

New DNA of Indonesian Worker Welfare

38th ASSA Board Meeting
Jakarta, 25 November 2021





4 of 10

**GLOBAL ISSA CHALLENGES
ASIA PACIFIC**



Registration and Payment Convenience

Closing The Coverage Gap: protection for all
Indonesian workers

Unemployment Benefit

Labour Markets and The Digital Economy:
labour market protection in the era of
Industrial Revolution 4.0

Jamsostek Mobile (JMO)

Higher Public Expectation: increased benefits,
convenience process, and service excellent

Infrastructure & Data Quality & Integration

The Technological Transition: improvement
of IT agility, data utilization and collaboration

EXISTING CONDITION

Personnel & General Expenses

Proportion of personnel & general expenses is quite high

Service Operational Fee

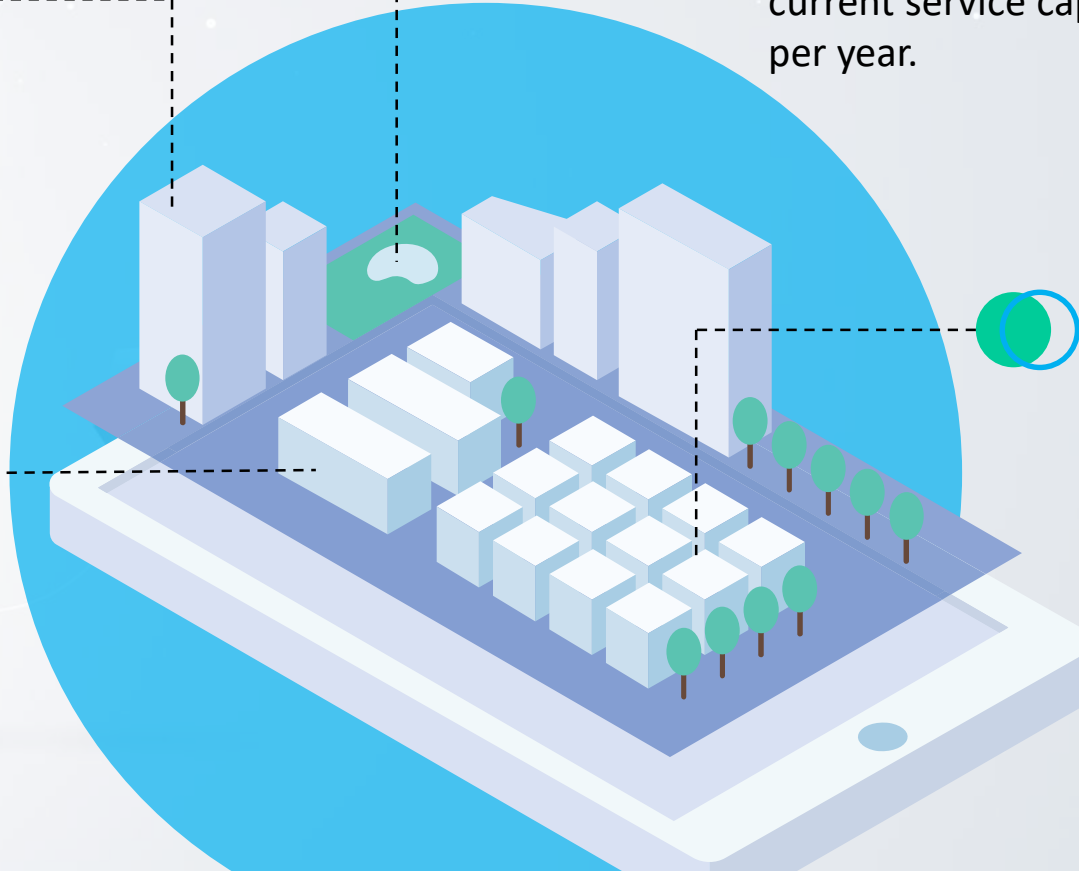
The increasing fee of claim services

Provident Fund & Pension Benefit Claim Potential

Potential participants who will claim Old Age Benefit & Pension Benefit are predicted to reach 15.5 million in the next 5 years. Meanwhile, the current service capacity is only 2.6 million cases per year.

