

Research Article

The Implementation of Old Age Security Claim Accounting Information System (Case Study of BPJS Ketenagakerjaan Palu Branch)

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Abstract: This study aims to examine how the Old Age Security (Jaminan Hari Tua/JHT) claim process is carried out at the Palu Branch of BPJS Ketenagakerjaan, both through direct services at the office and online. The main focus is on how the accounting information system supports the claim process, starting from registration, data validation, approval, transaction recording, to payment. This research uses a descriptive qualitative method through interviews with several BPJS employees in the service and finance departments. The results show that the use of digital systems such as SMILE and the JMO application has made the claim process faster and more efficient, especially for online claims. However, some obstacles remain, such as data input errors and participants' lack of understanding of digital technology. Nevertheless, the integrated system helps reduce administrative burdens as data is directly connected to the central system without the need for manual processing at the branch office. These findings indicate that the implemented information system has been running effectively and efficiently, although assistance to participants is still needed to improve the success of digital claim services.

Keywords: BPJS Employment; Information System; JHT Claims.

1. Introduction

Along with the increasing needs of life, work has become the main means for humans to meet economic and social needs. However, the necessities of life are not only limited to the present, but also include the future, especially when individuals are no longer productive. Therefore, it is important for workers to have social security as a form of protection in old age. One form of protection is the Old Age Insurance (JHT) program, which functions as a deposit to feel social and economic risks in the future (Mukrimaa et al., 2016).

BPJS Ketenagakerjaan as a publicly-owned legal entity created based on Law No. 24 of 2011 concerning the Social Security Organizing Agency, is responsible for implementing five employment social security programs, namely Old Age Insurance (JHT), Pension Insurance (JP), Insurance for Accidents at Work (JKK), Death Insurance (JKM), and Job Loss Insurance (JKP). In particular, the implementation of the JHT program is regulated in Government Regulation No. 46 of 2015, which explains that JHT is a benefit in the form of cash paid to participants when they reach retirement, experience permanent total disability, or die.

To support the management of the program, BPJS Ketenagakerjaan utilizes the Accounting Information System, which is a computer-based system made to record, store, and process accounting and financial data to facilitate decision-making (Salsabila et al., 2022). However, the implementation of SIA in the JHT claim process still faces a number of challenges, such as system integration with operational procedures, readiness of technology infrastructure, quality of human resources, and applicable regulations (Jafar, 2024).

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Based on this background, this research was conducted at BPJS Ketenagakerjaan Palu Branch with the aim of evaluating the application of accounting information systems in JHT claims management. This study intends to describe the process of managing the system, analyze the effectiveness of its implementation, and identify various obstacles faced, so as to provide recommendations for improving system performance in the future.

2. Preliminaries

Research by Nurul Aini (2024) entitled "Analysis of the Implementation of the Old Age Security (JHT) Claim System at BPJS Ketenagakerjaan Kabanjahe Branch" shows that the implementation of this system in the branch is not in line with the applicable rules. One of the main problems is that there are still participants who file claims by not attaching important documents such as a Certificate of Stop Working, which is actually a mandatory requirement in the claim process.

Meanwhile, research by Purnamasari et al. (2023) who analyzed the accounting system for Work Accident Insurance (JKK) and Death Insurance (JKM) claims at BPJS Ketenagakerjaan Juanda Branch found that the accounting system implemented was in accordance with Government Regulation Number 44 of 2015. However, the implementation is not fully effective because it is still constrained by the lack of understanding of the claim procedure, as well as the service system that still relies on direct visits to the office.

Rindiani & Atika Tambusai (2022) in their research on the Pension Security Claim Mechanism at BPJS Employment at Branches in Medan Kota revealed that although the claim procedure is relatively complex, BPJS seeks to simplify it so that it is easily accessible to participants. This procedure is considered important so that claims can be carried out legally and in an orderly manner in accordance with existing provisions.

Furthermore, Piteradja et al. (2019) examined the implementation of the JHT program at BPJS Ketenagakerjaan Manado City. This research highlights the main obstacles in the form of limited human resources and lack of socialization to the community. As a result, the main goal of the program to ensure the life of workers in old age has not been optimally achieved. They recommend an evaluation of new regulations and an increase in the intensity of socialization to workers in the formal and informal sectors.

