

e-Services : Adapting Digital Transformation

“Sharing Experience BPJS Ketenagakerjaan Indonesia”

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The 4th Industrial Revolution and Free Flow of Labour”***

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5 reasons

Why digitalization must do?

1. Social Security Reform

As mandated by the Law, BPJS Ketenagakerjaan should provide social security protection to all workers.



Protection for all workers in Indonesia



JAMINAN HARI TUA JAMINAN KEMATIAN JAMINAN KECELAKAAN KERJA JAMINAN PENSUN



Health protection for all citizens of Indonesia.



Jkn
Jaminan Kesehatan Nasional

Social Security Reform in Indonesia
(Law No. 40/2004 and Law No. 24/2011)

2. Geographical Difficulties

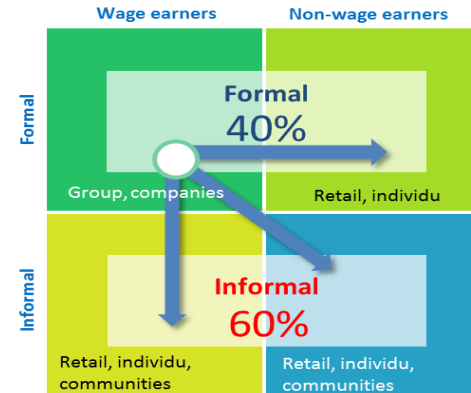


The Republic of Indonesia

Regional	:	Southeast Asia
Archipelago	:	18,108 islands (with 5 big islands Sumatera, Java, Borneo, Sulawesi and Papua)
People lived in	:	6.000 islands
Population	:	257,9 million
People in urban area	:	53%

3. Employment Structure

The labor market is dominated by the informal workers.



Formal

52,00 mio

+

Informal

69,02 mio

=

Total Workforce

121,02 mio

4. Digital Era

The digital era has changed many things including the way people live and socialize.

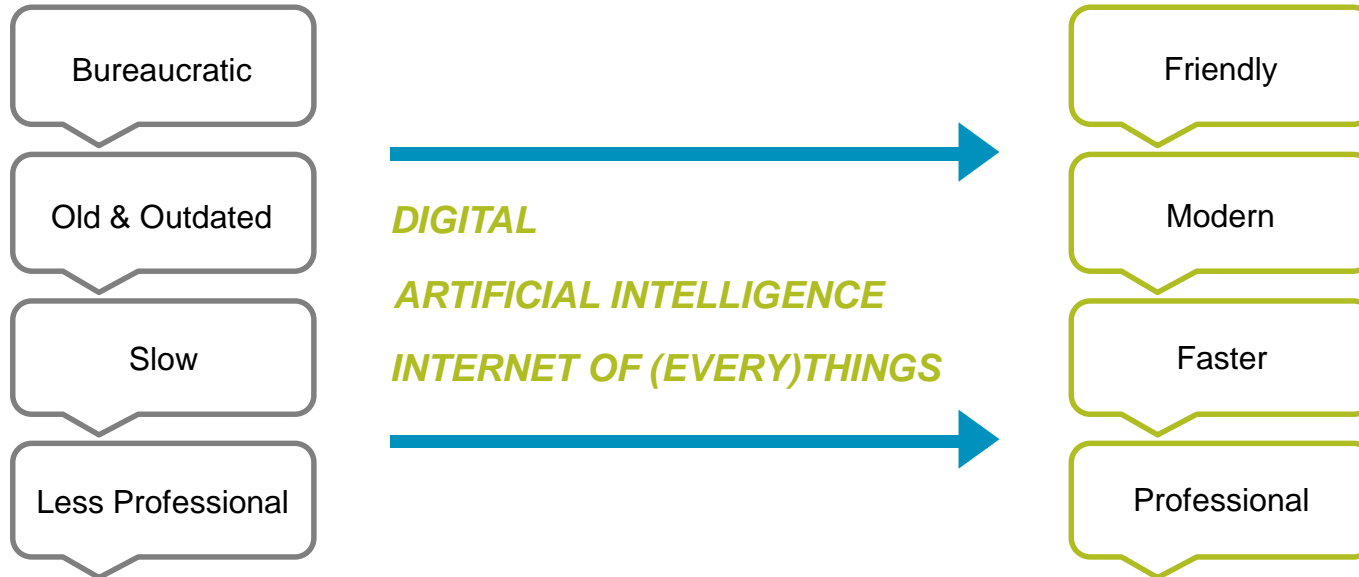
Internet Penetration in Indonesia

The average Indonesian people access the internet 3.5 hours per day (twice as much as Americans).



