

BPJS EMPLOYMENT DIGITAL TRANSFORMATION CHALLENGES AND OPTIMIZATION STRATEGIES

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ABSTRACT

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This research aimed at finding out the opportunities and challenges faced in the digital transformation at BPJS Ketenagakerjaan as well exploring the strategies that can be done to optimize the digital transformation at BPJS Ketenagakerjaan in the new normal eral. This was a qualitative research in which the setting was the office of BPJS Ketenagakerjaan Bali Denpasar. The informants were gained through purposive sampling who were five staffs of BPJS Ketenagakerjaan Bali Denpasar. The data were collected through interviews and observation. The interviews were done by applying guided interview to get the detailed and depth answers about the research questions. The results showed that the challenges were not all the BPJS Ketenagakerjaan members were able to adapt to the digitalization. The internet connection was also a challenger in optimizing the digitalization faced by BPJS Ketenagakerjaan Bali Denpasar. The sharing information to the public is a strategy that can be done to optimizing the digitalization at BPJS Ketenagakerjaan Bali Denpasar.

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1. INTRODUCTION

Digital transformation is an organizational change that involves people, processes, strategies, structures, through the use of technology and business models to improve performance [1]. Digital transformation is a comprehensive term that describes an organization's ability to leverage digital technologies to increase the efficiency and effectiveness of its internal operations and external market offerings. Digital transformation also drives innovation beyond organizational boundaries into external innovation networks. Digital transformation is characterized by changes and transformations that are driven and built on a technological foundation.

The availability of integrated information is increasingly important in supporting efforts to create ease of bureaucratic services [2]. Advances in technology and information have also developed society's capacity to respond to this crisis. The current situation is the true benchmark for technology. Given the current situation, not only relying on traditional tools and methods would be ineffective but also expensive and dangerous to public health. Technology can be considered as a practical approach that helps to overcome the current crisis and manage it more easily [3].

Technology has an important role in controlling the current crisis, namely due to the impact of COVID-19. All sectors of the economy are affected by the endless pandemic. The formal and non-formal sectors are also affected, including the government sector, especially the Social Security Administering Body (BPJS). BPJS Ketenagakerjaan is a public legal entity that is engaged in social security protection for all Indonesian workers. One of the main activities in BPJS Employment is claim service. Whether it's for Old Age Security, Death Benefit, Work Accident Insurance and Pension Security programs. The four programs must continue to run in their services even though they are still in the midst of the Covid-19 pandemic.

Since the beginning of the COVID-19 pandemic, entering Indonesia in early 2020, there has been a significant increase in the number of claims until the end of 2020, but as a result of restrictions on community activities, it is necessary to provide services online (in the network). This online service policy opens the door to digital transformation in the public service sector, especially BPJS Employment. The

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digital transformation carried out must of course be followed by changes in user behavior, this is a challenge in itself in its implementation. Not only changing services to be online through applications, but also must be followed by changes in user behavior in the form of optimizing strategies.

The existence of digital transformation requires users to have adequate knowledge and experience with digital models in carrying out their business activities with the potential to experience a crisis during a pandemic. Both BPJs and the community who will make claims must adopt digital models to then continue to carry out digital transformation in carrying out their business activities in order to survive. Digital transformation can also be carried out as one of the anticipations to have sustainable business activities if after the COVID-19 pandemic there is a change in the new life order, namely the era of new habits (new normal).

It is important for researchers to raise the issue of digital transformation because there are still many who do not understand the essence of what is called "Digital Transformation". Along with the times, people around the world are increasingly familiar with digital technology. Not only in the business sector, digital transformation is also carried out by the government as an effort to improve performance on the quality of service to the community. In the end, digital transformation is a total or overall depiction of the effects of digitization in society. Digital transformation refers to the process and strategy of using digital technology to drastically change the way businesses operate and serve customers. Government institutions have designed many policies in performing public services. As in the regional and central income sectors, the public can take advantage of online tax applications in making tax payments. The same thing is done by BPJS Employment, this institution has designed an online claim system.