Research by Nawang Ardi and Prabowo (2024) regarding the implementation of the benefits of Work Accident Insurance at BPJS Ketenagakerjaan Surabaya Karimunjawa emphasized that the implementation of the program is in accordance with Permenaker No. 5 of 2021 Article 7, which includes medical treatment, compensation, and return to work programs. The JKK claim procedure is carried out through accident reports and submissions to health facilities, then continued with a report on the results of treatment to get compensation. This research also emphasizes the importance of the obligation of business entities in registering all their workforce to the work accident insurance program.

From the various studies above, it can be concluded that although in general the information system and procedure for BPJS Employment claims already have a close legal basis, its implementation in the field still faces various challenges. This shows the need to improve the system, increase participant understanding, and more equitable socialization.

2.1 Implementation Concept

Generally, it means the application and implementation of a well-designed plan. Based on KBBI, implementation is a concrete action to realize a plan or policy, which has usually been prepared systematically to produce a certain impact or goal.

According to Tachjan (2019), implementation in public policy is a series of implementations that occur after a policy is approved. This stage bridges policy formulation and evaluation. In this process, policies that were initially general and macro are translated into more concrete and micro actions.

Mukhtar et al. (2022) distinguish implementation in four forms, namely administrative implementation (in daily bureaucratic operations), political implementation (with a high level of conflict), experimental implementation (for ambiguous but minimally conflicting policies), and symbolic implementation (if ambiguity and conflict are both high).

Wahab (2002) also explains four approaches in implementation:

1. Structural, which emphasizes the importance of bureaucratic organization in implementation;
2. Procedural and managerial, focusing on scheduling, planning, and supervision;
3. Behavior, which looks at human attitudes and behaviors in the implementation process;

4. Politics, which highlights the influence of power and political dynamics in policy implementation.

Several other experts also explained the definition of implementation. Russel called it the process of translating the government's mandate into a real program. Pressman views implementation as a series of cause-and-effect relationships directed towards achieving goals. Lester and Stewart emphasized that implementation is not only a process, but also an outcome that can be measured from the success of achieving goals. Wahab added that policy implementation cannot be considered a routine procedure, because it often involves dynamics and conflicts in the field.

From these various opinions, it can be concluded that implementation is not just about carrying out a plan, but is an important process that requires the readiness of structures, human resources, procedures, and adaptation to environmental dynamics and conflicts that may arise.

2.2 Accounting Information Systems

Steven A. Moscov's opinion Accounting Information System is a system designed to collect, record, process, store, and present financial information needed by many parties, both inside and outside the organization. According to Indrayati (2015), SIA has a crucial role when preparing relevant financial information in making decisions from management, employees, and external parties such as creditors, rulers, and tax offices.

Researchers such as Mas Rasmini and Suryanto (2018) stated that SIA is a series of procedures used to convey financial data to parties in need. This system includes not only the recording of transactions, but also how financial information is processed and presented systematically.

Furthermore, Ariana et al. (2023) explained that SIA is divided into hardware, software, databases, procedures, and people who play a role in the operation of the system. These components work together to manage financial information so that it is easy to use in strategic decision-making.

According to Dharmawan (2023), SIA is not only limited to the recording and reporting process, but also includes data security, internal control, and information technology instruction and infrastructure that supports the system as a whole.

Syahrman (2020) refers to SIA as a subsystem that provides accounting and financial information to support company decisions, while Endaryati (2021) added that SIA helps in the management of coordinated financial information forms, recording, and reporting, so that the information produced is accurate and useful. In general, the main tasks of an accounting information system include:

1. Collecting and entering transaction data into the system;
2. Processing the data into information;
3. Storing data for future needs;
4. Generate reports or information that can be used directly by the user;
5. Keep the process running smoothly and produce reliable information.

Accounting Information Systems (SIA) are designed to generate information that can support the decision-making process. The information produced includes three main types, namely operational information or IO, managerial accounting information or IAM, and financial accounting information or IAK. Operational information focuses on the company's main activities, such as purchasing, production, sales, and supporting activities such as administration and accounting. Meanwhile, financial accounting information is made in accordance with the principles of existing accounting in general and is used by external and internal parties, such as management, investors and the government.

According to experts, the main goal of SIA is to process accounting data into relevant, accurate, and reliable information to reduce risks in decision-making. SIA also serves to strengthen internal controls, reduce administrative costs, and support the efficiency and effectiveness of the company's operations.

In addition, this system is important in storing financial activity data, converting it into useful information, and overseeing all aspects of the company's finances. SIA can also help in improving the quality of existing information and strengthening the accounting control system to maintain the company's wealth.

