

## Original Research Article

# Analysis of the Implementation of Changes in Old Age Security (JHT) Claim Procedures during the COVID 19 Pandemic (Case Study at the BPJS Employment Company)

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**Abstract:** This research aims to analyze the implementation of the claims system, analyze participants' responses regarding the effectiveness of the claims system and analyze obstacles and solutions in the online BPJS Employment process using the LAPAK ASIK program during the Covid 19 Pandemic. BPJS Employment is the Employment Social Security Organizing Agency which was formed by the Government with the aim of improving the quality of community welfare which has been clearly stated in Law Number 24 of 2011 and one of the programs is Old Age Security (JHT) Claims. The method used by the author in this research is a qualitative method with a descriptive approach. The data sources used are primary data sources including interviews, secondary data sources in the form of journals, books and tertiary data sources. The research location is at the BPJS Employment Jakarta Cilandak Branch office. From the results of the research conducted, the implementation of LAPAK ASIK has gone well and is in accordance with aspects of the digitalization system, the participants' responses have been very helpful and made it easier without the need to come to the Branch Office. The obstacles that hinder the implementation of online fun stalls are that participants are not yet proficient in using information and communication technology equipment, participants still have to come to the BPJS Employment Branch Office if they fail to upload documents during registration, and claim participants' internet network is unstable.

**Keywords:** Old Age Security (JHT), BPJS Employment Company, LAPAK ASIK, and claim procedure.

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## I. INTRODUCTION

The Indonesian government has a Social Security Administering Agency (BPJS) which operates under a Public Legal Entity which is mandated to maintain the welfare of all Indonesian people. BPJS has two sectors, namely Health and Employment, the health sector operates in the health sector to ensure health welfare and care for the health of the Indonesian people. The Employment Sector operates in insurance for workers such as Work Accident Insurance, Death Insurance, Old Age Security and Pension Security. The four BPJS Employment programs can improve the welfare of workers and have savings for their old age.

Before Covid-19 hit Indonesia, especially the DKI Jakarta area, service activities at all companies were running well and normally. As happened at the Jakarta Cilandak Branch of the BPJS Employment office before

the Covid-19 pandemic, offline claims service activities were running smoothly which allowed for direct interaction between officers and participants, but after the emergence of Covid-19 the government in Indonesia implemented a Large-Scale Social Restrictions (PSBB) policy.)

A phenomenon that occurred during the pandemic was that applications for Old Age Security (JHT) claims from participants of the Employment Social Security Administering Agency (BPJS) at the Cilandak Branch increased since the Covid-19 pandemic. Many companies were affected, so most BPJS Employment participants submitted JHT claims because they were hit by mass layoffs (PHK).

Apart from that, new government regulations have made changes to Government Regulation no. 46 of 2015 with Government Regulation no. 60 of 2015, where

JHT benefits can be received when participants stop working with a waiting period of one month after stopping work, and no longer have to wait for membership for a minimum of ten years.

BPJS Employment that can be claimed is JHT or old age security, but the benefits of old age security are not in accordance with existing regulations. Because it is clear that the benefit of the old age insurance program is to ensure a prosperous old age. However, with this change in regulations, every worker who is no longer working can make a claim/disbursement of old age insurance funds, regardless of age.

BPJS Employment Cilandak Branch Office is an office located in the Administrative City of South Jakarta, where there are many companies and workers, making this office have a greater number of participants than other offices in DKI Jakarta Province. Under these conditions, innovation is urgently needed to provide optimal service during the pandemic. Therefore, the author is interested in knowing how innovation went through the LAPAK ASIK program during the Covid-19 pandemic at BPJS Employment Cilandak Branch.

## II. LITERATURE REVIEW

### A. *Grand Theory of Accounting Information Systems*

An Accounting Information System is a system in an organization that is responsible for preparing information obtained from collecting and processing transaction data that is useful for all users both inside and outside the company. Another definition of an Accounting Information System is a collection of interrelated elements that are arranged to present the financial information needed by a company to facilitate company management (Perwitasari, CA 2016). The purpose of an accounting information system is to manage accounting data originating from various sources into accounting information needed by various users to reduce risk when making decisions. The accounting information system applied to the payment of old age insurance claims is in the form of a cash output system. Companies really need this accounting information system to find out, analyze and make the right decisions so that company goals can be achieved and can produce company financial information needed by external parties to the company. (BPJS of Employment). If there are problems in the implementation of the old age insurance claim payment procedure which causes a delay in the process of disbursing funds, this will also have an impact on the creation of financial reports from the company's cash output system. Companies need to pay attention to this in order to continue the company's development.

