

E-Governance and Public Services in Local Governments: Study of The Taspen Smart Card Program for Pension Fund Services in Makassar City and Pinrang Regency

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Abstract:

This study aims to analyze the implementation of e-Government through the Taspen Smart Card Program in the service of civil servant pension funds. This study uses a combination of concurrent triangulation design methods (a balanced mix of quantitative and qualitative). The main instruments used are questionnaires and interviews. There were Taspen Smart Card Program participants who were involved as samples and informants in this study. The number of samples is 40 and 2 people as informants. Samples were taken using probability sampling technique. The data analysis technique used regression analysis techniques. The results of this study indicate that the implementation of e-Government through the Taspen Smart Card Program in the service of Civil Servant pension funds in Pinrang and Makassar Regencies is going very well. This is based on the average score obtained is 139.6 or 87.25% which indicates that the implementation of the Taspen Smart Card is in the very good category. Furthermore, the research also shows that the implementation of the Taspen Smart Card Program has a positive and significant effect on the service of civil servant pension funds in Pinrang and Makassar Regencies by 33.3% and the remaining 66.7% due to other programs issued by the government.

Keywords: Implementation; E-Government; Smart Card taspen;

Abstrak:

Penelitian ini bertujuan untuk menganalisis implementasi e-Government melalui Program Taspen Smart Card dalam pelayanan dana pensiun Aparatur Sipil Negara (ASN). Penelitian ini menggunakan metode kombinasi concurrent triangulation design (campuran dari metode kuantitatif dan kualitatif secara seimbang). Instrumen utama yang digunakan dalam penelitian ini adalah kuesioner dan wawancara. Terdapat beberapa peserta dari Program Taspen Smart Card yang dilibatkan sebagai sampel dan informan dalam penelitian ini. Jumlah sampel yang diambil sebanyak 40 orang dan jumlah informan sebanyak 2 orang. Sampel tersebut diambil dengan menggunakan teknik probability sampling. Analisis data dalam penelitian ini menggunakan teknik analisis regresi. Hasil dari penelitian ini menunjukkan bahwa implementasi

Program Taspen Smart Card terhadap pelayanan dana pensiun Aparatur Sipil Negara (ASN) di Makassar dan Pinrang berjalan dengan sangat baik. Hal ini berdasarkan dengan nilai rata-rata yang diperoleh sebesar 139,6 atau 87,25% yang menunjukkan bahwa pelaksanaan Program Taspen Smart Card termasuk dalam kategori sangat baik. Kemudian penelitian ini juga menunjukkan bahwa Implementasi Program Taspen Smart Card berpengaruh positif dan signifikan terhadap pelayanan dana pensiun Aparatur Sipil Negara (ASN) lebih di Makasar yaitu sebesar 33,3% dan selebihnya sebesar 66,7% dan hal ini disebabkan oleh adanya program-program lain yang dikeluarkan oleh pemerintah.

Keywords: Implementation; E-Government; Taspen Smart Card;

INTRODUCTION

The implementation of e-government in Indonesia refers to Presidential Instruction Number 3 of 2003 of 2006 concerning National Policies and Strategies for the Development of e-Government and Government Regulation of the Republic of Indonesia Number 82 of 2012, concerning the Implementation of Electronic Transactions and Systems, the policy emphasizes that the government must be able to utilize advances in information and communication technology in improving the ability to process, manage, distribute, and distribute information. In accordance with what was stated by [\(Berlien et al., 2020\)](#) that in the current globalization era, demands for the use of information and communication technology are no exception to the public bureaucracy [\(Becker et al., 2015\)](#). The increasing demands of the government in improving the quality of public services and their performance in carrying out government order, this has become a driving force in the implementation and application of electronic government (eovernment), namely as an electronic-based service system that utilizes information technology. in government agencies.

Based on the achievements of 3 types of services provided by public services in South Sulawesi, in this case Makassar City and Pinrang Regency received the highest percentage of public service values [\(Akib et al., 2020\)](#). This shows that there is reasonableness that deserves to be the main target in realizing e-Governance, while for the low percentage value obtained in the Public

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Service Time element based on public service performance, this value is classified as poor in South Sulawesi. in this case Makassar City and Pinrang Regency ([Arno, AK et al., 2019](#)). as shown in figure 1 below:

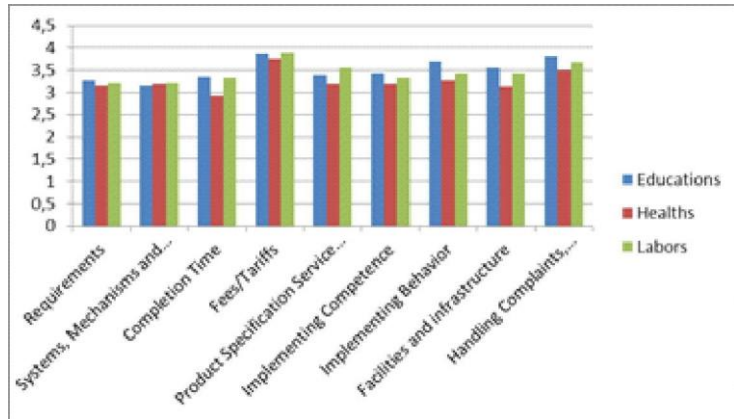


Figure 1: Community Stratification Index in Public Services in The Province of South Sulawesi

Source: Processed by researchers from various sources, 2022

In the service of ASN pension funds, they have to queue for hours and report in advance at the Pay Partner office. As for the complaints of retirees who often experience difficulties, they must come to introduce themselves to Pay Partners, namely the Bank or Taspen office. This usually happens because the marriage is old. On the other hand, if the pension fund service is done manually, there will be difficulties due to the large number of pension funds. In addition, it will also be difficult to reach the number of retirees who are not strong, unable, or unhealthy ([Lazuardi, 2017](#); [Dibsdall, LA et al., 2003](#)).

The problem of ASN pension fund services is still the main concern of the government in improving the ease of service processes ([Nurkholis, SZ, 2020](#)). This shows that service delivery is a problem that has yet to be resolved, and this problem continues to be a concern of the government, both central and local governments ([Kettl, DF 2000](#)).

PT. TASPEN (Persero) has a program that can be utilized by prospective retirees, one of which is in collaboration with Telkom Sigma in launching an innovative system for digitizing pension payment services, namely the *Taspen Smart Card Program*. The *Taspen Smart Card program* is a leap from manual services to digital services ([Prasetyo, B., at all, 2019](#)). Taspen participants from the Pension Identity Card (KARIP) have now become the Smart Card for Savings Funds and Civil Servant Insurance (*Taspen Smart Card*). The *Taspen Smart Card program* is also a form of the Taspen Program related to digitizing pensioner data after the registration (data collection) process ([Pratiwi, 2017](#); [Bachrudin & Kartikawangi, 2020](#)).

Smart Card Program is a program that aims to answer the problems that exist in South Sulawesi, especially in Makassar and Pinrang and. is one of the Regional Government Agencies in South Sulawesi that took action in implementing one of the innovations in the digitization system for pension payment services, namely the Smart Card for Savings Funds and Civil Servant Guarantees (*Taspen Smart Card*) which has been implemented since 2018 ([Darius et al., 2021](#)). The *Taspen Smart Card program* is expected to facilitate the service of ASN pension funds so that they can improve services that have been problematic.

The *Taspen Smart Card program* has both short-term and long-term functions. The short term helps retirees in paying their pension funds ([Darius, AJ, Saerang, DP, & Pangerapan, 2021](#)). Then in the long term to help facilitate pension fund services so that it can affect the effectiveness of ASN pension fund services, including in Makassar and Pinrang. In accordance with the General Guidelines for the *Taspen Smart Card Program* in ([Rickwood, C., & White, L. 2009](#)) the *Taspen Smart Card Program* is a product of digitizing pension payment services. The digitization of this service functions as a retirement identity card, ATM and debit card, loyalty/discount program at merchants in collaboration with Taspen, Pay Partners in partici-

pant authentication, as well as monitoring and reporting on the implementation of pension payments. In this case, there are three indicators to be achieved; 1) improve services, 2) improve authentication accuracy, 3) improve payment security ([Carletto, C., et al., 2013](#)).

An activity is said to be effective if the activity is successfully completed in accordance with a predetermined time or in other words on *time*. Effectiveness is the completion of work that is not only seen in terms of achieving goals but also in terms of timeliness in achieving these goals, therefore this research is very relevant to study because. closely related to the problem of effectiveness, especially in the taspen smart card ([Jumarianto, 2013](#); [Widajanti, E., & Ratnawati, T. 2020](#)).

Efficiency is the accuracy of expectations, implementation, and the results to be achieved. To measure the effectiveness of a service, there are several measurements that become a reference in a service; 1) Service procedures, namely the ease of service stages provided to the community in terms of the simplicity of the service flow. 2) Speed of service, namely the target time of service can be completed within the time determined by the service provider unit. 3) The fairness of service costs, namely the affordability of the community to the amount of fees set by the service unit.