2.3 Claims

KBBI explained that a "claim" is a statement that provides proof that an individual has a right to something that has been carried out before, and a claim can also be considered a true fact. A claim is a request from one of the parties holding the guarantee to enforce the insured's rights. The party who signs the guarantee deed will make the other party's demands in accordance with the contract or coinsurance agreement.

The purpose of claims, according to Nurul Aini, (2024), is to pay all legitimate claims, detect fraud opportunities, ensure compliance with legal requirements, avoid disputes, balance needs, and control claim financing.

2.4 Old Age Guarantee (JHT)

It is a social protection program from BPJS Ketenagakerjaan that intends to provide financial security for participants when they enter retirement, feel a permanent disability, or die. This program is carried out by collecting contributions periodically from participants and employers, which will later be paid at once in the form of cash funds when participants meet certain requirements.

According to Government Regulation Number 46 of 2015 regarding the JHT Program, the amount of JHT contributions is set at around 5.7% of the monthly salary, the details are 3.7% paid by the employer and 2% by the worker. The funds collected will be developed by BPJS and given to participants as a form of protection against the risk of losing income in old age.

The JHT program can be disbursed if the participant is 56 years old, has a permanent total disability, dies (and the funds are given to the heirs), has not worked and has been a participant for at least 5 years with a waiting period of 1 month, does not return to work in Indonesia (specifically for migrant workers), changes status to become a member of the TNI/Polri/PNS.

Jafar (2024) explained that "JHT is a form of long-term savings that can be claimed in various conditions, including retirement, termination of employment, or for health reasons."

The main objective of the JHT program is to provide income protection to participants in the period of unproductive or retirement age, as well as to prepare the financial condition of participants to face old age. This is strengthened by the opinion of Nurul Aini (2024) who said that, "Old Age Insurance intends to prepare cash funds that can be used by participants when they enter retirement age, experience disability, or die."

Salsabila et al. (2022) also added that although the procedure for submitting JHT claims has been determined, verification by service officers remains an important stage in ensuring the completeness and validity of participant documents.

The JHT program has a number of special characteristics as stipulated in Law No. 40 of 2004 concerning the National Social Security System or SJSN. First, this program is implemented nationally and follows the principles of social insurance and compulsory savings. The concept of social insurance in this case refers to a system of joint contributions between employers and workers, so that there is an element of mutual cooperation in this social protection. Second, because JHT benefits from the accumulation and development of contributions, this program is basically a form of forced savings that aims to ensure the welfare of participants in old age or when they are unable to work. JHT membership is individual and the main benefit is in the form of cash that is paid in a lump sum when the participant retires, feels permanent total disability, or dies.

JHT participants include all workers who have been recorded and pay their contributions regularly. Also included in the participant category are foreign workers who have worked for 6 (six) months in Indonesia. Based on Government Regulations, JHT participants are divided into two main categories:

1. Wage Recipient (PU): i.e. workers who perform work for the employer other than the state executor.
2. Non-Wage Recipient (BPU): i.e. independent or informal workers such as traders, fishermen, and so on.

Participant registration is carried out through BPJS Ketenagakerjaan and participant contributions will be recorded in each participant's personal account as an accumulation of JHT funds.

The amount of JHT contributions is determined based on a percentage of the worker's monthly wage. Based on Government Regulation No. 46 of 2015, the total JHT contribution is around 5.7% of the monthly salary, which consists of:

- 2% is borne by workers, and
 - 3.7% is borne by the employer.
- The basis for calculating contributions is wages in a month consisting of basic salary plus fixed allowances. When wages are paid in:
- Daily, then the monthly salary is calculated from the daily salary multiplied by 25.
 - Wholesale or per result, calculations are made from the average wage for the past 3 months.
 - The season depends on the weather, the calculation is made from the average salary for the past 12 months.

Contributions must be paid at the latest; The 15th of each month. If the due date falls on a holiday, then the payment will be made on the next business day. In case of late payment, the employer is subject to a fine of about 2% of the total contribution and is paid along with the next month's deposit.

JHT contribution payments are made periodically every month by participants and employers. For the employer in addition to the state administrator, the contribution must be paid no later than the 15th of the next month of the relevant contribution month. The payment must be accompanied by complete data of all workers. If the due date falls on a holiday, the payment is made on the next business day. If there is a delay, then the employer is subject to a fine of 2% of the total contribution each month of delay, according to the provisions in Government Regulation No. 46 of 2015. These fines are borne by the employer and are part of the income of the social security fund.

