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Case Study of Digital-Based Service Innovation for Old Age Insurance (JHT) Claims by BPJS Employment (BPJAMSOSTEK) Pekalongan Branch Office Central Java

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ABSTRACT: Various government efforts to break the Covid-19 chain have also affected the economy, as many companies have laid off employees on a large scale. This has resulted in an increase in the number of claims for the Social Security Administering Body (BPJS) for Employment or BPJAMSOSTEK. The purpose of the study was to find out a Case Study of Digital-Based Service Innovation for Old Age Security Claims (JHT) by BPJS Ketenagakerjaan (BPJAMSOSTEK) Pekalongan Branch Office, Central Java. Research methods. The research method used to describe the problems that exist in this study is a qualitative method with a study approach. Primary data sources in this study came from interviews with informants. The informants in this case are employees who are directly involved in the implementation of public services, leaders and participants as users of services provided by BPJAMSOSTEK Pekalongan City Branch, Central Java. The technique used in this study was carried out in several steps, namely, data reduction (sorting, focusing and attention), data presentation (display) and drawing conclusions. Research result. The innovation attributes at BPJAMSOSTEK Pekalongan City Branch are in accordance with the relative advantage, suitability, complexity, possibility to try and ease of observation. In terms of acceptance of the information system, it is seen from 2 elements, namely the ease of use and the usefulness of the LAPAKASIK information system in accordance with the Theory Technology Acceptance Model (TAM): In the Internal User/BPJAMSOSTEK Aspect In the External Aspect User/BPJAMSOSTEK Participant.

Keywords: Digital-Based Service Innovation, Old Age Insurance Claims (JHT)

INTRODUCTION

Since December 2019 until the announcement of the Covid-19 case in Indonesia on March 2, 2020, until now it has had an impact on various sectors as well as the economic sector. Various

government efforts to flatten the curve of the Covid-19 increase with Large-Scale Social Restrictions (PSBB), Transitional PSBB, the New Normal Era, to Restrictions on Enforcement of Community Activities (PPKM) Micro to Emergency PPKM have resulted in limited business activities. This also affects the economy. People's purchasing power is weakening so that many companies are not able to operate optimally. Several steps were taken by the company by temporarily laying off its employees (Anugerah et al., 2021; Dewi & Sunarta, 2021; Malahayati et al., 2021).

However, for companies that are not able to survive in the end, many companies lay off employees on a large scale. This has resulted in an increase in the number of claims for the Social Security Administering Body (BPJS) for Employment or BPJAMSOSTEK. Thus BPJAMSOSTEK as a public legal entity in charge of protecting all workers in this case must prepare service innovations in terms of resources and technology so that they will be able to provide optimal services (Herdiana, 2020; Nugroho et al., 2021).

Public service itself is a series of activities to fulfill service needs in accordance with statutory regulations for every citizen and resident of goods/services, administrative services provided by public service providers. Therefore, BPJAMSOSTEK as a public service provider is obliged to provide optimal services under any circumstances, such as during the Covid-19 pandemic . When this pandemic is a big challenge for BPJAMSOSTEK, it must make adjustments to this condition, while still prioritizing health protocols but still providing optimal services where physical contact, face-to-face and coming to the office must be limited, update service hours, add service requirements, mechanisms services and give priority to vulnerable groups. Thus, the government in general and BPJAMSOSTEK in particular, in addition to carrying out the above efforts, must also make efforts to find new breakthroughs such as digital-based public service innovation (Esien, 2020; Gupta et al., 2022; Windarwati et al., 2020).

In this pandemic era, this is the right moment to bring up various creativity and innovations in digital-based public services. Similarly, BPJAMSOSTEK which usually provides services face-to-face/on site (offline/offline) and direct contact for services to the community must now be adaptive to provide services that have minimal contact and bring up digital-based public service innovations to answer the demands of public services as a result of the occurrence of this pandemic. However, what is meant here is not eliminating face-to-face services altogether, but it is hoped that face-to-face services on site (offline) can synergize with digital-based services (online) (Barbour et al., 2021; Beckmann-Wübbelt et al., 2021; Chi et al., 2021).

