

The Effectiveness of The Pension Fund Disbursement System Through the Taspen Authentication Application in Taspen Cipondoh Branch

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ABSTRACT

The background of this research was focused on the problems in the taspen authentication application system such as system errors, lack of system updates, lack of availability of Human Resources for TASPEN Cipondoh employees, and the number of queues that are still piling up at the beginning of the month. The purpose of this study is to find out how the pension funds disbursement system through the taspen authentication application at PT. TASPEN Cipondoh Branch. The theories used by the theory of program effectiveness according to Duncan in steers (2012: 53) include: Aspects of Goal Achievement, Aspects of Integration, and Aspects of Adaptation. This research uses qualitative methods. The results of the taspen authentication application research there are system problems that often occur such as system errors, unstable networks, and application socialization processes that have not been maximized. The low competence level of officers in providing services so that in terms of its use retirees still do not feel the ease of the Taspen Authentication application. The suggestion submitted by the researcher is PT. TASPEN is improving the taspen authentication application system, improving information publication by conducting gradual socialization and training directly to retirees related to the use of the taspen authentication application, as well as improving the competence of officers by providing special training in the field of information technology.

Keywords: Policy Evaluation, Regional Regulation, Cost Tax

Background

In the era of Electronic Government, it is a new (modern) interaction mechanism between the government and the public and other interested groups (stakeholders) are mandated to involve the use of information technology systems that aim mainly to improve the quality of public services. The government is required to have a spirit of service, towards a more flexible and dialogical direction and towards a more realistic way of working pragmatically. As the organizing body of the Civil Servant pension fund program, PT. TASPEN continues to improve its services by presenting a pension payment digitization service program, through authentication by smartphone which can be done anywhere and anytime without having to go to the post office or payment partner.

The Authentication Application is a forum for validating the identity of retired participants to ensure participants are still alive or not and are entitled to receive pension benefits. The recording data will be automatically stored on the taspen server and connected to the Taspen Authentication application. As for the mechanism of the periodic authentication process, once every 1 month for recipients of veteran funds. Once every 2 months for self-pension recipients/orphans/widows who do not have heirs anymore. Once every 3 months for pension recipients who still have heirs (children/spouses).

In the pension fund disbursement system through the Taspen Authentication APPLICATION PT. TASPEN involves internal and external parts in its services in collaboration with PT. Telkom and OT Sigma Cipta Karya as well as several payment partners in administrative management. The system will see a match of the face recorded during authentication in the application, with the face recorded when the retiree enrolled. If the recording is detected the retiree is directed following movements such as shaking and nodding his head and reading the numbers. If the authentication is successful, the funds can be automatically disbursed by sending through each customer's account.

However, behind the purpose of using the application in early 2020, it is rumored that PT. TASPEN is late in making pension fund payments because retirees cannot authenticate in the application due to the authentication recording process that is not recorded perfectly until the authentication is not completed. As well as problems such as system errors, unstable networks. TASPEN Cipondoh is present in an effort to bring pensioners closer to the Greater Tangerang area which consists of 3 autonomous regions, There are Tangerang Regency, Tangerang City, and South Tangerang City. TASPEN Cipondoh is located on Jl. KH Hasyim Ashari Poris Plawad Indah, Cipondoh District, Tangerang City. Officially operated on January 18, 2018.

Table 1.1
Recapitulation of Pension Fund Participants Number

No	Bulan	Jumlah Peserta	
		2020	2021
1	Januari	39.794	41.741
2	Februari	40.174	41.831
3	Maret	40.354	41.643

4	April	40.533	41.838
5	Mei	40.629	42.038
6	Juni	40.788	41.903
7	Juli	41.044	41.113
8	Agustus	41.214	42.206
9	September	41.379	42.364
10	Oktober	41.518	42.592
11	November	41.617	42.441
12	Desember	41.759	41.321
Jumlah		490.800	505.031

Source: TASPEN Cipondoh, 2022

Based on the Recapitulation Report of Pension Fund Recipients in 2020 and 2021, the number of TASPEN Cipondoh participants from January to December 2020 was 490,800 and from January to December 2021 as many as 505,031 participants. According to the latest data of participants in February 2022 the number of participants who have carried out the pension fund disbursement process is 42,310 and participants who have authenticated as many as 30,478 participants. Where the report of the recipient of pension funds from the paying partner is directly monitored through the system at the Head Office of PT. TASPEN.

