

## ABOUT

Social security is something that is more fundamental than human rights. Although global social security coverage has been increased lately, but the implementation of social security always faces new challenges from year to year, in line with the development and dynamics of employment in the world.

Based on the history of the past decade, economic actors are increasingly shifting towards the informal sector, both digital and non-digital for goods and services that previously never occurred to our minds. The number of start-up business has spread and many of them could continuously survive because of their success in managing operational processes and building good relationships with their customers.

The term of *sharing economy* is also frequently mentioned in recent years where the economic actors involved in it are increasing in number both in the number of companies and assets owned. This has a global impact on the composition of the number of workers that gradually dominated by informal workers.

Social protection for informal workers still faces quite serious obstacles, especially in developing countries, although it is undeniable that obstacles still also be founded in the protection for formal workers. Those of obstacles are increasingly felt complicated with the economic development that leads to the digital economy and sharing economy.

These challenges and obstacles require the immediate anticipation of various parties in particular with regard to employment and social protection for the economic actors. Traditional employment frameworks can no longer be applied in the digital economy and sharing economy era but on the other hand, workers in these economic schemes still need the protection and rights gained by workers in traditional economic schemes including obtaining labor social protection.

On the other hand, efforts to increase participation in social protection programs have also grown in the methodological aspects of the approach. One of them that began to bloom in the last decade is behavioral economics which is a combination of economics and psychology. America and Britain have begun using this type of approach in public policy formulation and the expansion of social security that can be said has achieved satisfactory results. Taking an example of a behavioral economics approach in America that significantly increases the number of retirement benefits (401k plan) through the *Save More Tomorrow*<sup>™</sup> program. It is desirable that approaches with this method can also be applied in other

countries to overcome obstacles, especially obstacles in the expansion of membership of social protection programs.