However, in digital-based public service innovations, it is still found related to the readiness of the community in services, especially digital-based (online/offline) for internet access to remote areas. This should also be understood by service providers in this case BPJAMSOSTEK. Thus, digital services must ensure that the digital-based services provided are fulfilled so that no people who receive services are harmed. There is also coordination between the central and local governments, commitment from the leadership of service providers, the willingness and commitment of implementers as well as supporting facilities and infrastructure, then making the right formula about the synergistic mechanism for face-to-face digital services. Related to this, the researchers are interested in taking the title Case Study of Digital-Based Service Innovation

for Old Age Security Claims (JHT) by BPJS Ketenagakerjaan (BPJAMSOSTEK) Pekalongan Branch Office, Central Java.

1. Public Service

   To know the concept of public service, it is necessary to know the definition of service itself, service is an activity carried out by other parties for the purpose of meeting the interests of the people, which includes the fulfillment of common rights and needs (Musdalipa et al., 2017):

   Service is every activity by another party aimed at meeting the interests of the people, this service is collective in nature because the service of that interest is still included in the context of fulfilling shared rights and needs that have been regulated, including in the sense of service (Cruz & Paulino, 2021).

   Public service is the provision of services to people or communities who have an interest in the organization in accordance with basic regulations or established procedures (Maryam, 2016).

   Thus, public services are services provided to the community in the context of fulfilling the interests of goods and services or administrative services by public service providers in accordance with the basic rules and applicable procedures (Desmarchelier et al., 2021).

2. Digital-Based Service Innovation

   To understand service innovation, we need to know the definition of innovation itself. Innovation is the process of using/adopting new technology into a product so that the product has added value (Yanuar, 2019).

   Meanwhile, public service innovation based on Ministerial Regulation No. 30 of 2014 concerning Guidelines for Public Service Innovation:

   Section 1

   In the context of accelerating the improvement of the quality of public services, it is necessary to develop and develop public service innovations at Ministries/Agencies and Local Governments.

   Section 2

   The facilitation of the development and development of public service innovations, as referred to in Article 1, is carried out through innovation competitions, innovation information systems, utilization. (Kemenpan RB, 2014)

   Although public service innovation is not new, 2014 can be said to be a milestone for public service innovation. In that year, in order to realize the acceleration of improving the quality of public services, all Ministries/Agencies and Regional Governments, the government carried out development and development of public service innovations.

The realization is carried out through innovation competitions, innovation information systems, utilization and development of information networks, capacity building, and continuous monitoring.

With regard to public service innovation, as we know, Indonesia as a developing country has adopted many of the developed countries even though the creation of new ideas is carried out. Innovation is the process of using/adopting new technology into a product so that the product has added value (Eprilianto et al., 2019).

In terms of responding to the increasing wave of layoffs since the Covid-19 Pandemic, in March 2020 BPJAMSOSTEK provides online/online services without Physical Contact Services (LAPAKASIK) in addition to offline/offline and collective services. For online channels, participants can access https://lapakasik.bpjsketenagakerjaan.go.id/ but for participants who are constrained by LAPAKASIK, BPJAMSOSTEK also opens offline/offline services in all branches so that participants can be served with the One to Many method while still prioritizing social distancing . The One to Many method is meant here, one customer service officer (CSO) can serve 4-6 participants at the same time with booths and is connected to video conferencing so that they can serve more and still prioritize physical distancing.

In practice, innovation has attributes. Rogers in (Ariyani et al., 2016) innovation attributes include the following:

a. Relative Advantage

   The extent to which the innovation benefits its recipients. So it has more advantages than the old innovation.

b. Suitability

   Conformity is the degree to which an innovation is similar to the values, past experiences, and needs of the recipient. This is because innovation is not simply thrown away, but becomes part of a new innovation.

c. Hassle

   Complexity is the degree of difficulty in understanding and using an innovation. However, because the nature of the new innovation is still more complicated than the old innovation, but because the new innovation will provide greater benefits, the level of complexity is not a significant problem.

d. Possible try

   Which innovation can be tried by the recipient

e. Ease of Observation

   It can be seen from the results of innovation that it can be easily observed.

Digitalization is something that cannot be avoided, especially in the era of the COVID-19 pandemic. All parties must respond quickly to digitalization in terms of public services (Barrutia & Echebarria, 2021; Faraj et al., 2021; Strotmann et al., 2021). Before knowing more about digital-based service innovation, we need to know the concept of digital technology which is a transformation process from all forms of information and has certain characteristics such as opinions (Ali et al., 2019).