However, in terms of the use of the taspen authentication application, there are still some problems. First, the application is still under development (Error System). The problem that is often faced is that many of the retirees experience failures at the time of authentication. Due to frequent system errors such as unstable networks, busy networks and frequently failed authentication. Second, there are no upgrades or system updates. Since the launch of the Taspen Authentication Application in 2018, many retirees have experienced problems related to the system. Such as authentication processes that often fail. It's often retirees feel upset because they continue to experience authentication failures that must be done periodically even though they have followed the directions written in the application. Many of the retirees have authenticated many times but could not succeeded, it is happen in the middle of the process suddenly the application scuffed and could not continue authentication. Third, the lack of availability of Human Resources in fulfilling the minimum service standards at PT. TASPEN.

Table 1.2
Employment Data by Position

Berdasarkan Jabatan	Berdasarkan Jenis Kelamin	Berdasarkan Golongan
Branch Manager :1 Orang	Laki -Laki : 7 Orang	XI : 1 Orang
Assistan Manager : 4 Orang	Perempuan : 8 Orang	VII : 4 Orang
Staff : 10 Orang		VI : 3 Orang
		V : 3 Orang
		IV : 4 Orang

Source: TASPEN Cipondoh 2022

Literature Review

Public Policy Evaluation

Effectiveness is the achievement of organizational goals through the efficient use of its resources, in terms of inputs, processes, and outputs (Duncan in Richard Steers). In this case, what is meant by resources includes the availability of personnel, facilities and infrastructure as well as the methods and models used. An activity is said to be efficient if it is carried out correctly and in accordance with procedures, while it is said to be effective if the activity is carried out correctly and provides useful results. Efforts to evaluate the course of an organization, can be carried out through the concept of effectiveness. This concept is one of the factors for determining whether it is necessary to make significant changes to the form and management of the organization or not.

Hotel Tax on Boarding Houses

A pension fund is a set of assets managed and run by an institution to generate pension benefits, which is a periodic payment that is paid to participants in the manner stipulated in the provisions on which the pension plan is organized.

Pension Fund Program of PT. TASPEN (Persero) Pension Program is a program that aims to provide old age guarantees to Civil Servants as an award for their services and service to the State 14 as stipulated in Law Number 11 of 1969 concerning the provision of Civil Servant Pensions and Pensions for Widows/Widowers of Civil Servants.

A person who works in a government agency or company that has entered retirement age will hold the status of a pensioner. A pensioner will earn an income after working in return for his service to work for the country for so many years. The repayment will be given in the form of money. Where the money that will be given to pensioners is managed by institutions or legal entities called pensions. The fund manager will then be distributed to 12 pension fund providers as well as to financial institutions that serve as payr offices managing pension payments.

Effectiveness Model

Duncan (in Richard Steers, 2012: 53) put forward a measure of effectiveness in measuring the effectiveness of programs; both programs implemented by government and private agencies consist of 3 aspects, including:

1. Achievement of Goals, that is, the entire effort to achieve goals should be viewed as a process. Therefore, in order for the achievement of the ultimate goal to be more assured, phasing is needed, both in the sense of phasing the achievement of its parts and phasing in the sense of its periodization.
2. The achievement of goals consists of several actors, namely: The period of time and goals that are the concrete targets and the legal basis
3. Integration, which is a measurement of the level of ability of an organization to hold socialization, consensus development and communication with various other organizations. Integration, that is, it concerns the process of socialization.

4. Adaptation is the ability of an organization to adjust to its environment. For this reason, benchmarks for the procurement process and replenishment of labor are used

From a number of definitions regarding the size of the level of effectiveness that have been described, this study uses the theory of effectiveness according to Duncan in Steers to measure the Effectiveness of the Pension Fund Disbursement System through the Taspen Authentication Application at the Cipondoh Branch Office, Tangerang City. It is based on the measurement of effectiveness can be used to measure the program of work of the organization in providing public services. In addition, the use of this theory refers to the consideration that the measurement of such effectiveness is relevant to the focus of the study

Method

The research method used in this study is a qualitative research method with data collection in the form of structured interviews, observations and documentation studies. The research is located at PT. TASPEN Cipondoh Branch. The target of this study is policy actors involved in the implementation of the pension fund disbursement system through the taspen authentication application of both service providers and beneficiaries as secondary informants. The data analyst technique uses the Irawan model technique (2006: 5.27), which consists of collecting raw data obtained from observations, interviews, literature studies, Processing notes into writing or transkrip data, re-reading all data that has been transkriped, Categorizing data, Simplifying data by tying concepts into one frame of mind, Drawing temporary conclusions, Triangulation and member checking one source with another source and Draw the final conclusion.