Unemployment Benefit Claim Potential

Formal sector (wage earner) participants who detached from labour market are potential beneficiaries of Unemployment benefits.



NEW PARADIGM TO DIGITALIZATION



Current Business

Manual

More People

Limited Capacity

Unscalable

Human Error

High Cost

Automated

Less People

High Capacity

Scalable

Precise & Rigid

Cost Efficient

Future Expectation

BPJS Ketenagakerjaan is unlikely to survive by preserving the current business model

COVERAGE 2021

22.988.579

Total active participants non-construction (per 2 Nov 2021)

PU* 20.188.154 **87.8%** | **12.2%** 2.800.425 **BPU****

PARTICIPATION TARGET 2022

28.800.000

Total active participants non-construction

PU* 23.000.000 **79.9%** | **20.1%** 5.800.000 **BPU****

*Formal sectors

**Informal sectors

PARTICIPATION TARGET 2025

Total active participants **53.000.000**

PU
(formal sectors)

68.9% 36.500.000

Total non-construction participation target
for formal worker segmentation

16.500.000 **31.1%**

Total non-construction participation target for
informal worker segmentation

BPU
(informal sectors)



NEW **DNA #1**

From
Collective
To
Individual Engagement

THE CONVENIENCE of **REGISTRATION & PAYMENT**



Any Platform



Any Payment



Anytime & Anywhere

FEATURES OF REGISTRATION & PAYMENT CONVENIENCE

- Mandiri
- BNI
- BRI
- BTN
- BCA
- BSI

Bank

- Branch Office
- Pos Ind
- Agen46

Channels

- ShopeePay
- LinkAja
- Gopay

E-Wallet

- Mandiri
- BCA
- Visa
- Master Card

Auto Debit

- Tokopedia
- Shopee
- JD.id
- Cermati
- Traveloka
- BliBli
- Lazada
- Bukalapak
- Grab
- Gojek

E-Commerce

Website

WhatsApp

Mobile App

Data Exchange System

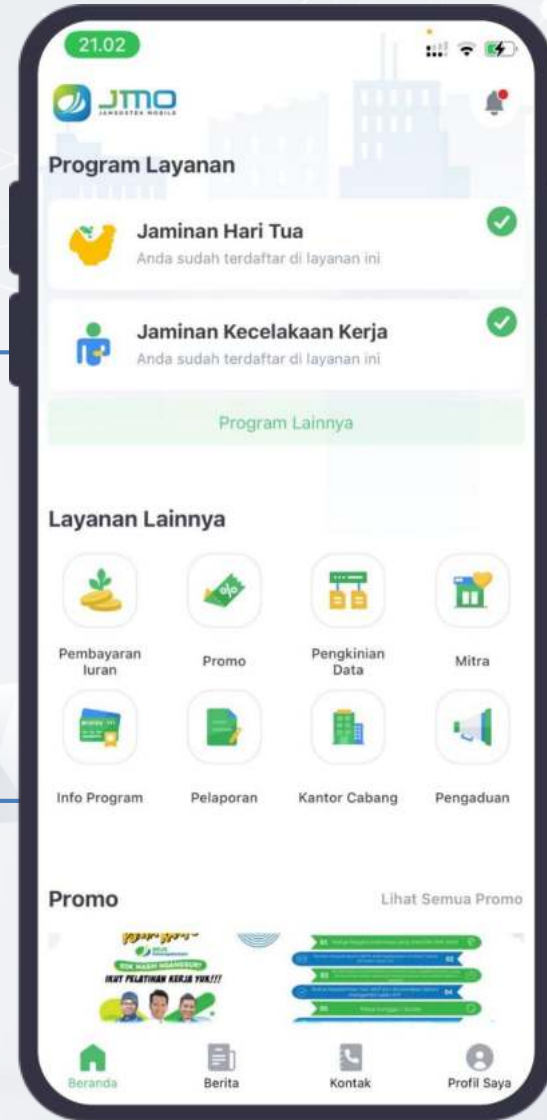


And many more to come..