Meanwhile, for participants who are not wage recipients (BPU), such as independent workers, contribution payments are carried out independently or through certain communities that are created. The payment mechanism is the same, which is no later than the 15th of the next month of the contribution month, and also adjusts if it falls on a holiday.

The JHT program provides a use in the form of cash that is paid in installments to participants, the amount of which is calculated based on the total contribution and the results of its development. This use is given to participants who have:

1. Entering retirement (56 years old),
2. Feeling permanent total disability, or
3. Died.

In addition to the main benefits, participants also have the right to apply for partial disbursement of JHT benefits if they have been a participant for at least 10 years. Based on Government Regulation No. 60 of 2015 Regarding Amendments to Government Regulation No. 46 of 2015, participants can disburse:

1. 30% of the total JHT is home ownership, or
2. 10% in preparation for retirement.

This benefit applies not only to those entering retirement, but also to participants who experience certain events, such as:

1. Resign,
2. Experiencing Termination of Employment (PHK),
3. Move abroad for good.

To receive JHT benefits, BPJS Employment participants must meet certain administrative criteria specified in Government Regulation No. 60 of 2015 concerning Amendments to Government Regulation No. 46 of 2015 regarding the Implementation of the JHT Program. These requirements are adjusted to the reason for submitting the claim. Participants who are 56 years old can submit a claim for JHT benefit payment. Documents that must be attached include: Original card of BPJS Employment participant, Decree of stopping work due to retirement from the company, Photocopy of ID card and existing KK, Photocopy of passbook if the application is made via transfer.

In this case, the provision of retirement age follows Article 2A paragraph (1) of Government Regulation No. 60 of 2015. For participants who are still actively working even though they are 56 years old, it is allowed to postpone the disbursement of JHT and continue their membership until they completely stop working.

In accordance with Article 2A paragraph (2) letter a of Government Regulation No. 60 of 2015, participants who resign and are not returning to work can submit a JHT claim after a waiting period of 1 month since the resignation letter is issued. Requirements that need to be completed: Original BPJS card, resignation letter known to the Manpower Office and penetrated to the local BPJS, Photocopy of ID card, KK, and passbook. For participants who are proven to be still working when submitting a claim, they may be subject to sanctions as

stipulated in BPJS Employment Regulation No. 1 of 2016 concerning the JHT Benefit Payment Mechanism.

Referring to Article 2A paragraph (2) letter b of Government Regulation No. 60 of 2015, participants who are laid off and have a determination from the industrial relations court can submit a claim after 1 month. Supporting documents: Original participant card, Proof determined as layoff from the industrial relations court, Photocopy of ID card and Family Card.

Participants who are laid off through an agreement between employers and workers (bipartite), as intended in Article 2A paragraph (2) b of Government Regulation No. 60 of 2015, can submit a claim after 1 month from the date of the agreement of registration with the industrial relations court. The documents: Original participant card, Copy of collective agreement and proof of registration, Copy of ID card, KK, and passbook.

Based on Article 2A paragraph 2 letter c of Government Regulation No. 60 of 2015, participants (both Indonesian citizens and foreigners) who permanently leave Indonesia can disburse JHT benefits. For Indonesian citizens, the requirements are: Original participant card, Photocopy of ID card, KK, letter of quitting work, passport, visa, and passbook. For foreigners, the documents are: Original participant card, Copy of passport, Letter of termination of duty contract in Indonesia, Statement that the person concerned is no longer working in Indonesian territory, along with a copy (photocopy) of the passbook.

Participants who feel a complete disability and can no longer work, can submit a JHT claim in accordance with Article 2A paragraph (1) letter b of Government Regulation No. 60 of 2015. Documents needed: Original BPJS card, Decree from the doctor that he is totally permanently disabled, Certificate of inability to work or letter of resignation from the company, Photocopy of ID card, KK, and passbook. Benefits will be paid no later than one month after the participant is determined to feel a disability in total fixed.

If the participant dies, the benefits of JHT can be claimed by the heirs as stipulated in Article 2A paragraph (1) c of Government Regulation No. 60 of 2015. The requirements for submitting a claim by the heirs include: Original BPJS card, death decree from an official agency (hospital, police, village office), heir's certificate from an institution that has authority, Photocopy of the heir's ID card and KK, Copy of the heir's savings book, Certificate of guardian of the child, if the heirs are under 17 years old.