### B. *Public Service Agency*

Public services are a series of activities carried out by public bureaucratic institutions to meet the needs of citizens (Rodiyah *et al.*, 2021, p. 68). Meanwhile, it refers to Law 25 2009 concerning Public Services (in

Taufik, 2022, p. 77). Public service quality theory is a theory that discusses dimensions that can be used to measure the quality of public services. Public service quality theory can be used to assess public service performance and to improve the quality of public services. One of the best known theories of public service quality is Parasuraman's theory (Perwitasari, CA 2016). This theory divides the quality of public services into 5 dimensions, namely:

- **Tangibles:** Physical qualities that can be seen and touched, such as facilities, equipment, and appearance of personnel.
- **Reliability:** Ability to consistently provide promised services.
- **Responsiveness:** Willingness to help and provide service quickly and appropriately.
- **Assurance:** The ability to provide assurance that the services provided will meet customer needs
- **Empathy:** Attention and understanding of customer needs

### C. *Social Security and Systems*

According to (Jogiyanto, 2005:2) A system is a collection of elements that interact to achieve certain goals. Meanwhile, according to (Mulyadi, 2016:2) A system is a network of procedures created according to an integrated pattern to carry out the company's main activities. Social security is a form of social protection to ensure that all people can fulfill their basic needs for a decent life. The National Social Security System is a procedure for administering social security programs by several social security administration bodies.

Social insurance is a mandatory mechanism for collecting funds originating from contributions to provide protection against socio-economic risks that befall participants and/or their family members. Mandatory savings are savings that are mandatory for social security program participants. Contribution assistance is a contribution paid by the Government for the poor and capable people as participants in the social security program. The Social Security Administering Agency is a legal entity established to administer social security programs. The Social Security Fund is a trust fund belonging to all participants which is a collection of contributions and the results of their development which are managed by the Social Security Administration.

Year 2011, set Act No 24 year 2011 about Social Security Administrator. In accordance with the mandate of the law dated January 1 2014, PT Jamsostek was transformed into a Public Legal Entity. PT Jamsostek (Persero), which has transformed into BPJS (Social Security Administering Agency) for Employment, is still trusted to administer the social security program. SJSN is a State program which aims to provide guaranteed social protection for all Indonesian people.

#### **D. Principles, Objectives and Principles of Implementing Social Security**

The National Social Security System is implemented based on humanitarian principles, the principle of benefit, and the principle of social justice for all Indonesian people. The National Social Security System aims to provide guarantees for the fulfillment of the basic needs of a decent life for each participant and/or their family members. The National Social Security System is organized based on principles: cooperation, openness, caution, Accountability, Portability, Participation is mandatory and Mandate.

#### **E. Old Age Security (JHT) Program**

The Old Age Security Program, abbreviated as the JHT Program, is a long-term program that is provided periodically before the Participant enters retirement, and can be received by the Participant's widow/widower, children or legal heirs if the participant dies. Old Age Security is protection against the risks of old age and preparation for retirement in the form of savings and disbursed simultaneously in the form of accumulated contributions plus development results. The Old Age Security Program is intended as a replacement for interruption of workers' income due to death, disability or old age and is implemented using an old age savings system. The benefit of the old age insurance program is in the form of cash, the amount of which is the value of accumulated contributions plus the results of its development.

#### **F. Overview of Public Service Innovation**

(Warsah & Nuzuar, 2018) The term innovation means new ideas, new methods, new objects, or new discoveries that are considered new by individuals, groups, or social systems. Innovation has a fundamental characteristic, namely the quality of novelty. This characteristic of novelty is a fundamental characteristic of innovation because it replaces old knowledge, methods, objects, technologies or inventions that are no longer suitable for solving problems or meeting certain needs.

(Paltak, S, 2006:5) states that public service is the fulfillment of community needs and requirements by state administrators. Founded by the general public (public) with the aim of improving the interests of the public and the nation. In essence, the state, the government (bureaucrats) in this case must be able to meet the needs of the community.