JHT
Claim Submission of
Provident Fund Benefit



JP
Proof of Life
Claim Submission of
Pension Benefit



**THE CONVENIENCE
of CLAIM PROCESS**

JKP
Claim Submission of
Unemployment Benefit
will start in February 2021

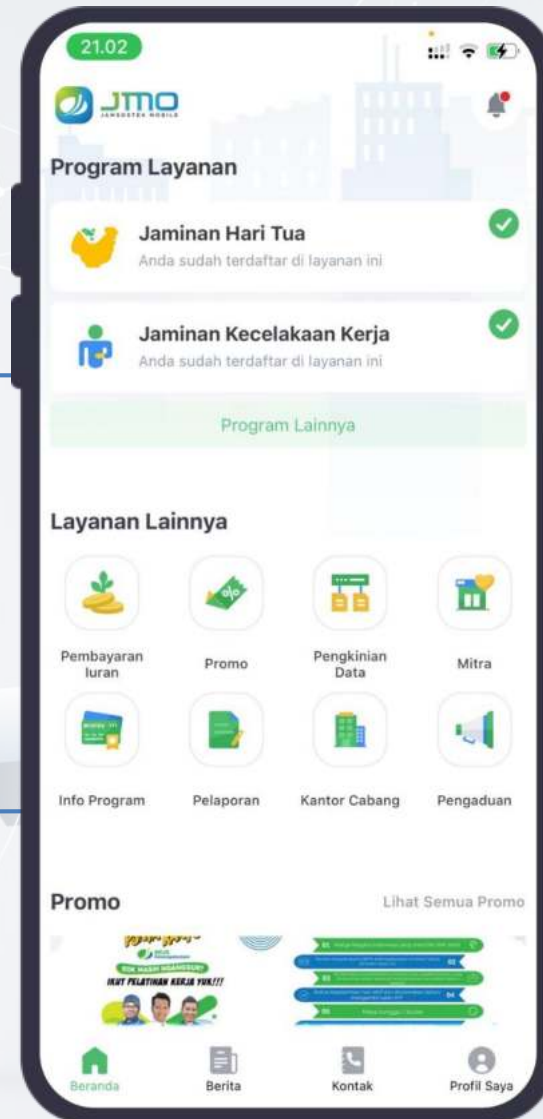


21%

Submission via JMO from
Total National Claims

151.798

Number of Submission



**CLAIM SUBMISSION VIA
JMO, ONLINE
& ONSITE**

Success Rate

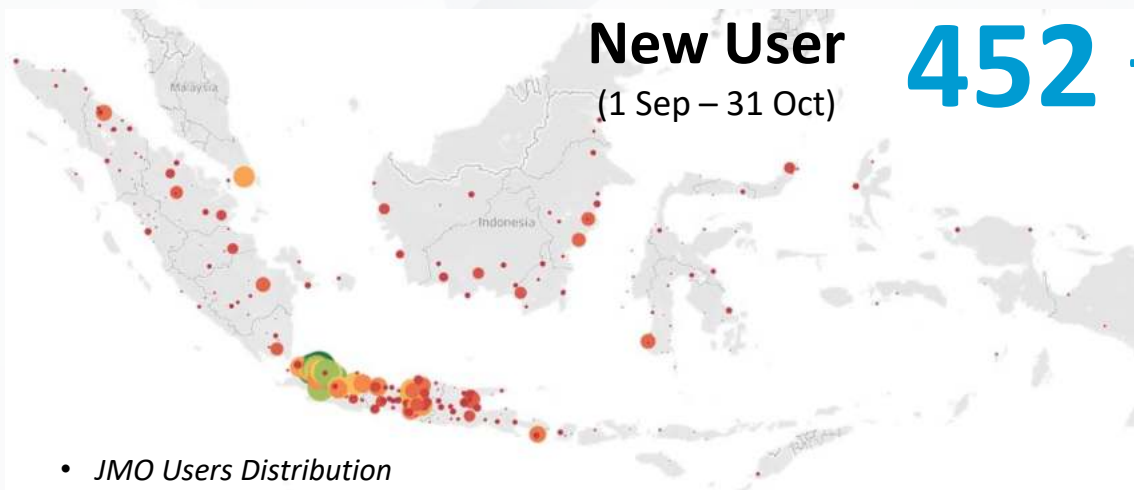
98%

From submission
to transfer process
(15 minutes on average).