The series of JHT funds disbursement at BPJS Ketenagakerjaan is carried out through various structured stages. The first step starts from checking the completeness of documents by security officers using a checklist. If the documents are incomplete or have not been photocopied, participants will be asked to complete them first before they can proceed to the next stage. Mandatory documents that must be prepared include: BPJS Employment Card, paklaring, KTP or driver's license, KK, and passbook.

After the documents are declared complete, participants will fill out the JHT claim form with correct and accurate data. If there are things that are not understood, participants are advised to ask the officer. The next step is the signing of a statement of not being employed, which is usually stamped as valid proof. All the documents that have been filled out are then put into a folder and placed in the dropbox provided.

Participants then take the queue number, wait for the call, and then follow a personal data verification process which usually includes questions such as the date of quitting work, the last salary, and the name of the biological mother. Next, participants will take a photo of themselves as documentation that the person concerned has disbursed his JHT balance. The process ends with the receipt of proof of transaction and the return of original documents such as ID cards, family cards, and passbooks. However, the BPJS Employment participant card was not returned because the membership status was considered to have ended.

BPJS Employment is a social security program organized by the Indonesian government as a form of protection for all workers. This program is carried out based on the mandate of Article 28H of the 1945 Constitution and Law No. 24 of 2011, which affirms the right of every citizen to social security to live a decent and dignified life. BPJS Ketenagakerjaan implements 4 main programs, namely For Indonesian migrant workers (PMI), construction service workers (Jakon), non-wage earners (BPU), and wage earners (PU), there are social protection programs that include Death Insurance (JKM), Old Age Insurance (JHT), Pension Insurance (JP), and Work Accident Insurance (JKK).

The duties of BPJS Ketenagakerjaan include participant registration, contribution collection, fund management, and payment of benefits to participants. In addition, BPJS is also authorized to collect contributions, manage assets, and supervise the compliance of participants and employers. Overall, the goal of BPJS Ketenagakerjaan is to provide fair,

transparent, and sustainable social protection to meet the basic living needs of participants and their families.

3. Proposed Method

This study uses a qualitative descriptive approach that intends to understand in depth the phenomena that occur in the field, especially related to the implementation of the accounting information system in the Old Age Security (JHT) claim process at BPJS Ketenagakerjaan Palu Branch. This method was chosen because it is able to describe the situation and social reality as it is without using statistical analysis (Ummah, 2019). The data used is divided into peripheral data obtained directly through interviews with employees and leaders of BPJS Ketenagakerjaan Palu Branch, as well as secondary data sourced from written documents such as organizational structure and JHT claim administration procedures. The main informants include the Head of Office, Head of Service, Head of Control and Operations, Financial and Operational Staff, Customer Service, and Service Manager. The data collection techniques used are interviews, interviews, interviews and documentation. Data analysis is carried out through various stages, namely data collection, data filtering to select relevant information, presenting data based on the main theme, and drawing conclusions that are developed gradually to formulate answers to problem formulations and relate them to relevant theories.

4. Results and Discussion

4.1 Interview results

Based on interviews with employees of BPJS Ketenagakerjaan Palu Branch, the Old Age Security (JHT) claim process includes several stages, namely: registration and verification of documents (done online through Lapak Asik, JMO application, or coming directly to the office), data input and validation, claim and approval process, recording transactions and payments, and monitoring and reporting. The entire process has been integrated with the central system and runs automatically, including data verification and claim counting. The implementation of JHT claims refers to BPJS Employment Regulation No. 7 of 2015. There are two main conditions for applying for JHT benefits: (1) Participants reach retirement age (56 years old), with documents such as original participant card, resignation letter, ID card, KK, and savings account; and (2) Participants resign when they are not yet of retirement age, with an additional waiting period of one month after resignation and document requirements including a letter of resignation known to the Manpower Office. Starting September 1, 2024, a letter of resignation will be a mandatory requirement for participants who stop working. If it is proven that they are still working when filing a claim, the participant and/or the employer may be subject to penalties. The implementation of JHT claims is also supported by a complete system flowchart, with two ways of submission, namely online and directly to the office.