Digital technology is the process of converting all forms of information (text, sound, and images) encoded into a code containing the digits 0 and 1. The characteristics of information in digital format are as follows:

a. Manipulable: digital information is easily changed and adapted (adapted) at all stages of its creation,storage, dissemination and use.
b. Networkable:. digital information can be shared by many users simultaneously, without being limited by distance
c. Dense: huge amounts of digital information can be stored on very small physical media.
d. Compressible: Digital information can be compressed to save space and time, and then re-compressed when ready for use.
e. Impartial: digital information that is disseminated through a network cannot be distinguished based on the form it represents, who the owner or creator is, and how the information is used in the digital world, all that information is just a combination of the numbers 0 and 1. (Ali et al., 2019)

Of course, digital-based service innovation using technology will further optimize services, as will BPJAMSOSTEK for JHT claim participants. Therefore, it is necessary to know whether digital-based public services are appropriate. To find out whether or not it can be seen from the acceptance of the information system. In this case the acceptance of the information system can be seen from 2 elements, namely the ease of use and the usefulness of the information system. This is in accordance with the Theory of Technology Acceptance Model (TAM) (Kamal et al., 2020; Rafique et al., 2020). TAM is an analytical indicator used to determine user acceptance of technology. The basic purpose of TAM is to provide an explanation of what factors determine the acceptance of technology that is able to explain the attitude or behavior of users when they will use the Perceived Usefulness and Perceived Ease of Use information system (Scherer et al., 2019) . The 6 indicators in Perceived Usefulness and Perceived Ease of Use are as follows:

a. Perceived Usefulness

1) Speed Up Work (Work More Quickly)
   A system will be useful if it can speed up work.
2) Improve Job Performance
   The system will be useful if it can improve job performance. It can also be seen from the increasingly quality work.
3) Increase productivity (Increase Productivity)

The system will be useful if the user can produce more work than done manually

4) Effectiveness (Effectiveness)
The system will be useful if the work using the system increases its effectiveness. Work can be completed within the targeted time.

b. Perceived Ease of Use

1) Easy to Learn (Easy to Learn)
A system will be accepted by its users if it is easy to learn.
2) Controllable
A system can be said to be easy if it can be controlled as desired by the user.
3) Clear and Understantable
A system can be said to be easy if there is an easy face-to-face (interface) and easy menus, so that it can interact with information systems.
4) Flexible (Flexible)
The system can be said to be easy if it can be adapted to the needs of its users both in terms of capabilities and in terms of appearance.
5) Easy to Become Skillful
The system is said to be easy if the user can proficient in fast time.
6) Easy to Use (Easy to Use)
The system can be said to be easy if it does not require a lot of effort to use the information system.

3. Old Age Guarantee (JHT)

Day Guarantee (JHT) is a protection program organized with the aim of ensuring that participants receive cash if they enter retirement age, experience permanent total disability, or die.

4. Previous Research

A research with the title of Digital Government-Based Public Service Program Innovation (Case Study at the Religious Courts in Malang City). Digital-based public service innovations are used for recording/registering data for incoming and outgoing letters, case management, and finding case information at the Religious Courts in Malang City) with results (Permana et al., 2021)

a. The innovation of digital government-based public service programs at the Religious Courts of Malang City uses the SIMPEL, SIPP, AVIKA, and Case Card applications.
b. Supporting factors include: good cooperation between employees in handling service applications, available software, cooperation with other parties, and the community.
c. Inhibiting factors include resources that are old so they are not familiar with technology, hampered internal networks, power failures, lack of updated facilities and infrastructure.regulatory bodies (Hossain, 2021; Meyer et al., 2021).

METHOD

Research Method

The research method used to describe the problems that exist in this study is a qualitative method with a case study approach (Rohman & Larasati, 2020). In this study, researchers wanted to find out how a case study of digital-based service innovation for Old Age Insurance (JHT) claims by BPJS Ketenagakerjaan (BPJAMSOSTEK) Pekalongan Branch Office, Central Java.