5. Public Expectation

Moving forward BPJS Ketenagakerjaan needs to avoid the 'administration vicious cycle' trap.

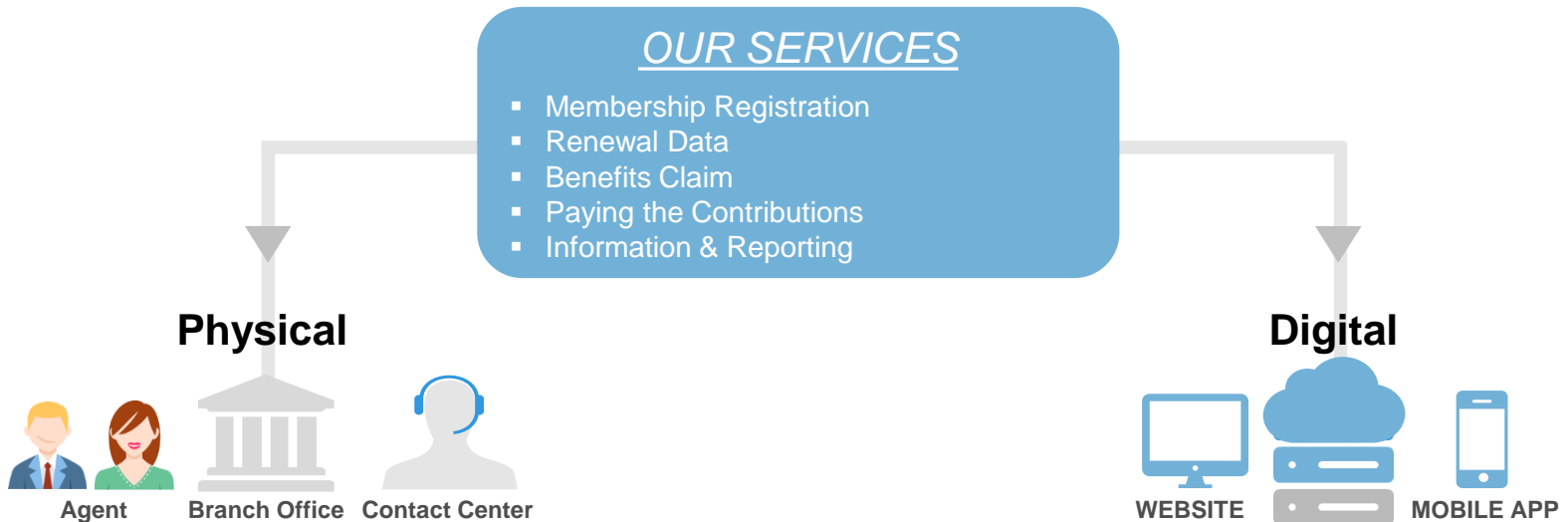


Digital transformation

How we transform?

Equal Services at All Channels

Wherever you go in, there is no wrong door. You will be served exactly as same as in physical channels.



Utilize National ID (NID)

1	2	3	4	5	6
Membership <ul style="list-style-type: none"> NID as source of data profile and validation NID as member identity 	Process <ul style="list-style-type: none"> Data accuracy Simplified process (automation) Business process efficiency Access availability and reliability Fast & low cost processes 	Benefits <ul style="list-style-type: none"> NID as basis for claim verification for benefit payment NID as basis for Online eligibility access in hospitals Biometric Data 	Collaboration <ul style="list-style-type: none"> Integrated with other public services using NID as Common Reference Number 	Information <ul style="list-style-type: none"> Access in all e - channels Education (balance simulation) Information Balance, service network 	Features <p>Access to all other features are validated by member profiles using their NID</p>

E-Service in BPJS Ketenagakerjaan

What we have?

e-Service

1

Membership Registration

Application/Tools



Mobile APP
(BPJSTKU)