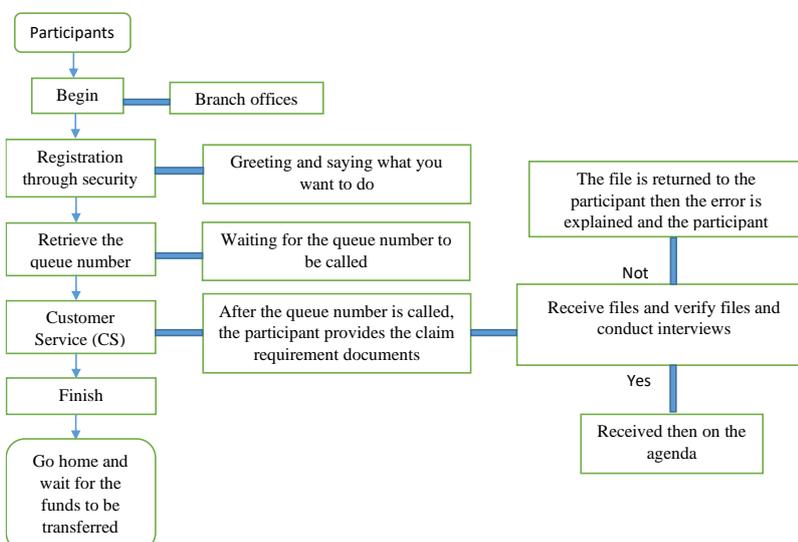


Figure 1. JHT Claim Process Flowchart Through Branch Offices

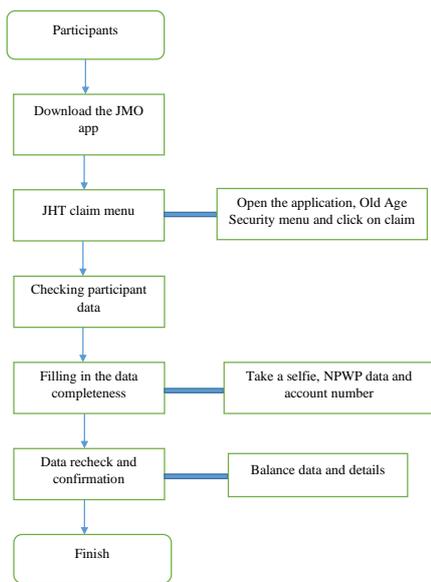


Figure 2. JHT Claim Process Flowchart Through JMO Online

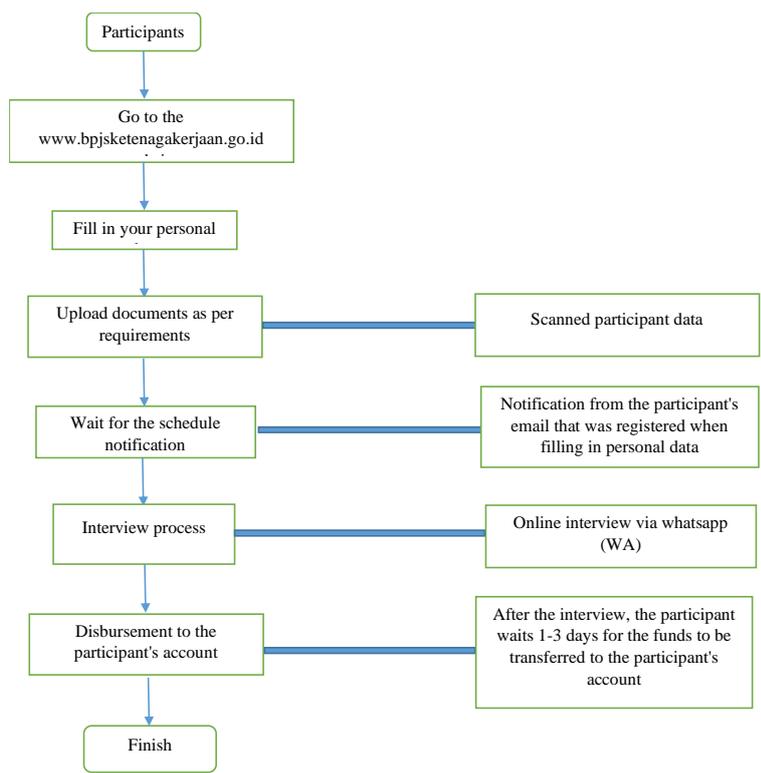


Figure 3. Flowchart of the JHT Claim Process Through Lapak Asik

4.2 Document Registration and Verification

The registration and document verification process is a crucial initial stage in submitting Old Age Security (JHT) claims at BPJS Ketenagakerjaan Palu Branch. Claims can be submitted online through Lapak Asik and the JMO application, or directly at branch offices. Online services provide convenience for participants who cannot attend physically with steps such as registration on the site/application, uploading digital documents, verification by officers, and disbursing funds. However, obstacles that often arise include a lack of

understanding of technology, inappropriate document formats, inconsistent membership data, and inactive emails. Meanwhile, direct services in the office are intended for participants who have difficulty using technology. Participants still have to register online to get a queue number, then submit physical documents such as ID cards, family cards, participant cards, passbooks, resignation letters, and NPWP (if the balance is above IDR 50 million). Live verification includes a brief interview to ensure the validity of the data. This process is carried out in accordance with Government Regulation No. 46 of 2015 and Law No. 40 of 2004, with the principles of transparency and accountability. Obstacles in direct submission include inconsistencies in attendance schedules, incomplete documents (such as a letter of declaration), inactive account numbers, and differences in identity data.