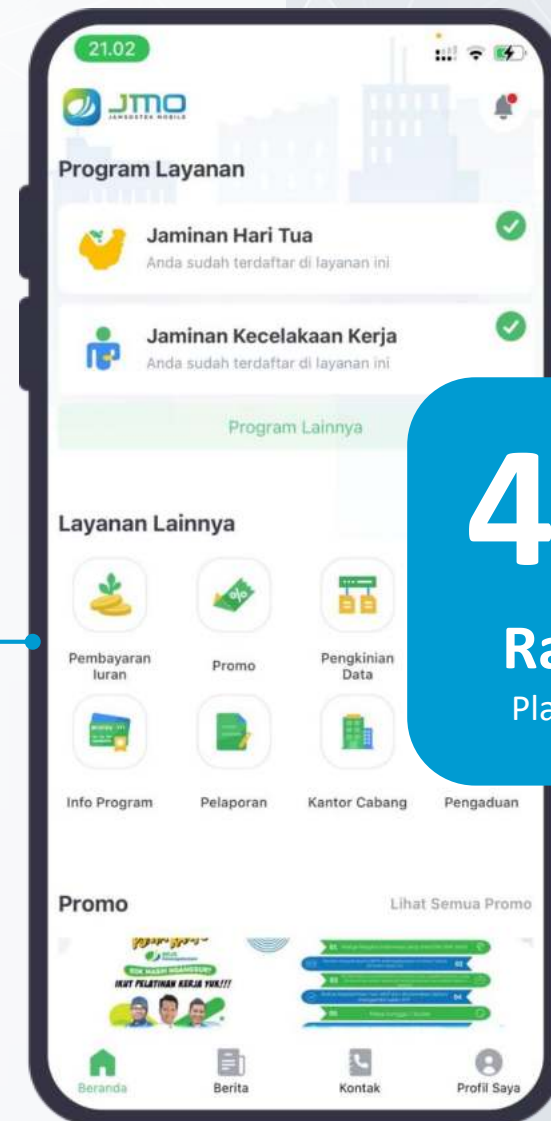
NUMBER & DISTRIBUTION of **JMO USERS**

10 M+ Downloads

New User
(1 Sep – 31 Oct) **452 Thousand**



• *JMO Users Distribution*



4.7

Rating
Play Store





NEW **DNA #2**

From
1 Size Fits All
To
Personalization

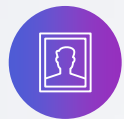


What
you
have?

What
you
know?

Who
you
are?