WEBSITE

Agent PERISAI

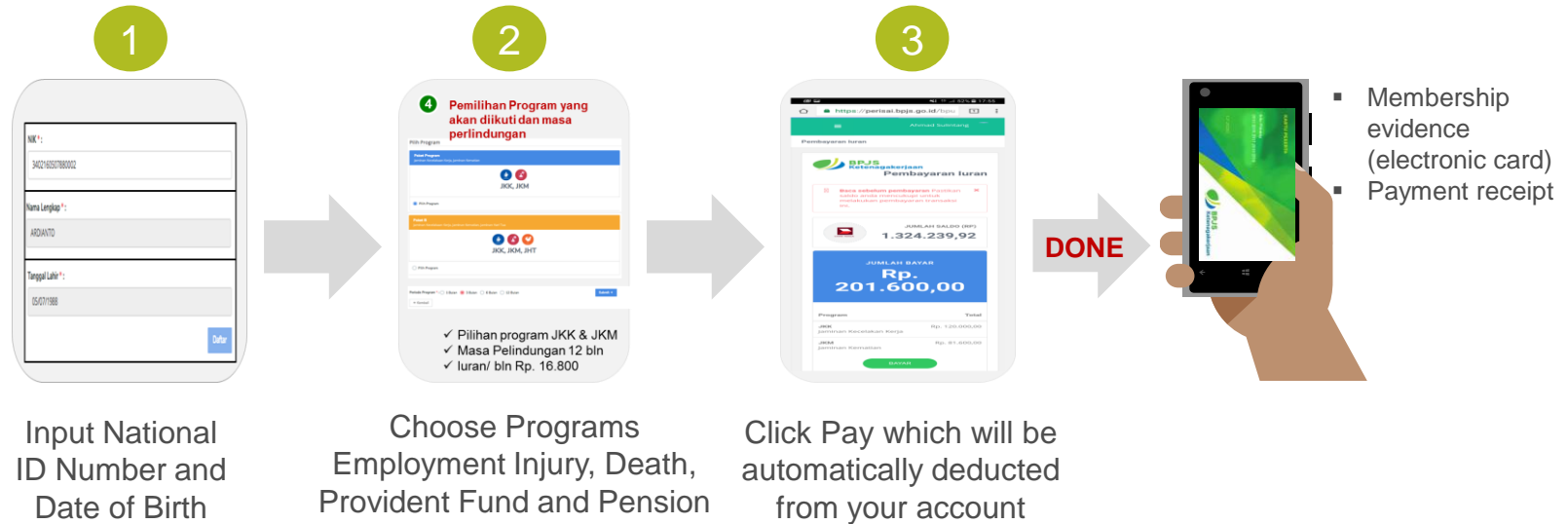
Migrant Workers

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1. Straight Through Processes
2. Paperless
3. Integrated to the Payment Agent (Bank)
4. Interactive live chatting

Easy Steps

Only need 3 steps to register new members and pay the contributions through PERISAI apps.



e-Service

2 Pay the Contributions

Application/Tools



Electronic Payment System



E-commerce

Tel-Company



Auto Deducted From Personal Phone Credits

E M I N E N C E

1. Easy to identify the payment
2. Ensure data accuracy & transparency
3. Eliminate administration and documents
4. Easy payment through Webs, Mobile BPJSTKU, PERISAI, E-Commerce, and other channels
5. Payed by mobile through Tel-Company for Indonesia Migrant Workers (piloting in Singapore)

e-Service

3

Benefits Claim

Application/Tools



WEBSITE



BPJSTKU

Electronic Claim

Website

Mobile App

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1. No Queueing

2. Simple and Faster

3. Eliminate fraud and fake claim

4. Certainty of payment

5. Finger print validation (starting in May 2018)

e-Service

4

Digital MIS (Real time)