2. METHOD

2.1 Types and Data Source

The types of data used in the research were qualitative data in the form of interview results and literature study results. The data were obtained from two sources; primary sources of data and secondary sources of data. The primary sources of data were direct observation and interviews. Meanwhile the secondary sources of data were books, journals, and other related documents.

2.2 Analysis Method

The research method used in this study uses a qualitative descriptive type. A qualitative approach is a research and understanding process based on a methodology that investigates social phenomena and human problems. The qualitative method is one of the research that produces data in the form of the descriptive type which is closely related to the written and spoken of people and the behavior being observed. The setting of this research is the office of BPJS Employment Bali Denpasar Branch which is located on Jl. Hayam Wuruk No. 143, Sumerta Klod, Kec. East Denpasar., Denpasar City, Bali.

The data used in this study will be collected using interviews and observations. Observation is a process of collecting data that is characterized by researchers taking notes on important phenomena or things that occur in the field related to research questions [4]. The data were analyzed using several steps according to the theory of Miles, Huberman, and Saldana [5]. which analyzed the data in three steps:

- a. Data condensation
- b. Presenting data
- c. Drawing conclusions or verification

3. RELUST AND DISCUSSION

3.1 Digital Transformation Is a Must in the New Normal Era

The COVID-19 pandemic has caused dramatic environmental changes that have pushed companies to adopt digital technology on a wider scale and under time pressure[5]. Employees working remotely during the pandemic have increased the need for companies to rapidly transform digitally. With the Covid-19 pandemic, where face-to-face meetings will decrease, electronic services are a must. With the development of information and communication technology (ICT), this can be circumvented by utilizing digital or online systems. The reason for carrying out digital transformation is in order to realize a new approach to carrying out its functions. Every citizen has the right to guarantee access to the best and quality BPJS Employment services. In addition, digitization also brings convenience to users. The same thing happened in the process of digitizing services at the BPJS Employment Denpasar branch office, where all

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public service activities were carried out online. The digitization process at BPJS Ketenagakerjaan can provide convenience for its employees, this is evidenced from the following interview:

“Ehhhh, in my opinion, I responded positively, well, it means that by following the developments of digital ehhhhh, public services such as BPJS Employment should all lead to that, if for example in terms of making it easier or not, maybe in the future I will be easier, eeeeeee although maybe in the transition period there are new adjustments, there are trial errors and so on, right, so I think if you say it's easy, it's quite easy, especially for participants, for example, now that there are applications and others it's easier than conventionally. conventional". (MA-01)

"It's easier because anything becomes more practical, then in terms of document archiving it becomes easier." (MB-01)

"In my opinion, it's easier because the first one will cut time, well, time is also faster and workers don't need to come to the office.....(ME-04).

From the interview, it is implied that with the digitization of the public service process, BPJS Ketenagakerjaan employees find it easier. Besides making it easier for employees, digitizing the process of public services can also provide some obstacles for BPJS Employment participants. Not all BPJS participants understand and are familiar with technology, especially older participants. As stated by a colleague of the informant, as follows:

"...Well, but changing the workflow to digital can be more difficult for our participants whose segment is elderly or the workforce doesn't have a mobile phone that can support it, so sometimes it can be difficult when we direct them to go digital". (MC-02)

"It's easy if all participants can understand the changes in the flow of their claim submissions, the process and procedures for registering online queues, but related to that there are still obstacles in our data (BP Jamsostek) related to invalid data, it would be nice if all the data was valid and matched, in the future participants no longer need to input data through the lapakasik website and upload documents to make it more practical, fast and accurate with people and benefits." (MD-01)

The interview excerpt implies that although digitalization provides many conveniences, it can be difficult for participants who are not familiar with new technologies and for participants who are less able to adapt to technology. This must receive attention from BPJS Employment organizers, especially the Denpasar branch office so that this digitalization can provide all parties.

