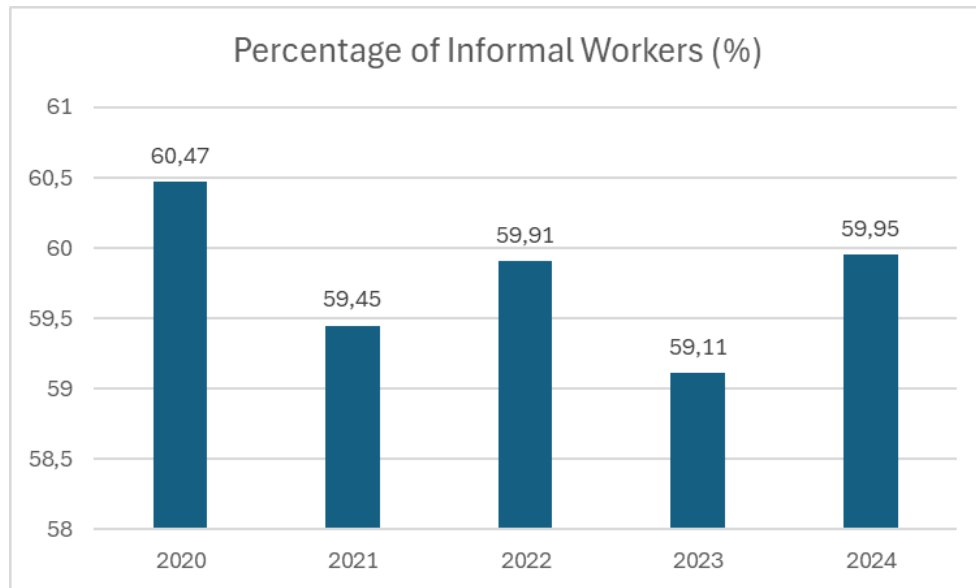


Figure 8. Percentage of Informal Workes in Indonesia

Source: BPS-Statistic Indonesia (2024)

Based on the graph above, the percentage of informal workers in Indonesia has remained relatively stable around 59-60% over the past five years. In 2020, informal employment was recorded at 60.47%, slightly decreasing to 59.45% in 2021, then experiencing a small rise to 59.91% in 2022. The proportion declined to 59.11% in 2023 before increasing again to 59.95% in 2024. This trend reflects the ongoing challenges in generating formal sector jobs, leading many workers to remain in or shift towards the informal sector, which offers more flexibility especially amid economic slowdowns and workforce disruptions from the Covid-19 pandemic and its aftermath. The rise and persistence of informal employment also coincide with the expansion of the gig economy, where a significant number of Indonesians rely on flexible, platform-based work for income (BPS, 2024).

Workers in the gig economy have a high degree of job flexibility, but they do not yet have adequate social protection and employment security because they are not included in the category of formal workers regulated by the Labor Law. This situation causes the risk of loss of income when workers experience illness, accidents, or do not receive work orders. According to a study by Greennetwork Asia (2024), the majority of gig workers in Indonesia are not covered by the BPJS program and are highly dependent on daily income without having emergency savings as a financial buffer (Setiawan, 2021).

On the other hand, several countries such as Denmark and the Netherlands have implemented the flexicurity model, which is a concept that combines labor market flexibility with comprehensive social protection. In this model, the responsibility for labor protection does not lie solely with the government, but is also shared with the active role of companies and workers themselves, thereby ensuring job security while maintaining high labor mobility (OECD, 2016). This flexicurity approach has proven effective in reducing unemployment rates and maintaining a sustainable labor market balance. The success of this model is demonstrated by high flexible job mobility accompanied by

income protection and retraining programs for workers affected by termination of employment (Viebrock & Clasen, 2009).

Indonesia faces significant challenges in adopting the flexicurity model that has been implemented in developed countries. The dominance of the informal labor market, differences in digital platform capacity, and limited financing capacity are the main obstacles to the implementation of this system (Afni & Rahmawati, 2018). Nevertheless, the transformation towards an inclusive social security system for gig workers is an inevitable necessity, given that gig workers play a significant role in the national economy (Alfarizi et al., 2025). Therefore, the government needs to adjust and expand the scope of the social security system to cover gig workers.