External

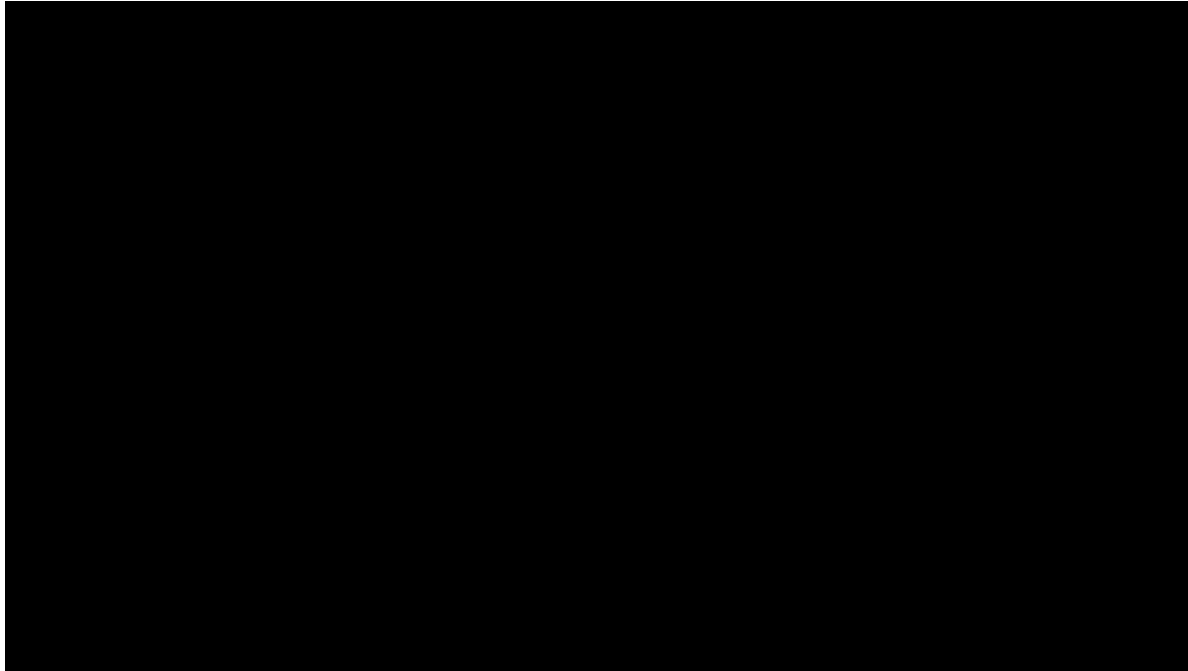
1. Checking Employee Salary
2. Employment Injury Report
3. Eliminate Fraud and Fake Data
4. Complaints against employer's compliance



Internal

- KPI Monitoring & Evaluating
- Statistics & Performance Report
- Financial Report
- Audit Trial / Fraud Detection Report

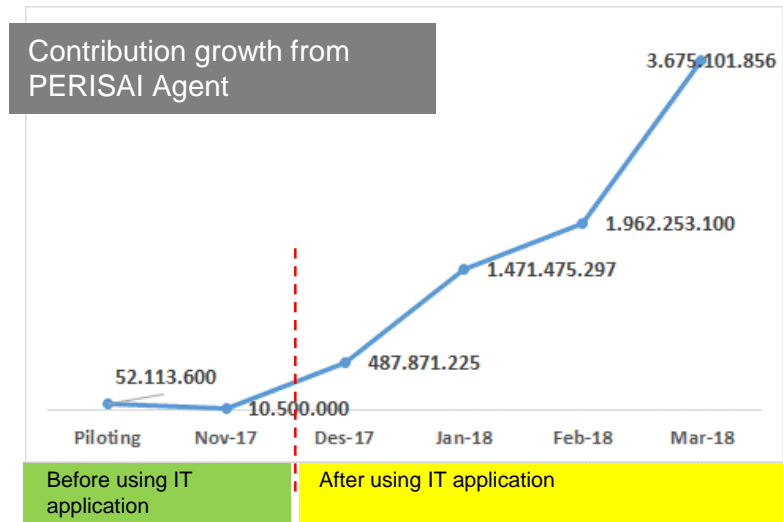
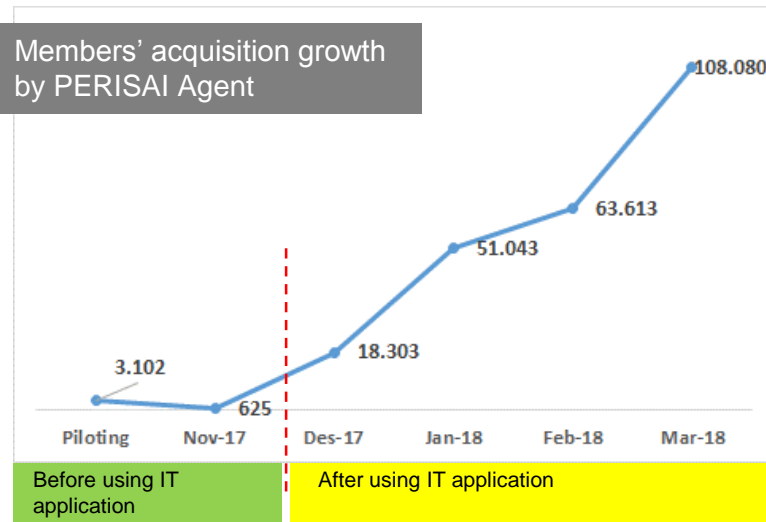
e-Service