The needs in this case are not individual needs, but rather various needs that are actually expected by society. (Hardiansyah, 2018) explained that in principle every public service needs to continue to improve its quality in accordance with the wishes of customers or the public who use the service. However, in reality, improving the quality of public services is not easy.

Innovation in public institutions can be defined specifically as the application of new ideas in implementation. Innovation is characterized by incremental change that is large enough, long enough, and general enough to influence the relationship between organizational change and the implementation process.

Service and organizational innovation is not only based on invisible products, but also on changes in relationships between actors, namely between service providers and service recipients, or between different parts of the organization of public service. Innovation has an intangible nature from the organization or organizational partners

#### **G. Overview of Digital Public Services**

To enable meaningful engagement in digital public co-creation of services, the term public service needs to be extended to services in the public interest and offered by social welfare organizations and other non-profit civil society organizations. that complement government services. In a narrower sense the eGovernment service framework is an information service that offers the most scope for action for citizen engagement. This involvement or participation can have different levels of intensity.

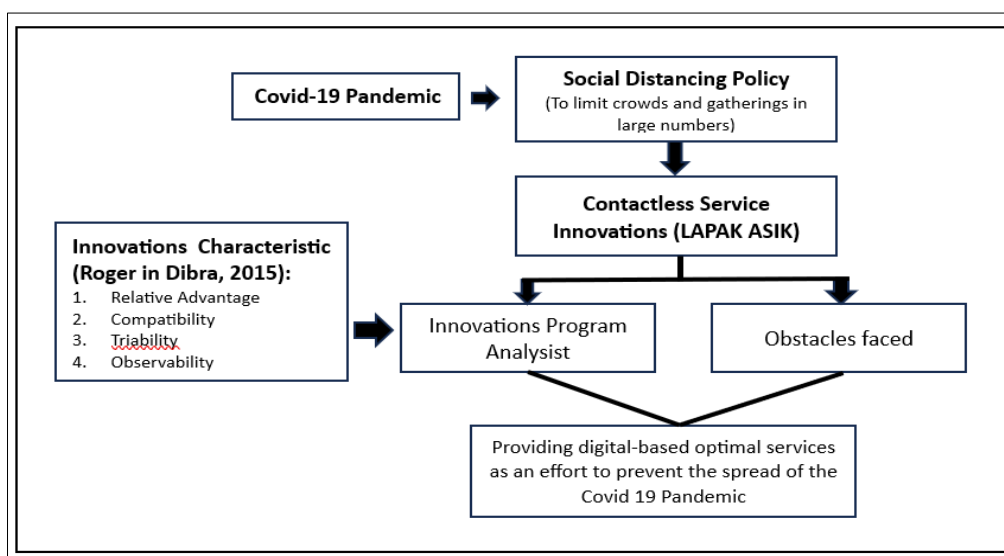
The government's Social Security Administering Agency (BPJS) has attempted to protect workers by introducing a social security system. Based on the authority of Law no. 24 of 2011, BPJS Employment is a public service system that uses social security mechanisms in its implementation to protect workers.

With the outbreak of the COVID-19 pandemic in Indonesia, BPJS Employment launched the Service Without Physical Contact (LAPAK ASIK). This program is used to improve services while remaining in accordance with applicable health protocols.

This program is designed to process checks and claims online. This program is implemented so that participants do not need to come to branches that have the potential to cause crowds. During the process, participants will continue to be served by Customer Service (CSO)

BPJS Employment's Fun Stall Service uses an electronic system to serve participants in a pandemic situation. Participants simply upload files from the site provided by BPJS Employment and take part in interview sessions with staff via video call. Attendants can handle up to 6 participants in online services. This is considered very efficient and time-saving, so participants don't have to wait because the queue is too long.

The research framework in this thesis is as follows:.



### III. RESEARCH METHODS

This research uses a descriptive qualitative case study method, where research is conducted to understand social phenomena or symptoms that occur in certain individuals, groups or organizations. The aim of qualitative research is to explain in detail the phenomena that occur in society through complete data collection. This shows that the integrity and depth of the data investigated is very important in this research. According to (Fadli, 2021), qualitative research requires careful data analysis and appropriate narration of the data obtained to produce worthy research results. The author uses qualitative methods because this research is expected to provide a detailed picture of how certain individuals, groups, communities and organizations speak, write and observe behavior in certain contact settings that are being studied completely and comprehensively.