This study aims to analyze the potential for adapting the concept of flexicurity for gig workers in Indonesia. The study was conducted by comparing the policies implemented in Denmark and the Netherlands, assessing the most relevant financing mechanisms, and designing a phased implementation scenario that includes conservative, moderate, and progressive phases.

2. Research method

This study uses a descriptive qualitative approach combined with comparative policy analysis to examine how the concept of flexicurity can be adapted for gig workers in Indonesia. The descriptive qualitative approach is used because it is suitable for analyzing policy phenomena in depth and explaining the implications of institutional and social aspects without relying solely on numerical data (Furidha & Sidoarjo, 2023). Meanwhile, comparative policy analysis can identify key differences and similarities in labor market policies across countries, providing insights into how successful models can be contextualized within Indonesia's labor system (Hudson & Ku, 2013).

2.1. Sources and Collection

This study uses secondary data obtained from various institutional and academic sources. The main references refer to national reports from the Central Statistics Agency (BPS), BPJS Ketenagakerjaan, and the Ministry of Manpower of the Republic of Indonesia, as well as international publications from the OECD, the European Commission, and the World Bank. These documents provide information on the social protection framework, digital employment trends, and policy outcomes in Denmark, the Netherlands, and Indonesia. The selection of literature follows three criteria: relevance, credibility, and recency, which ensure that the data used reflects current employment policies and conditions.

2.2. Research Methods

1. This stage analyzes the implementation of flexicurity in Denmark and the Netherlands, focusing on policy instruments, coverage, and measurable results. This review identifies elements that successfully balance labor flexibility and social protection.
2. Policy Mapping for Indonesia

Findings from comparative reviews are combined with Indonesia's labor and social protection policies. This mapping aims to identify existing gaps, overlapping regulations, and institutional readiness for flexicurity adaptation.

3. Scenario Development

Designing scenarios based on the results of comparative studies and the domestic context, three implementation scenarios were developed: conservative, moderate, and progressive. Each scenario describes the level of policy integration, potential risks, and implementation mechanisms. Each scenario stage emphasizes feasibility, policy cohesion, and alignment with the structure of the Indonesian labor market.

2.3. Data Analysis Techniques

The data were analyzed using content analysis and comparative matrix analysis. Content analysis was applied to interpret qualitative data from policy documents, identifying recurring themes, objectives, and institutional mechanisms (Krippendorff, 2022). Comparative matrix analysis was used to compare the main components of flexicurity between Denmark, the Netherlands, and Indonesia, highlighting transferable lessons. A synthesis of the two analyses formed the basis for policy recommendations and scenario formulation.

2.4. Analysis Framework

This study's analytical framework connects theoretical foundations, analytical logic, and comparative structure to guide the adaptation of the *flexicurity* model to Indonesia's gig economy.

The theoretical foundation consists of three layers: the *core theory* of Flexicurity, which explains the balance between labor flexibility and social security; *supporting theories* Social Protection Theory, Labor Market Dualism, and Adaptive Policy Implementation that strengthen understanding of institutional and welfare dynamics; and *additional concepts* the Gig Economy and Collaborative Governance that contextualize the study within Indonesia's digital labor environment. The analytical logic focuses on four components: *policy instruments*, *coverage*, *outcomes*, and *synthesizing*. These elements connect theoretical ideas with empirical evidence to evaluate how flexicurity principles operate in different labor systems. The comparative structure applies *Qualitative Comparative Analysis (QCA)* using Denmark, the Netherlands, and Indonesia as case studies. Data are drawn from OECD, World Bank, European Commission, BPS, BPJS, and Kemnaker RI reports. The analysis examines four key lenses: adaptive contracts, social protection, lifelong learning, and social dialogue.

This framework ensures that the proposed flexicurity adaptation is evidence-based, context-sensitive, and applicable to Indonesia's evolving gig economy.