The data validity techniques used are source triangulation techniques, triangulation techniques and member checks. The technique in determining informants uses purposive techniques where researchers take data sources from several people who are considered to have information relevant to the focus of the study. The informants in this study include:

Table 1.2

No	Pekerjaan/Jabatan	Keterangan
1	Provider Aplikasi Taspen Otentikasi	<i>Key Informan</i>
2	Mitra Layanan PT. TASPEN	<i>Secondary Informan</i>
3	Assistant Manager Umum dan SDM PT. TASPEN Cipondoh	<i>KeyInforman</i>
4	Seksi Kas dan Verifikasi PT. TASPEN Cipondoh	<i>Secondary Informan</i>
5	Peserta Dana Pensiun PT. TASPEN Cipondoh	<i>Key Informan</i>

6.	Keluarga Dana Pensiun PT. TASPEN Kantor Cipondoh	<i>Secondary Informan</i>
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(Sumber: Peneliti, 2022)

Result and Discussion

The core of this study focuses on knowing how the effectiveness of the pension fund disbursement system is through the Taspen Authentication application at PT. TASPEN Cipondoh Branch. Researchers try to find out the problems that occur and manage how to solve them. Researchers use the theory of Program Effectiveness as an analysis, namely Duncan's theory in Richard Steers (2012: 53), there are 3 Aspects with 7 Indicators in it, there are:

1. Achievement of Goals

The purpose of the taspen authentication application is to make it easier for retirees to carry out the authentication process as a form of validation or personal identity. If previously retirees authenticated manually by visiting the post office with the presence of the taspen application pensioner authentication can authenticate by smartphone which can be done anywhere and anytime without the need to go to the post office.

The findings of researchers are real achievement of effective goals. It is planned that the purpose of the disbursement has not been realized because there are still several obstacles both caused by the technical system and the program implementing party. Retirees have not received the convenience of having an authentication taspen application. This is evidenced by the many obstacles faced by retirees, such as the difficulty of the authentication process in applications such as system errors, unstable networks, busy networks to the point of failure often occurs. Especially for retirees who are elderly and have technology gaps, it is difficult to keep up with technological changes.

a. Implementation Period

The implementation period of the Taspen Authentication application system has not been reached. Because it does not achieve the achievement of the goal over the time that has been determined. Since the presence of the authentication application which has now entered 4 years running, the use of authentication applications in taspen cipondoh msih has experienced system problems so that the use of this application has decreased among retirees and their families. Based on the Taspen application user data that researchers got, the use of the taspen authentication taspen cipondoh application as of February 2022 only reached 30,478 users, from the total number of retirees as of February 2022 reached 42,310 who had carried out the process of disbursing pension funds in Taspen Cipondoh. This means that there are still 11,832 retirees who do not authenticate in the Taspen Authentication application. This shows that not all retired taspen cipondoh authentication by smartphone is 100% and there are still passive accounts of customers in taspen cipondoh.

b. Target Purposes

The target of this purposes are Civil Servants who have entered retirement age. The target of users of this application is also considered inappropriate, because the target of many retirees who have entered their old age (old) who stutter about technology and the lack of transparency and socialization of TASPEN in managing the use of the Taspen Authentication application system. So retirees don't understand the application system. The taspen authentication application still gets a lot of complaints from retirees such as system errors, unstable network Policy targets.

The target of the Serang City regional regulation policy Number 17 of 2010 concerning regional taxes, especially hotel taxes on boarding houses, is people who already have a boarding house business whose number of rooms is more than ten who stand in the Serang City area. In addition, tenants of boarding houses can also be the target of this policy because the tax collection system uses a self-assessment system, which is a system that imposes a determination of the amount of tax that must be paid by taxpayers independently.

c. Legal Basis

According to the regulation of the General Regulation of Maintenance Number Per44 / PB / 2019. Article 1 paragraph 17a states authentication is a process, a way to ensure the recipient is still alive and entitled to pension payers. Then in article 14A paragraph (1) states that in order to pay pensions, the recipient must authenticate every month.