Research Location

This qualitative research location provides an explanation of a case study of digital-based service innovation for Old Age Security (JHT) claims by BPJS Employment (BPJAMSOSTEK) Pekalongan Branch Office, Central Java in 2021, located at the Podosugih Office Complex Jl. Majapahit Pekalongan City of Pekalongan, Central Java. The location selection was based on Pekalongan City being the BPJAMSOSTEK Branch which oversees the Pekalongan Regency Unit, Pemalang Unit, and Batang Unit.

Research Resources

1. Primary data

Primary data obtained from interviews with informants and observations of the object of research.

2. Secondary Data

Secondary data were obtained from documents belonging to informants and obtained from literature studies, namely books and journals related to the problems studied.

Research Instruments

The qualitative research instrument or research tool is the researcher herself. Thus the researcher as an instrument must be valid in terms of how much qualitative researchers are able to conduct research and move directly into the field. The tools used by researchers as research instruments are cameras, oral interview guidelines, Laptops for Zoom Meetings and Google Form questionnaires (Hamilton & Finley, 2020).

Techniques and Data Collection Tools

1. The interview technique used is the technique of collecting data through interviews/interviews with guided interviews and freely, to informants as subjects who are studied in depth, to obtain primary data related to the complete research focus (Hamilton & Finley, 2019). The informants here are 9 employees of BPJAMSOSTEK (1 Service Head, 1 IT PIC, 1 KK-PAK Case Manager, 1 Service Assistant, 1 Special Representative Account (Participation), 3 Customer Service, 1 Frontliner) through oral observation interviews. to BPJAMSOSTEK during the PPKM interview via Zoom Meeting. In addition, a questionnaire in the form of a Google Form was addressed to BPJAMSOSTEK informants and BPJAMSOSTEK participants who came from outside and Pekalongan, Central Java.
2. Documentation

   Documentation here is a technique of collecting data through existing data sources or references, such as journals and articles from websites.

Data Analysis Techniques

The technique used in this study was carried out with several steps proposed by Miles and Huberman in (Munawaruzaman, 2020), namely:

1. Data reduction (sorting, centering and attention)
2. Presentation of data (display)
3. Drawing conclusions

RESULTS AND DISCUSSION

1. A Case Study of Digital-Based Service Innovation for Old Age Security Claims (JHT) by BPJS Employment (BPJAMSOSTEK) Pekalongan Branch Office, Central Java.

   With the increasing number of cases of the spread of Covid-19, the government took a policy to flatten the Covid-19 curve, and imposed Community Activity Restrictions (PPKM) in Java-Bali. Emergency PPKM from 20-25 July 2021 but considering the increasing Covid-19 situation, the extension of PPKM level 4 from 26 July-2 August 2021. Likewise, Pekalongan Central Java which is a high risk (red zone) also implements PPKM starting on 21 June to August 2, 2021.

   To support the enforcement of the Covid-19 spread protocol and continue to prioritize public services, the Pekalongan Branch of BPJAMSOSTEK makes innovations. In its application, the innovation itself contains attributes. The innovation attributes at BPJAMSOSTEK Pekalongan Branch are as follows:

   a. Relative advantage

   With new innovations, it is felt to be more profitable than using a face-to-face system because the process becomes faster.

   b. Suitability

   This new innovation is the development of the old innovation.

   c. Hassle

   The new innovation does not have significant complexity. The information features needed by participants are clear and gradual.

   d. Ease of Observation

   This innovation was accepted because it has been tested and proven to have advantages as digital transformation and operational speed.

   Digital-based innovations carried out by BPJAMSOSTEK are carried out online with LAPAKASIK, including JHT services and for those participants who are constrained, participants can visit BPJAMSOSTEK with documents then BPJAMSOSTEK employees put them in a drop box then after going through the document sterilization process with UV tools then the documents are followed up by BPJAMSOSTEK employees.

   As a result of the Covid-19 Pandemic announced in March 2020, the number of online queue participants has also increased. Similarly, the biggest BPJAMSOSTEK claim payment is JHT claim.