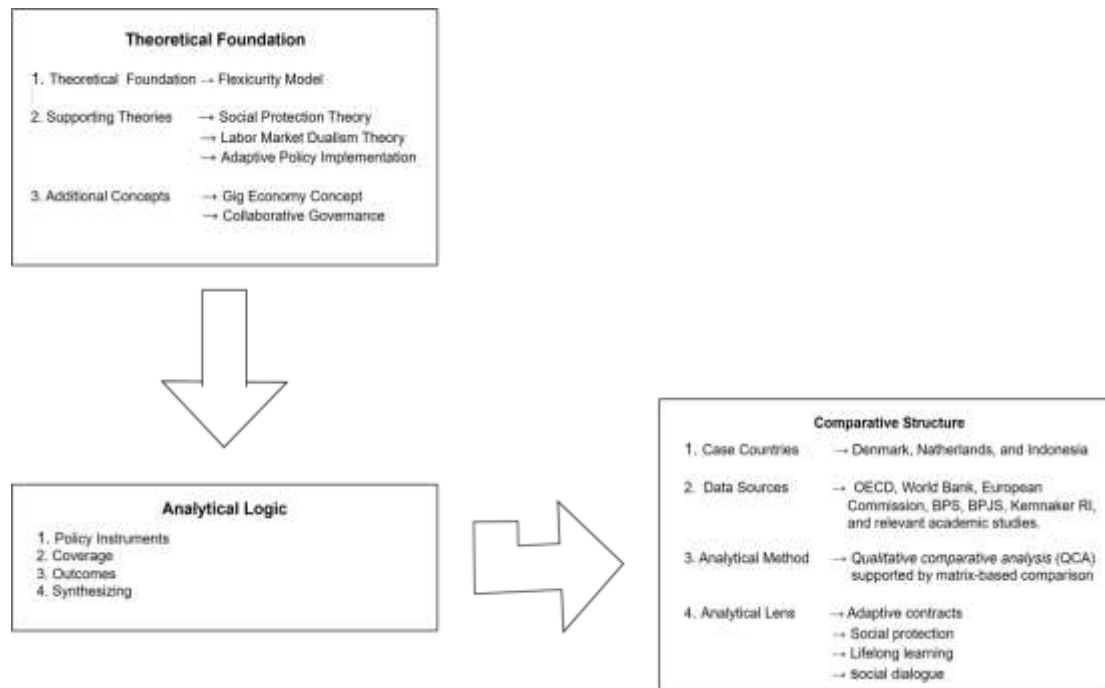


Figure 9. Analytical Framework

3. Results and Discussion

3.1. A Comparative Review of the Flexicurity Concept (Denmark–Netherlands–Indonesia)

The concept of flexicurity is an employment policy approach that combines labor market flexibility with strong social security. The aim is to maintain a balance between the needs of businesses to adapt to economic changes and workers' rights to job security and social protection (OECD, 2021). Indonesia has begun to adopt some of these principles through labor reforms, but their implementation remains limited, especially in the gig economy sector. The following is a comparison of the Flexicurity Pillars that have been implemented in Denmark, the Netherlands, and Indonesia, using the indicators of policy instruments/mechanisms, coverage, and outcomes.

Table 12. Comparative Review of Flexicurity Pillars in Denmark, the Netherlands, and Indonesia

Flexicurity Pillar	Indicator	Denmark	Netherlands	Indonesia	Synthesizing
Adaptive Employment Contracts	Policy instruments	Regulations include short-notice dismissal rules and broad collective agreements enabling numerical flexibility (Burchardt, 2020)	Temporary and on-call contracts, flexwerk, and the wet arbeidsmarkt in balans (WAB) 2020 supporting flexibility (Patra et al., 2025)	Labor Law, Outsourcing Regulations, Fixed-Term Employment Agreements. many depend on informal arrangements (Izzati, 2022)	Reflects differences in flexibility scope, where Denmark's system is institutionalized, the Netherlands applies structured flexibility, while Indonesia remains semi-formal.