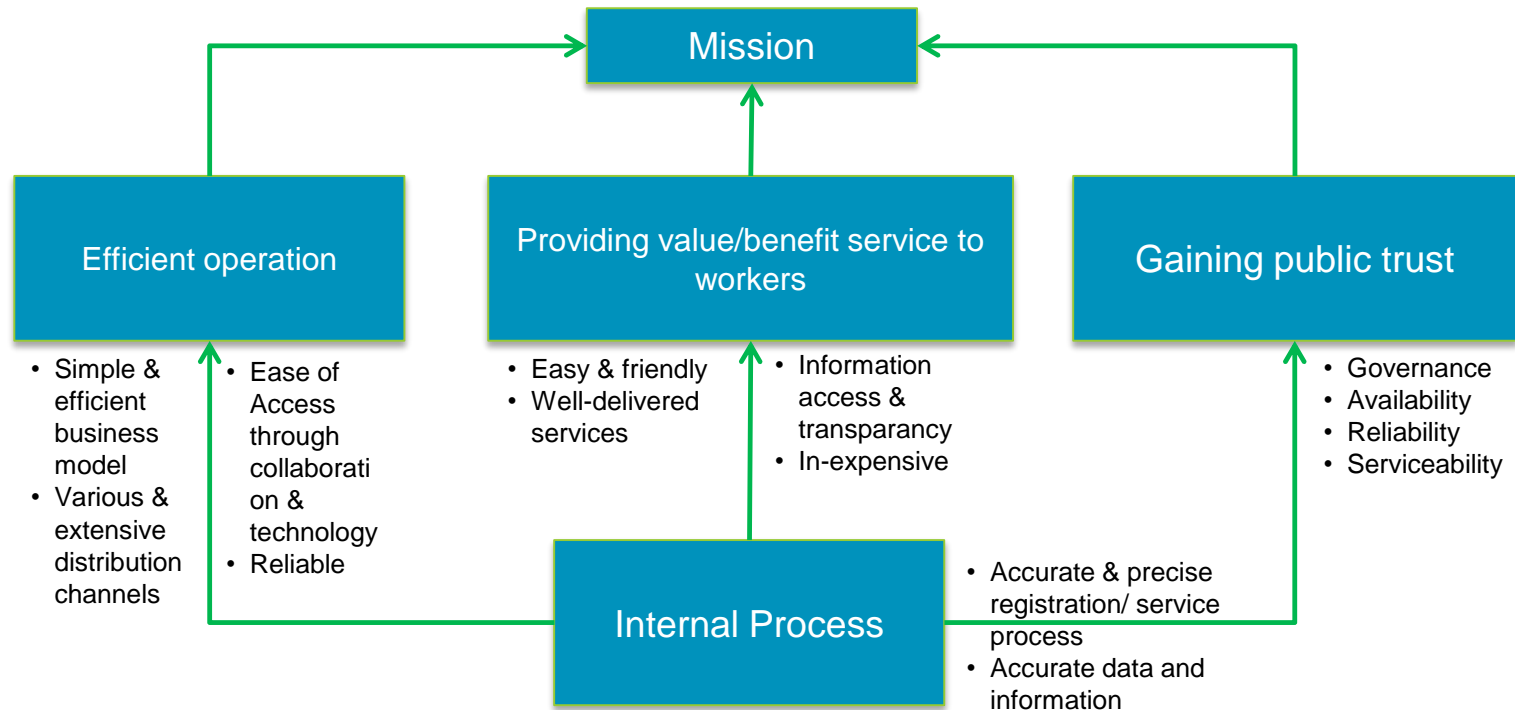
The impact

Increase Performance

Digital technology enables BPJS Ketenagakerjaan increase its performance to expand social security membership especially in Difficult-to-Covered Groups and Small Medium Enterprises.



Effective, Efficient and Trusted



Future Operations and Services



375 Branches

Service Point Office

Contact Center

1. Physical Services



Self Service

24/7 Services

Officeless

2. Digital Services

Q & A