4.3 Data Input and Validation

The data input and validation stage is a follow-up process after registration and document verification in submitting JHT claims at BPJS Ketenagakerjaan Palu Branch. This process is very important because the data entered will be the basis for disbursing funds to the participant's account. Input is carried out through two methods, namely online (through Lapak Asik and the JMO application) and directly at the office. In the online service, participants fill in and upload data and documents independently, which are then automatically verified by the system. If there is invalid data, the officer will contact the participant for clarification. Although this method is more efficient, this method is often constrained by the quality of digital documents and the limited technological understanding of participants. Meanwhile, the offline process is carried out by officers who enter participant data into the system, including NIK, membership status, and account information. Verification is carried out automatically by the system to ensure the validity of the data. This process is effective, but it can be hampered by queues, incomplete documents, or manual input errors. Both methods still refer to the principles of the Accounting Information System (SIA), such as reliability, security, separation of duties, and accountability, and in accordance with the provisions of Law No. 40 of 2004 concerning SJSN.

4.4 Claims and Approval Process

Direct Submission at the Office: Participants submit claims by registering for the queue online, then come to the office according to the specified schedule. The process begins with verification of documents by Customer Service (CS) and a brief interview. If the documents are complete and valid, the participant's data will be entered into the system and submitted to the Service Planning Field. There, further validation is carried out and the determination of the amount of claim benefits based on balance and interest.

Furthermore, the documents are verified by the Head of Service, then reviewed by the Head of the Branch (for claims above IDR 7,500,000) or the Head of Operational Control. Once all stages are approved, the documents are submitted to the finance department which will process the disbursement of funds to the participant's account. This process usually takes 2-4 working days depending on the completeness of the documents and the queue. The effectiveness is quite high because it is carried out directly by officers, but the efficiency is still disrupted by queues and incomplete documents.

Online submission through the JMO Application is used to claim balances below IDR 10 million. Participants only need to fill in the data and upload documents without the need for an interview. The system will automatically verify, and if successful, the funds are disbursed within 3–5 business days. Lapak Asik is used to claim balances above IDR 10 million. Participants upload documents through the official website, then take part in video call interviews according to the schedule. After successful verification, the funds are transferred within 3–7 business days.

The online route is considered efficient and flexible because it can be seen anywhere, but still faces technical obstacles such as errors in uploading documents or participants' ignorance in using the application. These two pathways still refer to the principles of accountability and internal control contained in the Accounting Information System (SIA), and are in line with the provisions of Law No. 40 of 2004 and Government Regulation No. 46 of 2015.

4.5 Transaction and Payment Recording

After the JHT claim process is declared complete and approved by the relevant parties, the next stage is the recording of transactions and payment of benefits to the participant's

account. At BPJS Ketenagakerjaan Palu Branch, this process is carried out through the issuance of payment vouchers that are proof of transactions and official instructions for disbursing funds.

Online Claims (Lapak Asik & JMO Application). In online claims, transaction recording is done digitally and automatically. The system will generate a digital voucher containing the participant's name, claim amount, destination account, and verification code once the data is approved. This voucher is the basis for the transfer order to the bank and is also stored as an archive.

The entire process runs without manual intervention, except for certain cases that require re-verification. The advantages are high efficiency, automated logging, and a strong audit trail, but challenges remain, such as input errors or participant account limits that can hinder transfers.

Claim Directly at the Office (Offline). For direct claims, once approved, the data is forwarded to the finance department which will print the physical voucher through the system. The voucher contains the same information as the digital version and is used as proof of bank transfer. This process also follows the principles of transparency and accountability in accordance with Law No. 40 of 2004.

Both online and offline, the transaction recording system at BPJS Ketenagakerjaan Palu Branch has implemented good internal controls, including separation of duties, automatic recording, and documentation recorded in the system, so that the entire process can be traced and accounted for.