2. Integration

a. Implementation procedure

The procedure for implementing the pension fund disbursement system through the Taspen Authentication application starts from the Enrollment stage, namely the biometric recording process (face, fingerprints, and voice) before authenticating which is carried out every month periodically. In the process PT. TASPEN guarantees and accelerates service where the process takes no more than 1 hour. However, the results of the researcher's conclusions in the field of implementation procedures have not been effectively implemented. because retired participants tend to take longer to authenticate, because it is difficult to detect and often fails to the point of having to repeat several times until it succeeds. Not infrequently participants choose to choose authentication directly to the postal office or paying partner, this is not in accordance with the standard service time, which is less than 1 hour.

b. Socialization

At TASPEN Cipondoh, intensively socializes the use of the taspen authentication application to retirees, including through the socialization of ketaspenan, social media such as Instagram, Facebook, the official website of PT. Taspen. TASPEN. As well as with the brochures scattered on the information desk (Non Klim Counter). But it still doesn't work effectively. In fact, the use of this application has not run optimally. This is because although most retirees are aware of the Taspen Authentication application, not all retirees and their families are concerned about the usefulness of the application, it is not entirely understandable to retirees. It is available for retirees who have entered

old age and the lack of transparency of information related to the use of the Taspen Authentication application.

3. Adaptation

a. Enhanced Ability

Based on the findings of researchers in the field, the improvement of the ability of retirees and their families has not been effectively improved. Because not all retirees and families understand information technology, especially this application system is still often problematic. For this reason, in order to improve the ability of retirees and families, it is not enough only through print and social media, but it is necessary to have direct training related to the use of the Taspen Authentication application.

b. Facilities and Infrastructure

Based on the results of research by researchers in the field, the availability of facilities and infrastructure available at the PT. TASPEN Cipondoh Branch is sufficient. This can be proven from the adequate facilities and infrastructure in accordance with the Operational Service Standards (SOP) of PT. TASPEN (Persero) to support services for participants. Such as the facilities for the availability of 3 Klim and Non-Klim Counters, Enrollment Recording Room, Waiting Room, Tolit, Partir Land. The infrastructure includes Wheelchairs, Waiting Chairs, Information Boards, Queue Number Machines, Printer Computers, Air Conditioners, Suggestion Boxes.

Conclusion

Based on the findings of researchers in the field, the conclusions that can be drawn based on the author's analysis using Duncan's Effectiveness theory in Richard Steers (Achievement of Goals, Integration, and Adaptation) there are still 5 indicators of 7 indicators of program effectiveness that have not been met in the use of the taspen authentication taspen application disbursement system Taspen Cipondoh concluded:

Aspects of Achievement The objectives of the research results of the taspen authentication application objectives have not been achieved as the findings of retired researchers have not been able to facilitate the existence of the taspen authentication application, due to the many system constraints faced by retirees such as system errors, unstable networks, busy networks. Judging from the indicators of the Implementation Period, it sets the implementation period of 1 year running where all retirees have authenticated through the application. However, the number of users of this application has decreased. As of February there were 11,832 retirees who did not authenticate in the Taspen Authentication application out of a total of 42,310 retirees. Target Achievement Indicator, users of this application are not quite right, because many retirees who have entered old age who stutter with technology, retire experience difficulties when authenticating because the features of the application are not adjusted to the conditions of the screening. Basic Legal Indicators have been achieved as evidenced by the clarity regarding the regulations of the pension fund disbursement system through the Taspen authentication application, which can facilitate pensioners to authenticate periodically.

The Integration Aspect of Taspen in collaboration with PT. Telkom and OT Sigma Cipta Karya in improving payment services and administrative management for civil servants (PNS). Indicators related to the Implementation Procedure, socialization of taspen cipondoh has not been maximized the lack of transparency of information related to the use of the Taspen Authentication application system causes retirees and their families not fully understand the use of the Taspen Authentication application system, causing not all retired authentication by smartphone 100%.

The Adaptation aspect of the cipondoh ditaspen has not been reached there are difficulties in the adaptation process in taspen ciponodoh from the Ability Improvement Indicators of employee limitations in terms of quantity and quality, causing coordination in the delivery of information on the use of the taspen authentication application system to be less than optimal and there is an understanding of new system changes at the authentication stage among retirees is still low and there are employees who concurrently have their duties. Indicators of facilities and infrastructure, research results of facilities and infrastructure available in Taspen Cipondoh have been met. This can be proven to be in accordance with the Operational Service Standards of PT. TASPEN.

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