3.2 The E-Claim System is the First Step of BPJS Employment Digital Transformation

BPJS Employment makes an online application-based information service for public information services because previously the BPJS Employment provided public information services still using the manual method, namely by coming to the branch office to make claims or looking for various information about BPJS Ketenagakerjaan and having to queue and wait a long time, thus making the participants less effective in handling participant claims. Therefore, BPJS Employment launched a new application called the e-claim application, with this application, can make it easier for participants to get services anywhere and anytime because it utilizes internet technology. The initial launch of the e-claim application, because there was a change in the regulations for the disbursement of BPJS Employment Old Age Security (JHT) money from a minimum of 5 years of membership, changed to 10 years of participation, of course, making participants have to wait even longer to withdraw their JHT money, with the existence of the customer's e-claim application can directly control their JHT financial development anywhere and anytime, no longer need to wait for the balance to be printed manually and sent once a year.

BPJS Employment e-Claim Information System is an application to apply for claims for workers who have been registered with BPJS Employment. BPJS Employment Denpasar Branch Office has used the E-Claim Information System to apply for Old Age Security (JHT) and Pension Security claims for workers who have been registered with BPJS Employment. This policy is based on the BPJS Employment Center which is intended for all BPJS Employment branch offices throughout Indonesia, including the Denpasar branch office. The system, which has been in use since July 1, 2015, is intended to improve services, cost transparency, and facilitate the process of disbursing funds. During the pandemic and the new normal era, this system is used and prohibits direct face-to-face meetings.

The method used in the e-claim system is that it can be done by downloading the BPJSKU application. After downloading this application, participants only need to choose the date, time, and location of the branch office. After selecting the participant to prepare the documents needed for filing a claim, such as a

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JHT claim form, the participant will get an email address that can be used to upload or upload files or documents that have been previously provided. After the file has been successfully uploaded and declared eligible, the next process is an interview via video call, and the last stage is the disbursement process which will be sent to the participant's account. The process of the e-claim flow can be seen in figure below:

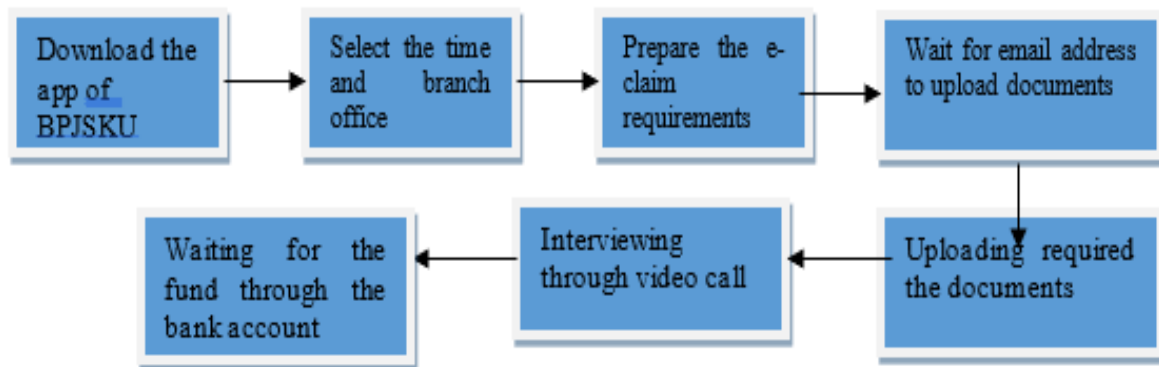


Figure 1. process of the e-claim flow

From this online system, BPJS Employment employees get a lot of new things or new benefits ranging from the practicality of filling data to new knowledge about the applications used. This was stated by one of the research informants who is one of the BPJS Health employees who explained as follows:

"The new things that are learned may be better, what are you doing, technically, because for example, it's not just us as employees who learn, but more of the participants, right, I mean, uh, it's going to be a transformation, so we change something that used to be our habit but is now become something new, especially, for example, previously using documents or files (hard copies) are now starting to erode, because they have gone digital, for example, photos, etc. In the end, we have to be more data literate at the beginning because when we talk about digitization, the emphasis is on the quality of our data" (MA-02).