JMO E-KYC TECHNOLOGY



Face Recognition

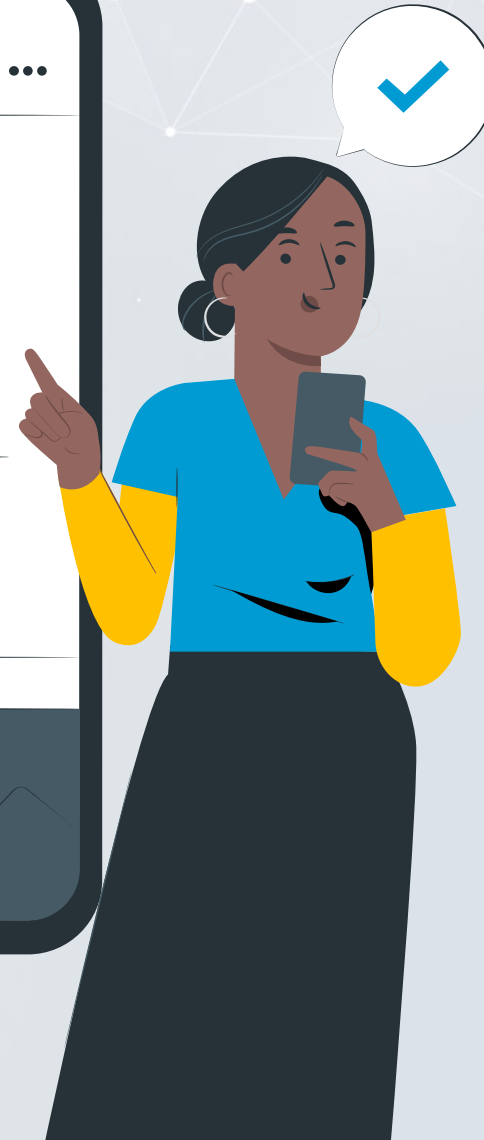
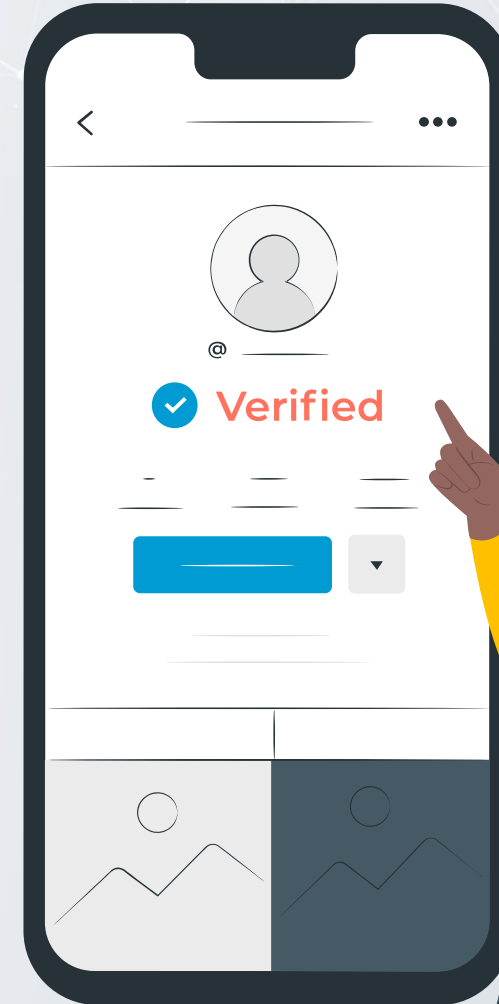
To ensure that the user's face is the participant himself.



Liveness Detection

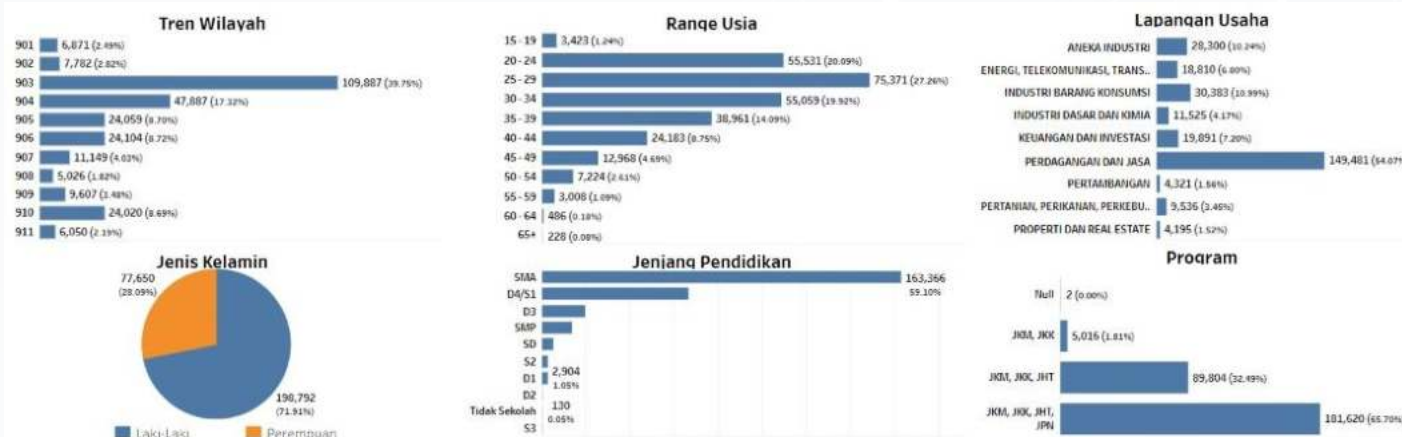
To ensure that the selfie is taken directly by the participant.