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Table 1
BPJS EMPLOYMENT Online Queue
Pekalongan Branch Office
2020

No	Month	
1.	January	541
2.	February	605
3.	March	465
4.	April	630
5.	May	887
6.	June	1.296
7.	July	1.254
8.	August	1.026
9.	September	1.259
10.	October	1.085
11.	November	1.202
12.	December	11,335

Source: BPJAMSOSTEK Pekalongan Branch

Table 3
Payment of BPJS Employment Claims
Pekalongan Branch Office
December 2020

No	Program Name	Number of Cases	Payment	Average per month		Average per day	
				Number of Cases	Payment	Number of Cases	Pembayaran
1.	Jaminan Hari Tua (JHT)	19.429	158.949.168.143,03	1.619	13.245.764.011.92	81	662.288.200,60
2.	Jaminan Kecelakaan Kerja (JKK)	757	3.921.537.608,40	63	326.794.800,70	3	16.339.740,04
3.	Jaminan Kematian (JK)	338	13.111.800.000,00	28	1.902.650.,00	1	54.632.500,00
4.	Jaminan Pensiun (JP)	2.598	1.964.233.873,00	217	163.686.156,08	11	8.184.307,80
		23.122	**177.946,739.624,43**	**1.927**	**14.828.894.968 ,70**	**96**	**741.444.748,44**

Source: BPJAMSOSTEK Pekalongan Branch

During the PPKM period, BPJAMSOSTEK adopted a policy that personnel assignment was carried out by Work at Office (WAO) and Work from Home (WFH) with the stipulation that 25% of employees were assigned to WAO and 75% WFH. , so 1 WAO

team and 3 WFH teams. For the JHT claim service itself, personnel consist of employees who are in direct contact with the participants, 3 Customer Service Officers, 1 Head of Service Division, 2 employees who are the Back Office of the service division as Service Intermediaries and Case Managers for the claim verification process.

Even though it is WFH, coordination, work development, work discipline and employee development are still well implemented, as implemented at BPJAMSOSTEK every 7.45 am held a briefing by the leadership through a zoom meeting. By wearing the uniform according to the working day, the same applies to WFH. In the coordination of WFH's work, it is determined that WhatsApp (WA) response is no later than 30 minutes and in its implementation, each personnel still has a sense of responsibility towards their work so that WA's response does not exceed the time standard that has been set. Even for the development of BPJAMSOSTEK personnel, trainings that support public services are still held in the form of Web Seminars (WEBINAR) through Zoom Meetings. All Heads of BPJAMSOSTEK work units are recommended not to meet face-to-face and travel for the next 14 days starting on June 21, 2021. Coordination between BPJAMSOSTEK at the Head Office and Pekalongan City Branch is always carried out in response to provisions from the Government regarding the Covid-19 handling protocol through Circular Letters from the Head Office and Zoom Meeting.

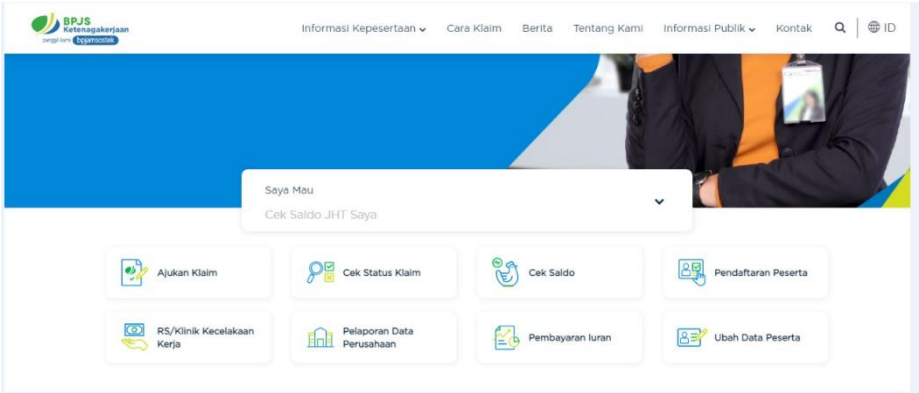
In an effort to prioritize BPJAMSOSTEK services while continuing to implement the Covid-19 Spreading Process, BPJAMSOSTEK has made various service efforts with several methods:

a .Claim JHT Online

a. JHT Claim Submission at the Branch Office
b. Priority Claim Submission
c. Submission through the Cooperation Bank (SPO)