The type of qualitative descriptive research used in this research aims to provide detailed and comprehensive information about the innovation of the LAPAK ASIK program at BPJS Employment Jakarta Cilandak Branch. In addition, it is hoped that the qualitative approach can clarify the situation and problems faced by the LAPAK ASIK innovation program activities. The data sources used are primary and secondary data. The data analysis technique used in this research is using the interactive data analysis technique proposed by (Miles & Hurbes, 2014).

### IV. RESEARCH RESULT

#### A. Research Result

Based on the results of interviews regarding the implementation of the online LAPAK ASIK service at the Jakarta Cilandak BPJS Employment office, this can be seen from various policy implementation factors according to George C. Edward III's theory:

1. Communication. Distribution (transmission) of

communication in the implementation of online-based Lapak Asik (Service Without Physical Contact) at the BPJS Employment Jakarta Cilandak Branch office has been carried out through webinars, distributing brochures to participants, installing banners and posters about online-based Asik Lapak in the office area Jakarta Cilandak Branch Employment Social Security Administration Agency.

2. Resource. The availability of Human Resources (HR) in carrying out the online implementation process of Asik Stalls at BPJS Employment Jakarta Cilandak Branch has been met. With implementers who have experience in their respective fields. However, if needed, they can add new employees to provide old age security services. Facilities and infrastructure to support adequate services, IT equipment, air conditioning, internet access, printers, and sufficient annual budget to operate online-based casual stall services
3. Disposition. Based on the results of interviews regarding disposition factors at the Jakarta Cilandak Branch of the BPJS Employment Office, things are going quite well. Disposition (attitude/tendency) as a supporting factor for the service of BPJS Employment Jakarta Cilandak Branch employees is very good.
4. Bureaucratic Structure. The bureaucratic structure is a factor that influences the implementation of the online Lapak Asik policy and is also a supporting factor because the service sector is structured, whose organization consists of the head of the service sector, middle service administrators, and CSOs. The success of the policy. The Working Mechanism established to regulate the implementation of a policy.

Besides that The Covid-19 pandemic has had a negative impact on the Indonesian economy, especially on the business world, so that many employers have been forced to lay off their workforce. This condition has a tremendous impact on the BPJS Employment institution both externally and internally, namely:

1. Withdrawing JHT in very large amounts and in a short period of time, almost at the same time, will have an impact on managed funds from a financial actuarial perspective, which will potentially reduce the resilience of funds. In managing participant funds, BPJS Employment has placed these funds in the form of investment instruments (shares, bonds, portfolios, mutual funds) and the procedures for taking them have provisions, these funds cannot simply be taken or used as fresh funds, so special policies are needed that involving related parties including the government.
2. Simultaneously with these conditions, concerns and demands arise from participants and several parties (stakeholders) that JHT funds cannot be disbursed, for this reason BPJS Employment must create appropriate organizational communication steps and strategies in explaining and convincing participants and all elements that JHT funds participants are safe and can be disbursed (Syamsir, *et al.*, 2019).
3. To resolve the JHT claims that are exploding, BPJS Employment must create a new system as a solution to resolve this. This system requires reliable information technology and must be easy to use by all participants, who do not all understand technology (Agostimo, *et al.*, 2020).
4. Apart from that, this has had a tremendous impact internally on BPJS Employment because it has to change work patterns which require technical instructions for adjusting new programs which are implemented suddenly so that there are jobdesk updates and changes to the organizational structure. (Johnston, *et al.*, 2012).

In providing services during the Covid-19 pandemic to BPJS Employment participants, Jakarta Cilandak Cab, implementing the LAPAK ASIK application program online and onsite (offline)

### 1. Online Services

BPJS Employment continues to strive to provide excellent service to participants. by providing a claim submission channel that can be used by participants through the online Physical Contactless Service (LAPAK ASIK) application, this system really helps participants during the pandemic because it can be done from anywhere and they can choose a branch office that suits their wishes, then with an online system can minimize the occurrence of Covid-19 transmission because they do not meet in person. Apart from that,

making claims online avoids brokering practices and illegal levies from irresponsible parties (Ardiyanti, 2020).