The informant stated that the new thing that was processed by this e-claim was how they had to know the quality of the data uploaded by the community or the applicant who submitted the e-claim. The quality of the uploaded image needs attention because the employees in charge of data verification can only see the data in softcopy without seeing the physical. So to avoid data falsification, careful data verification is very necessary.

Another new thing that BPJS Employment employees find is the application itself. With this e-claim system, the central BPJS Employment implements several auxiliary application systems as already revealed, namely the BJPSTKU and JMO applications. Employees must be able to get used to adapting to the use of this support application. As revealed by the following informants:

"OK, for the new things that we have to learn, it's really how to install the JMO application, we have to understand its features first before we can explain to the participants, including the critical points that could potentially cause the process to fail, for example in when updating data or well, the quality of the image must also be considered by the lighting, then it cannot be lost". (MC-06).

The informant explained that the new thing obtained from this e-claim system is how employees use applications that have been designed so that they can function optimally and can facilitate work. This is also confirmed by several other informants as in the following quote:

"What we have to learn is the application itself. With the application, we can become more familiar with the digitalization process." (MB-02)

"Regarding this, I think we have to learn about the system, where there are some changes that adjust to the claim flow, a new menu on SMILE and the process or verification stage on the system". (MD-02)

Apart from using the application, the new thing that BPJS Employment employees learn in this e-claim system is the workflow that must be done. Starting from pulling the participant database to data

verification, because there will be a slight difference in the workflow when offline and when online. This statement is evidenced from the following interview excerpts:

"Maybe it's just the flow that needs to learn, so overall it's almost the same for the qualification verification process, but maybe the flow is a bit different because it used to be face-to-face". (ME-08).

3.3 Challenges and Constraints of BPJS Employment Digitalization

From the results of interviews with the 5 informants, it was found that, in implementing digital transformation, BPJS Employment with all its limitations had to face many challenges. One challenge can influence or be affected by another challenge. These challenges can also be a driving factor for digital transformation. The following are the challenges faced by BPJS Employment which are divided into several categories:

a. Participants who are not digitally literate

Lack of knowledge of BPJS Employment participants about digital transformation limits the digitization of BPJS Employment. This can be seen from the many complaints submitted by participants, especially participants with advanced age. BPJS Employment participants come from several circles and various professions. The participants who are less familiar with this technology experience several obstacles when making JHT e-claims. This is expressed by several informants in the following interviews:

"Usually, participants don't know much about it, bro, so they have problems using the application." (MB-04)

"It's more technical for some people, meaning that one of the challenges is that not all of our participants are technologically literate, meaning that there are also those who might still be said to be still ignorant of the language, right, so it will be a problem in itself, when in fact, ehh if you say it's compared in the conventional way, people have to spend time going back and forth taking care of files and other things, it actually won't be a problem if it's already done, it can be mastered, so one of the challenges is for people who are not technology literate." (MA-04)

"Yeah, ee is the same or the cellphone itself can't accommodate" (MC-04)

b. Internet Connection

The internet-based digital world makes all the activities of its residents unlimited by space and time. The legal umbrella to regulate all forms of these activities, such as the Electronic Information and Transactions Law (UU ITE) in 2008 continues to be refined. People's personal data needs to be protected in cyberspace, so parties such as Google or Facebook that have users' personal data cannot use big data carelessly. As stated by the informant that sometimes internet connection becomes an obstacle that can come at any time. As in the quote below.

"The first one must be a connection, the connection keeps going, the schedule doesn't match, the second one." (ME-15)

3.4 Optimization Strategy for BPJS Employment Digitization

From the various complaints received by BPJS employees regarding the digitization of public services carried out on a digital basis, BPJS Employment must find a strategy to minimize the obstacles faced. For obstacles such as the lack of "literacy" of society towards technology here, the BPJS Employment organizer can divide the age classification of participants. As stated by one of the informants as follows:

"Ehhhh, actually if we respond to it ourselves, we need it, what, from the Management itself, we need to be able to classify ourselves, meaning which class our participants are in, what do I mean by that, maybe we can differentiate in terms of age, in terms of eh what? The term is yes, that has something to do with technology literacy or not, not all of our participants are young people who can use gadgets, so if for example now we have to be 100% online, what will it actually be called, for some, because it will feel difficult, so it should be maybe it is applied not directly 100% online, but maybe 80-20 or whatever, and we use this 20% for people who may eeeee (think) less technology literate, especially the elderly" (MA-05)

From the interview, it can be explained that this online system is difficult for participants, especially for participants who are elderly, a regulation can be given to come to the BPJS office but still apply health protocols.