4.6 Monitoring and Reporting

Monitoring and reporting of JHT claims at BPJS Employment at the Palu Branch is currently carried out automatically through the SMILE (Service Information Management System) system. This process is no longer done manually at the branch level because all claim data, both offline and online, is immediately recorded, monitored, and reported to the head office in real-time.

Branch officers only handle initial input and verification, while the system handles logging, tracking, and reporting. This increases efficiency, reduces administrative burden, and minimizes human error. The SMILE system is also equipped with trail audit and data history features, so that it is in accordance with the principles of transparency and accountability mandated in Law No. 40 of 2004.

However, because control is entirely central, branch offices cannot access reports or statistical data directly without a formal request to the center. Even so, automation through SMILE has strengthened the efficient and accountable management of JHT services.

4.7 Discussion

Based on the results of the study that has been carried out at the Palu Branch of BPJS Ketenagakerjaan, it can be concluded that the JHT claim process has now been carried out quite effectively and efficiently, both through direct channels (offline) and online (online). This is in line with the mandate of Law No. 40 of 2004 concerning the National Social Security System, which emphasizes that every social security implementer must manage mandatory funds transparently, efficiently, and accountably.

In practice, the JHT claim process consists of several important stages, starting from document verification by Customer Service, determination of benefits by the Service Administrator, approval by the Head of Service and Branch Head (for nominal amounts above IDR 7.5 million), to disbursement of funds by the finance department. This process reflects the application of good internal controls, where each part has different uses and supervises each other.

Especially for the online claim process through Lapak Asik and the JMO application, the system has provided great convenience for participants. Participants no longer have to come to the office, just upload documents and verify video calls (for large balances) or no interviews (for small balances). This shows that BPJS has adopted digital technology as part of the Accounting Information System (SIA) to support operations.

The SIA that is implemented, such as SMILE (Service Information Management System), is not just a reporting tool, but functions as an automatic control tool that integrates the process of data input, verification, transaction recording, voucher creation, and reporting to the center. The system records all activities automatically and in real-time, thus strengthening trail audits, reducing potential fraud, and supporting financial accountability.

However, in terms of efficiency, technical challenges are still found. For example, participants who are not used to using the application often experience problems in uploading documents. In addition, the direct claim process at the office is still prone to long queues if the documents are incomplete, thus hindering service efficiency. This indicates that people's understanding of digital literacy still needs to be improved.

When compared to previous research, such as research by Wulandari (2021) at BPJS Ketenagakerjaan South Jakarta, similar findings were found that digital-based information systems facilitate the disbursement of JHT and increase participant satisfaction. However, challenges in terms of technology access and technical constraints of participants were also found in the study. This reinforces that even though the system is already good, educational and socialization support to participants is still important to optimize the effectiveness of the system.

In addition, this research also strengthens the theory that Accounting Information Systems not only record transactions, but must also be able to provide control, efficiency, and high quality information (Romney & Steinbart, 2018). In the context of BPJS, this is evident in how SMILE and the financial system work automatically to prevent data manipulation and ensure that all processes are accountable.

Overall, the implementation of SIA in the JHT claim process at BPJS Ketenagakerjaan Palu Branch has supported the principles of effectiveness, efficiency, internal control, and transparency in accordance with applicable regulations. However, there is still a need to improve in terms of digital assistance for participants and strengthen technology infrastructure so that the system can run more optimally.

5. Conclusions

Based on the results of the study and discussions that have been carried out, it can be concluded that the Old Age Security (JHT) claim process at BPJS Ketenagakerjaan Palu Branch has been carried out effectively and efficiently, both through online and offline channels. The implementation of the Accounting Information System (SIA), especially through the SMILE (Service Information Management System) system, allows the entire claims service process to be carried out automatically, real-time, and directly integrated with the head office. This supports the principles of transparency, accountability, and internal control in line with the mandate of Law No. 40 of 2004 concerning the National Social Security System.

The advantages of this digital system can be seen from the speed of service, ease of access for participants, and the lack of manual intervention in recording transactions and reporting. Even so, challenges remain, especially related to input errors from participants, limited technological understanding, and limited access to data by branch offices.

Compared to previous research, these results confirm that the success of the implementation of information systems in managing JHT claims is greatly influenced by technological readiness, human resource competence, and education to participants. Therefore, to achieve optimal services, BPJS Ketenagakerjaan needs to continue to develop the system, provide internal training, and improve people's digital literacy.

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