The e-KYC process is fast and accurate, without any capability reduction as the load increases

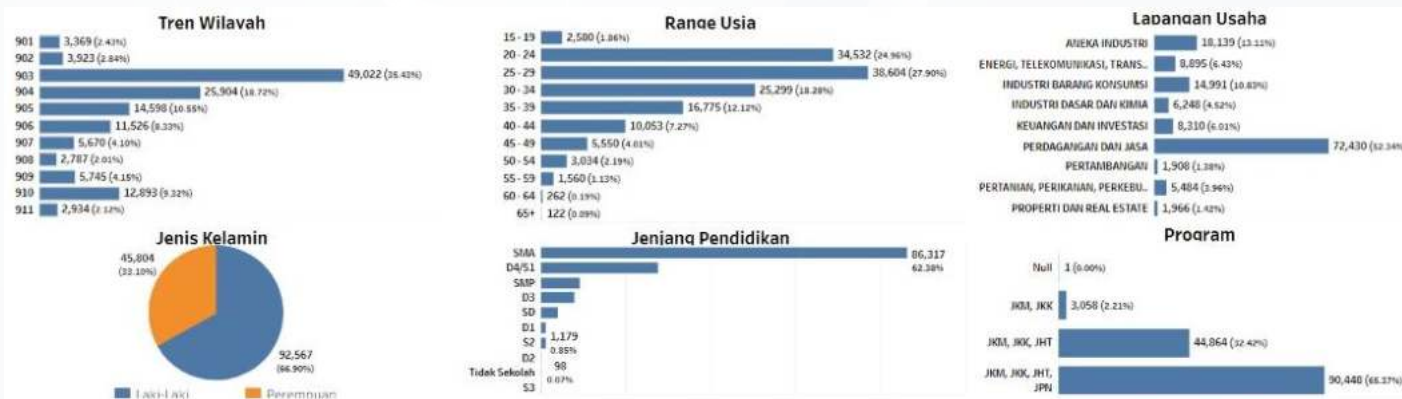


PARTICIPANTS DATA UPDATE

Data Recap in September:



Data Recap in October:



597.459 participants

Success rate 93%



NEW **DNA #3**

From
Basic Benefits
To
More Benefits

MORE **BENEFITS**

01

Unemployment Benefit
Active Labour Market Policy

Housing Benefits

02

03

Co-Marketing

**Financial
Planning**

04





NEW **DNA #4**

From
Products
To
Ecosystem

JMO ONE ACCESS TO DIGITAL ECOSYSTEM



Wallet

The convenience of all digital transactions using Wallet, Multi-biller system and other modern channels.



Account Management

Worker profile & authentication, balance check, membership status, smart reminder, and claim payment status.



The Convenience of Registration & Payments

Online registration without visiting the Branch & Payment through modern channels.



Housing Benefits

Landed house ownership program.



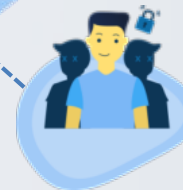
Unemployment Benefits

Cash benefits, Job market access, Assessment, Education and training.



Enrolment & e-KYC

Participant data adjustment and amalgamation.



Co-Marketing

Loyalty programs, discounts, vouchers, financial planning, and other benefits from BPJS Ketenagakerjaan.



Claim Process using e-KYC Biometric

Participants can make claims online visiting the Branch by using biometric technology (liveness detection & face matching).





Growth and comfort
do not coexist

– Ginni Rometty (CEO IBM)