BPJS Employment management should also be able to socialize the online system or application used when making e-claims. This is so that the general public knows the steps that must be prepared when they want to submit a claim online. This was also conveyed by one of the informants in the following quote:

"Maybe what, if, on the other hand, socialization continues, in the sense of management, socialization can go directly to companies, it can continue through social media, online media, mass media, whether it's on TV or anything that can show how to apply for JHT. online, that's probably what needs to be done, so it's like massive socialization..... (MA-07)

From this quote, it can be explained that increasing public knowledge about the digital transformation carried out by BPJS Ketenagakerjaan, it can be done by providing seminars or socialization through social media and to companies so that the information needed by the community can be conveyed.

In addition to socialization through mass media, BPJS Ketenagakerjaan must also be more creative in conveying information. For example, by making attractive brochures or posters about the procedures for using digital information owned by BPJS Ketenagakerjaan. Officers are also expected to be able to explain in detail how to use the online application to claim to participants who have already come to the office. This is also expressed by the informant in the following quote:

"Well, we explain and we also have a brochure as a guide in submitting JHT claims online" (MB-07)

"Okay, in our office, in the area outside our office building, we put, what is it called, a banner, a kind of banner or an announcement for a tutorial on how to make an online claim, so before he entered our office area, we have informed wishing that the participant can submit a claim independently through the instructions that we post. Now at the second level, if the participant has already entered and wanted to meet the officer, we make a kind of screen or brochure which contains the technical instructions, and the steps on how to make an online claim so that the participant is easier to understand and can be directly put into practice." (MC-23)

"Yes, we will give understanding slowly to the participants, if there is a technical problem, if you wish, please wait for a while, if you can't come back tomorrow or maybe those who have already brought the documents, we can receive it first for us to take photos later, maybe if the problem is over, we will help upload it online, we'll let them know the schedule for today."

4. CONCLUSION

The COVID-19 pandemic has caused dramatic environmental changes that have pushed companies to adopt digital technology on a wider scale and under time pressure [5]. Employees working remotely during the pandemic have increased the need for companies to rapidly transform digitally. With the Covid-19 pandemic, where face-to-face meetings will decrease, electronic services are a must. With the development of information and communication technology (ICT), this can be circumvented by utilizing digital or online systems. BPJS Ketenagakerjaan is required to provide quality and fast services in this new normal period. The speed of the bureaucracy in service by cutting regulations and hindering systems, as well as the use of a more responsive system, is one of the characteristics of the success of bureaucratic reform. The reason for carrying out digital transformation is to realize a new approach to carrying out its functions. Every citizen has the right to guarantee access to the best and quality BPJS Employment services. In addition, access should be easy and affordable for all people [6]. The following are the challenges faced by BPJS Employment which are divided into several categories: a. Less digitally literate participants The ability to properly utilize digital technology is a digital skill. Digital skills are digital skills that cover all technology-related skills ranging from basic skills or literacy to general skills for all workers and specific skills for professionals in the ICT field [8]. Meanwhile, according to Van Deursen et al, digital skills are divided into 4 dimensions which include: digital technician skills, digital communication skills, digital analysis, and digital thinking [9]. b. Internet connection The internet-based digital world makes all the activities of its residents unlimited by space and time. The legal umbrella to regulate all forms of these activities, such as the Electronic Information and Transactions Law (UU ITE) in 2008 continues to be refined. People's data needs to be protected in cyberspace, so parties such as Google or Facebook that have users' data cannot use big data carelessly.

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