Flexicurity Pillar	Indicator	Denmark	Netherlands	Indonesia	Synthesizing
	Coverage	Approximately 85% of workers covered by collective agreements (Hogedahl & Jorgensen, 2017)	About 35% of workers under flexible or part-time contracts (Bolhaar et al., 2018)	Majority of gig workers lack formal contracts (Bolhaar et al., 2018)	Denmark achieves broad inclusion; the Netherlands maintains moderate reach; Indonesia still shows high informality.
	Outcomes	Unemployment around 4–5%; high annual turnover (~20%); roughly 75% re-employment within 1 year (Bolhaar et al., 2018)	Low overall unemployment, but job security for gig/temporary workers remains weaker (Bekker et al., 2021)	Protection gaps; easier termination processes; limited job security for gig workers (Arpangi & Sanni, 2025)	Employment flexibility is high in Europe but lacks protection balance in Indonesia.
Flexible Social Protection	Policy instruments	Unemployment benefits (A-kasse), welfare schemes, training subsidies (Arpangi & Sanni, 2025)	Unemployment insurance (WW), inclusive social policy framework, social allowances (Roosma, 2022)	BPJS Ketenagakerjaan and BPJS Kesehatan are mandatory, but coverage among gig workers remains limited (Ngadi et al., 2025)	European countries integrate social protection with labor laws, while Indonesia's coverage remains fragmented
	Coverage	About 73% of workers enrolled in A-kasse with universal health/unemployment protection (Martinsen, 2020)	Broad social protection aligned with contract type (Bolhaar et al., 2018)	Less than 25% of gig workers enrolled in BPJS; many outside formal coverage (Ngadi et al., 2025)	Coverage disparity shows strong inclusion in Denmark vs. low integration in Indonesia.
	Outcomes	Strong social safety nets; low worker poverty; stable labor market (Ibsen, 2011)	Poverty risk generally low, but non-standard workers have uneven access (Heyes, 2025)	Large share of informal/gig workers remain without robust social protection (Ngadi et al., 2025)	Welfare outcomes highly dependent on institutional inclusion and benefit access.
Lifelong Learning Training	& Policies	National training programs; active job seeker activation; training subsidies (Cohen & Sabel, 2018)	Adult learning (Leren en Werken), re/up-skilling, National Training Fund, STAP budget (Bekker & Mailand, 2019)	Prakerja, BLK, Kemnaker training programs (Rosidin et al., 2021)	All countries recognize training importance, yet Indonesia's programs remain reactive and fragmented.

Flexicurity Pillar	Indicator	Denmark	Netherlands	Indonesia	Synthesizing
	Coverage	>35% of employed adults participate in training annually (De Pedraza et al., 2019)	Lifelong learning participation 20–30%; high public-sector coverage (Bekker & Leschke, 2023)	~25% of gig/transport workers have accessed training (De Greef et al., 2016)	Denmark leads in lifelong learning culture; Indonesia's training access still limited.
	Outcomes	High labor mobility; skill updates; good adaptation to digital/green jobs (Bladh & Johansson, 2021)	Sector transitions facilitated; youth gig participation still variable	Skill development improving, but regional disparities persist (Bekker & Mailand, 2019)	Lifelong learning effectiveness correlates with policy integration and funding stability.
Social Dialogue & Participation	Mechanisms	Social partnership, tripartite forums, sector agreements (Bladh & Johansson, 2021)	Social Dialogue Council (SER), sectoral dialogue (Musch, 2022)	Tripartite forums; gig worker associations in major cities; limited formal influence for gig workers (Tobing, 2024)	Dialogue structures exist, but representation of gig workers in Indonesia remains weak.
	Coverage	High participation of unions, employers, and government (Heyes, 2025)	Established tripartite dialogue; policy input from multiple actors (Presicce, 2020)	Limited gig worker participation; formal input still developing (Tobing, 2024)	Strong institutional collaboration in Europe contrasts with limited representation in Indonesia.
	Outcomes	High consensus; low industrial disputes; rapid crisis response (Heyes, 2025)	Policy consistency and broad stakeholder engagement (Presicce, 2020)	Dialogue exists but gig workers' influence on policy remains limited (Saragih & Wardati, 2024)	Social dialogue enhances policy stability, but inclusion gaps persist in Indonesia.

Based on the comparative review table above, it can be seen that Denmark implements a fairly perfect flexicurity model with the integration of labor market flexibility, universal social security, and good social dialogue. The Netherlands has a similar structure, but with more complex sector and employment contract variations. Meanwhile, Indonesia is in its early stages, with regulatory foundations and social protection systems that are not yet fully inclusive for gig workers.