### 2. Onsite (Offline) Services

This system was implemented in order to address technical obstacles in the field related to online services (Johnston, *et al.*, 2012). Workers can be served directly at the BPJAMSOSTEK branch office while still prioritizing health protocols. The BPJAMSOSTEK branch office provides a partition equipped with a monitor screen which is connected to officers using the video conference method for communication and data verification needs.

To maintain collective safety, BPJS Employment applies standard health protocols for preventing Covid 19. In an effort to resolve claims quickly, the One to Many service is used, which is a relationship that states one to several entities according to (Johnston, *et al.*, 2012) namely, Customer Service Officers (CSO) can serve 4 -6 participants at the same time.

With the One to Many method, the resulting capacity or production to settle claims increases fivefold and physical distancing is maintained. And this has been implemented by BPJS Employment throughout Indonesia.

The response from participants regarding the process of changing claims for the Old Age Security (JHT) program during the pandemic conditions was very helpful and made it easier to carry out the online claim process via a platform called Lapak Asik (Service Without Physical Contact) from BPJS Employment. With this service, JHT BPJS Employment participants do not need to bother coming to the Branch Office to process claims, because the verification and interview process carried out by officers is carried out by video call, where this online service provides a practical impression for the participants. LAPAK ASIK online is our favorite and most recommended channel, because the process is easier and participants can make claims from home so they are safer from potential exposure to Covid-19.

Since the implementation of the LAPAK ASIK protocol and One to Many service, BPJAMSOSTEK has confirmed that there has been an increase in the number of participants who have received the service. Previously, in normal times the number of participants served was 8,000 people per day, with this method the average claim settlement reached 15,000 people per day, even on July 2 2020 claims reached more than 16,800 people per day throughout Indonesia. This is due to increased capacity, both in terms of information technology (IT) infrastructure and the alertness of personnel on duty in the Customer Service section. With these conditions, the government has become increasingly confident in managing BPJS Employment

data, so the government has made BPJS Employment a valid data source for distributing Wage Subsidy Assistance (BSU) funds to workers in the pandemic era in August 2020.

Obstacles or challenge simplmentation of LAPAK ASIKIt can come from internal or external where if this is not addressed it will continue to hamper the effectiveness of an innovation.

### 1. Internal Constraints

Previously it was explained that the implementation of the LAPAK ASIK innovation at BPJS Employment Jakarta Cilandak Branch had an internal obstacle. The LAPAK ASIK program was issued from the Head Office, so all the systems were collected at the center, because the Lapak Asik program was during the Covid-19 pandemic where many companies laid off workers, so there were also many claim processes submitted by participants. BPJS of Employment. From the many claims that come in, sometimes the server goes down.

### 2. External Constraints

Apart from that, there are also external obstacles to the implementation of this Asik Stall, from the available information there are various obstacles from the participants: Participants' Unpreparedness for Facing Digital Innovation, Difficulty in confirming the authenticity of uploaded files as well as Network or signal interference.

For this problem, BPJS Employment has implemented a solution where previously each participant had a company to work for. These companies still have a relationship with BPJS Employment, which is easily positioned as the party that bridges BPJS Employment and participants. Thus, sometimes BPJS Employment confirms with the relevant company in an effort to see the authenticity of the files uploaded by participants.

## V. CONCLUSION

Based on the research activities that have been carried out by researchers, several conclusions can be drawn regarding improving the quality of BPJS Employment Jakarta Cilandak Branch service activities through the LAPAK ASIK program, namely:

1. The use of LAPAK ASIK is beneficial and supports the smooth running of service activities for participants who wish to submit a Old Age Security (JHT) claim online or onsite. Therefore improving the quality of service office BPJS Employment, especially in Jakarta Cilandak branch.
2. The participants' responses were very helpfullas is ASIK SITE can make the claims process easier without come to the Branch Office, thereby saving participants' time and energy.
3. Internal constraints services through the

LAPAK ASIK programamong others, participantless literate technology, inadequate equipment / support, and a network that is still minimal by providing solutions in the form of assistance, including:

- a. Use the Wifi that is available at the BPJS employment office.
- b. Provide assistance to participate in technology in the form of instructions for filling in data and documents to complete the claim procedures requested in the LAPAK ASIK program

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