Figure. 1

LAPAKASIK



Source: BPJAMSOSTEK Pekalongan Branch

In this case, the acceptance of the information system is seen from 2 elements, namely the ease of use and the usefulness of the LAPAKASIK information system in accordance with the Theory Technology Acceptance Model (TAM) based on a Likert questionnaire in the form of a google form, as follows:

a. In the Internal Aspect of User/BPJAMSOSTEK Pekalongan City Branch as many as 6 employees consisting of 1 IT PIC, 1 Service Assistant, :3 Customer Service, and 1 Frontliner, the results of the answers are as follows:
   1) Of the 6 JHT claim service employees, 2 are male and 4 are female.
   2) Of the 6 JHT claim service employees aged under 35
   3) Employees who answer this system can shorten the time it takes to do the job 50% answered strongly agree and 50% answered agree.
   4) Employees who answer this system can improve the quality of work 50% answered strongly agree and 50% answered agree.
   5) Employees who answered this system could produce more work than manually 83.3% answered agree and 16.7% answered disagree.
   6) Employees who answered this system were able to complete the work according to the target 16.7% answered strongly agree and 16.7% answered disagree.
   7) Employees who answer this system can shorten the time needed to do work 33.3% answered strongly agree and 66.7% answered agree.
   8) Employees who answered this system were able to complete work that was originally difficult to become easy 16.7% answered strongly agree, 66.7% answered agree and 16.7% answered don't know.
   9) Employees who answered this system helped employees 16.7% answered strongly agree, and 83.3% answered agree.
   10) Employees who answered that this system was easy to learn 50% answered strongly agree and 50% answered agree.
   11) Employees who answered that this system was easy to control so that it was easily revised according to agency needs. 16.7% answered strongly agree and 83.3% answered agree.
   12) Employees who answer this system are easy to understand so as to facilitate interaction between users and the system. 16.7% answered strongly agree and 83.3% answered agree.
   13) Employees who answer this system easily, this is characterized by being proficient in no time. 33.3% answered strongly agree and 66.7% answered agree.
   14) Employees who answered this system did not need a hard effort to master it 16.7% answered strongly agree, 66.7% answered agree and 16.7% answered don't know.

b. In the External User/participant aspect of BPJAMSOSTEK Pekalongan City Branch as many as 86 participants, the results of the answers are as follows:
   1) Participants who make JHT claims originating from Pekalongan are smaller than outside Pekalong, namely 88.5% from outside Pekalongan and 11.5% from Pekalongan.

2) Based on the largest sector of work, manufacturing is 50.6%, then trade is 22.4%, general services is 14.1% and the rest is financial services, tourism and construction services.
3) Based on gender for men 52.3% and women 47.7%.
4) Based on age ie below 35 years 72.4% and above 35 years.27.6%
5) Participants who answered the JHT claim that the settlement time was in accordance with the predetermined time standard, 43.2% answered strongly agree, 55.7% answered agree, the rest said they did not know.
6) Participants who answered the LAPAKASIK system was very helpful, 52.3% answered strongly agree and 47.7% answered agree.
7) Participants who answered that the LAPAKASIK system was easy to learn, 39.8% answered strongly agree, 60.2% answered agree and the rest said they did not know.
8) Participants who answered the LAPAKASIK system was very easy so that participants could be skilled in a short time 35.2% answered strongly agree, 62.5% answered agree and the rest answered don't know.
9) Participants who answered the LAPAKASIK system did not need to work hard to master 28.4% answered strongly agree, 61.4% answered agree and the rest answered disagree and did not know.

2. Supporting and Inhibiting Factors in a Case Study of Digital-Based Service Innovation for Old Age Security Claims (JHT) by BPJS Ketenagakerjaan (BPJAMSOSTEK) Pekalongan Branch Office, Central Java.
   1. Supporting Factors in a Case Study of Digital-Based Service Innovation for Old Age Security Claims (JHT) by BPJS Ketenagakerjaan (BPJAMSOSTEK) Pekalongan Branch Office, Central Java.
   2. Leaders and management provide support, inspire and reward subordinates. Support is provided in the form of training and development during the Covid-19 pandemic in the form of webinars related to public services. Also during the PPKM period, employees who work on a WFH basis are provided with internet facility support.
   3. Good leadership in decision making in problem solving and strategic thinking going forward through the next digital innovation that is being developed for the future again
   4. Effective and persuasive communication is carried out including through briefings every weekday at 7.45 which during the PPKM period is carried out via Zoom Meetings.
   5. Good and consistent work practices are applied. Each personnel coordinates with each other and is responsible for their work, including during the PPKM period for those assigned to WFH, the WA response was relatively fast, not exceeding the standard 30 minutes limit and in an orderly manner filling out the Log Book every day through online attendance. Even these good work practices are rewarded with national level awards, including those related to the Best Customer Service Award service.