3.2. Flexicurity Financing Mechanism

The financing mechanism underlying flexicurity in many developed systems adheres to a tripartite model engaging three key stakeholders: the government, digital platforms, and workers. In the context

of Indonesia's gig economy, this model can be operationalized by instituting a nominal charge on each gig transaction proposed at approximately one cent per transaction. With daily transaction volumes potentially reaching one million, this approach would generate an automatic fund of around one billion Indonesian Rupiah daily, earmarked to provide social protection coverage for gig workers.

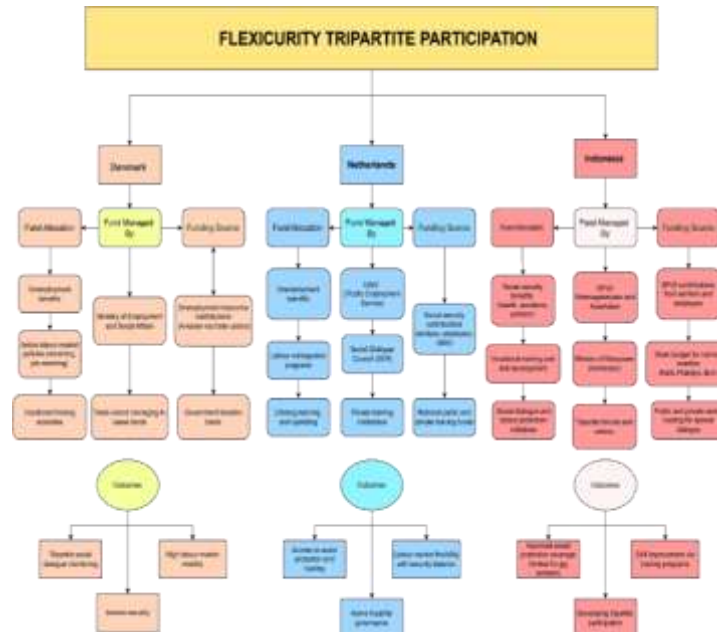


Figure 10. Flexicurity financing flowchart in Denmark, the Netherlands, and Indonesia

Figure 3 illustrates the tripartite financing scheme as implemented in Denmark, the Netherlands, and the prospective adaptation for Indonesia. European experiences demonstrate that relatively small but consistent contributions collected across millions of daily transactions can generate sustainable social protection funds without imposing significant fiscal strain.

In Denmark, the bulk of funding originates from voluntary contributions to A-kasse (unemployment insurance funds) collected predominantly from workers, supplemented by government tax subsidies. The Netherlands, meanwhile, mandates contribution payments from large digital platforms based on transaction volume, directly channeling these funds into unemployment and training benefit schemes.

Indonesia's Ministry of Manpower (Kemnaker) is currently piloting a "platform levy" strategy, which levies a percentage of the daily gross merchandise volume (GMV) from major platforms such as Gojek and Grab. These funds are allocated to subsidize BPJS contributions for gig workers, expand digital versions of national vocational training programs such as Kartu Prakerja, and build reserves to cover workplace accident claims specific to gig employment.

This tripartite funding model presents several advantages: it distributes financial responsibility equitably, leverages the digital economy's transaction volume for social good, and aligns stakeholders' incentives toward strengthening social protection systems. Moreover, such a system can be implemented without adding new fiscal burdens on the government, as it mobilizes private sector resources and worker contributions synergistically.

For Indonesia, successful adaptation will require clear regulatory frameworks to mandate platform contributions, ensure transparency in fund allocation, and integrate payments seamlessly with BPJS systems. The progressive scaling of this model, supported by technological infrastructure and stakeholder engagement, can enable comprehensive and sustainable social protection coverage for gig workers.

Table 13. Summary of Flexicurity Financing Mechanisms

Country	Main course	Dominan Portion	Main Benefits
Denmark	A-kasse contributions + taxes	Workers & employers	90% wage replacement
Natherland	WW + platform contributions	Employers	Training + unemployment benefits
Indonesia	BPJS + platform levy (planned)	Platforms & government	Contribution subsidies + digital pre-employment program

3.3. Implementation Scenario

This study aims to ensure effectiveness and adaptability by proposing three policy implementation scenarios: Conservative, Moderate, and Progressive. These scenarios are developed based on varying levels of policy readiness, institutional capacity, and national funding capability. This phased approach is designed to enable the government and stakeholders to test, adjust, and scale up policies in a measured way, while minimizing risks to the stability of the digital labor market. The first scenario (Conservative) serves as an initial pilot and learning phase; the second scenario (Transitional) emphasizes data-driven expansion and gradual regulatory implementation; while the third scenario (Progressive) focuses on the full adoption of an integrated and sustainable national flexicurity system.

Table 14. Policy Implementation Scenarios for Flexicurity Adaptation in Indonesia

Scenario	Main Focus	Risks	Mitigation Strategies	Success Indicators	Estimated Timeline
Conservative Scenario	Testing phase through small-scale pilot programs in selected cities. Focus on voluntary participation and digital registration via existing platforms.	Low worker participation due to voluntary nature; limited collaboration from platforms; weak integration between BPJS and platform systems	Provide temporary premium subsidies; simplify digital registration; conduct public campaigns to raise awareness; monitor pilot data to adjust future policy	20–30% of gig workers enrolled in pilot regions; operational integration tested; pilot evaluation report produced as input for national policy.	1–2 years (initial 6–12 months setup, 6–12 months pilot running and evaluation)
Transitional Scenario	Gradual national expansion using blended financing among workers, platforms, and government. Shared responsibility and data integration begin.	Platform resistance due to higher operating costs; technical issues in linking data; uneven readiness across regions and platforms.	Implement phased regulation starting with large platforms; offer tax or incentive schemes for compliance; establish secure data-sharing systems supervised by government agencies.	50% of gig workers registered in BPJS within three years; functioning BPJS–platform data system; ministerial regulation on contribution mechanism enacted.	3–5 years (scaling over 2-3 years with ongoing refinements)
Progressive Scenario	Full national implementation of a hybrid flexicurity model. Legal recognition of gig workers as part of the formal labor system	Fiscal burden for government during transition; administrative complexity; political or industrial resistance to	Apply gradual fiscal adjustments; automate contribution systems through digital platforms; strengthen	Over 75% of gig workers covered under national protection; measurable reduction in income instability;	5–8 years (long-term adoption with continuous monitoring and legislative refinements)

Scenario	Main Focus	Risks	Mitigation Strategies	Success Indicators	Estimated Timeline
		new legal obligations.	BPJS capacity; provide fiscal incentives for compliant platforms.	legal and institutional framework established for national flexicurity.	

Based on the table above, several important factors can greatly influence the success of flexicurity implementation in Indonesia. Continuous engagement with key stakeholders, including digital platforms, labor unions, government agencies, and gig worker communities, is essential in every phase of implementation. Such collaboration will build trust, increase regulatory compliance, and foster a sense of shared ownership.

Developing interoperable and secure digital infrastructure that enables seamless integration between the BPJS system and digital platforms is essential to ensure data accuracy, efficient registration, and effective benefit disbursement. Furthermore, aligning flexicurity reforms with the modernization of labor laws and broader social protection policies will enhance policy coherence and minimize overlapping or conflicting regulations.

A robust monitoring and evaluation framework, equipped with clear key performance indicators (KPIs) and feedback mechanisms, is necessary to support adaptive governance and evidence-based policy refinement. Significant capacity building within institutions is also necessary, including comprehensive training for BPJS staff and platform operators on compliance processes, technology, and new regulatory requirements, to maintain the smooth operation of the system and its long-term effectiveness.

4. Conclusion and Recommendations

This research highlights the urgent need to adapt the flexicurity concept for Indonesia's evolving labor market, particularly to address the social protection gap among gig workers. The comparative analysis with Denmark and the Netherlands reveals that flexicurity can deliver both labor market flexibility and robust social protection when supported by tripartite financing, inclusive regulation, and strong stakeholder engagement. In Indonesia, pilot implementation through gradual scenarios conservative, moderate, and progressive offers a pragmatic approach to building resilient systems. Prioritizing sustainable funding, digital integration between BPJS and platforms, and active participation by workers, employers, and government is crucial. Strengthening lifelong learning initiatives and aligning regulatory reform will further solidify these foundations. Effective monitoring, adaptive policy, and institutional capacity building will be essential for scaling up these efforts and ensuring long-term system sustainability. By taking these integrative steps, Indonesia can establish a future-oriented labor protection model responsive to digital-era challenges and opportunities.

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