3. Inhibiting Factors in a Case Study of Digital-Based Service Innovation for Old Age Security Claims (JHT) by BPJS Ketenagakerjaan (BPJAMSOSTEK) Pekalongan Branch Office,

Central Java.

a. Inadequate internet access for remote areas so that the LAPAKASIK Video Call service to the participant's mobile phone or device becomes a problem. Because BPJAMSOSTEK Pekalongan Branch Office not only serves participants from Pekalongan but also serves those from outside Pekalongan. However, the officers continue to serve by providing another schedule so that participants can reach areas with adequate internet access.
b. Due to the increasing uncertainty of the Covid-19 pandemic, there are always changes to standards and budgets. However, the change in standardization will produce benefits for optimizing services, it is indeed deemed not too meaningful. Likewise, with a relatively limited budget but still having to provide leading public services, this is a challenge.
c. Participant data is incomplete, including participants who do not have a Certificate of Quitting/Paklaring. If it is not there, the participant must take care of the company first, after completing it, then they can start claiming again.
d. Invalid participant data, different Population Identification Numbers (NIK) can be caused because they do not have an E-KTP, so 1 participant has several ID cards. In this case, it must be adjusted based on the NIK from DINDUKCAPIL.
e. A small number of participants who are prepared to operate LAPAKASIK visit the branch office and are assisted by officers to assist in the operation or collect photocopies of documents and leave a telephone number for participants to be contacted.
f. There were participants who did not know that the participants were registered as BPJAMSOSTEK participants. In this case, BPJAMSOSTEK coordinates with the coordinators in the participating companies.
g. There are indications of companies committing fraudulent JHT contributions. In this case BPJAMSOSTEK directs the DISNAKER for the settlement.
h. Lack of company awareness regarding the BPJAMSOSTEK program. In this case, BPJAMSOSTEK coordinates with the coordinators of the companies.

CONCLUSION

1. Case Study of Digital-Based Service Innovation for Old Age Insurance Claims (JHT) by BPJAMSOSTEK Pekalongan Branch Office, Central Java.
   The innovation attributes at BPJAMSOSTEK Pekalongan City Branch are in accordance with the relative advantage, suitability, complexity, possibility to try and ease of observation. In terms of acceptance of the information system, it is seen from 2 elements, namely the ease of use and the usefulness of the LAPAKASIK information system in accordance with the Theory Technology Acceptance Model (TAM): In the Internal User/BPJAMSOSTEK Aspect In the External Aspect User/BPJAMSOSTEK Participant.
   BPJAMSOSTEK.
2. Supporting Factors Case Study of Digital-Based Service Innovation for Old Age Security Claims (JHT) by BPJAMSOSTEK Pekalongan Branch Office, Central Java.
   The supporting factors look quite good, it can be seen from the aspects of the organization, leadership, and employees. In addition, most of the people have a fairly good level of readiness to operate LAPAKASIK.

3. Inhibiting factors Case Study of Digital-Based Service Innovation for Old Age Security Claims (JHT) by BPJAMSOSTEK Pekalongan Branch Office, Central Java.
   The inhibiting factors for the case study of digital-based service innovation for Old Age Security (JHT) claims by BPJAMSOSTEK Pekalongan Branch Office, Central Java include inadequate internet access for remote areas, Due to the uncertainty of the Covid-19 pandemic condition which is increasing so that it always happens changes in standardization and budget, incomplete participant data, invalid participant data, low level of readiness of a small number of participants in operating LAPAKASIK, there are participants who do not know that participants are registered as BPJAMSOSTEK participants, and indications of companies committing fraudulent JHT contributions, and lack of company awareness regarding the BPJAMSOSTEK program.

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