In Law No. 11 of 1992, a pension fund is a legal entity that organizes and administers a program that promises pension benefits for its participants. pension fund is an institution that organizes a pension program aimed at providing welfare to company employees, especially those who have entered retirement ([Yunita et al., 2018](#); [Martín, ARS 2010](#)).

Based on the description of the preliminary background above, the authors are interested in conducting research on “E-Governance and Grassroots Public Services in Local Government: Study of the Taspen Smart Card Program for Pension Fund Services in Makassar and Pinrang”. The purpose of this research; 1) to determine the implementation of the Taspen Smart Card Program

in Pinrang and Makassar Regencies, 2) to determine the effectiveness of ASN pension fund services in Pinrang and Makassar districts, 3) to determine the effect of implementing the Taspen Smart Card Program on the effectiveness of ASN pension fund services in Pinrang and Makassar Regencies, it is intended to find out the grassroots of the problem.

LITERATURE REVIEW IMPLEMENTATION

Implementation as a public policy is a process of administrative activities carried out after a policy has been established or has been approved. This activity lies between policy formulation and implementation, policy evaluation which contains top-down logic, which means lower or alternative in interpreting it. implementation includes the process of moving towards policy goals by administrative and political means. Thus, the success or failure of implementation can be evaluated from the point of view of the real ability to continue or operationalize the previously designed program ([Subianto, 2020](#)). Implementation of services at PT. Taspen is a service for paying civil servants' pensions. The tasks carried out by PT. Taspen is managing and investing funds collected from contributions paid by employees or employers. The next task is to pay pension benefits to employees when they retire.¹⁷ The procedure for granting pensions is the steps that must be taken by Taspen customers to collect their pensions. In this case, there are three ways to collect pension money in Taspen, namely: directly coming to PT. Taspen (Persero), transfer via bank (banks that cooperate with Taspen), via postal check. In the provision of direct pensions there are conditions that must be met first. From the explanation of the implementation above, the researcher concludes that implementation is the process of implementing a program, be it in the government, community, organization or school environment, the results of which can be seen from the comparison of the achievement of the target with the initial goal, so that in this implementation it is possible to have

many technical things as follows: efforts to achieve this goal.

E-G OVERNMENT

E-Government is a relatively new area of research. e-Government is still a field of science that continues to be explored so it is still difficult to define it. e-Government has become a multidisciplinary research field. Apart from computer science, there are several other disciplines in e-Government such as public administration, management, politics, socio-culture, etc. Although the theoretical foundation of e-Government is still being developed, e-Government has qualified as a new science. discipline. e-Government is an information system, which can be described as a socio-technical system because it is a combination of social and technological aspects. Even the social aspect causes failure more often than the technological aspect ([Khan et al., 2017](#); [Yildiz, M. 2007](#); [Ramlan, P. 2022](#)). PT TASPEN plays an important role in providing services to retired Civil Servant (PNS) participants in the form of services and conducting pension fund payment transactions. In the services provided by PT TASPEN they use e-government applications as an action in optimizing the public service process provided by PT TASPEN. Every service process provided cannot be separated from problems, as well as the services provided by PT TASPEN Banda Aceh City to retired participants. So many aspects that must be considered make the process of developing an e-Government system very complex. These aspects cannot be handled in isolation, but must be managed as a unit where many interactions occur.

TASPEN SMART CARD

Program is a set of activities or activities that aim to achieve a certain change towards a certain target group. The program is the stage in the completion of a series of activities that contains the steps that will be taken to achieve the goal and is the first element that must exist for the achievement of the implementa-

tion of the activity. Taspen Smart Card is a program to digitize pension fund payments in the form of membership cards, where this program is utilized by prospective retirees. This Taspen membership card functions as an identity card and the most interesting thing is that this card can also function as an ATM. The Taspen Smart Card program is a pension fund digitization system program used by prospective retirees to simplify the service system and at the same time function as a taspen participant card. Through this program, retirees no longer need to queue at Mitra Pay or Taspen offices where retirees only need to authenticate. Based on the theory that has been put forward by the experts above, it can be concluded that the Taspen Smart Card Program is a form of action or program created as a form of accountability to the government in managing ASN pension funds which aims to facilitate ASN. pension in order to fulfill Pension fund.

RESEARCH METHODS

This research method uses a mixed method combination of concurrent triangulation designs (a balanced combination of quantitative and qualitative) ([Sugiyono, 2012](#)). This aims to determine the implementation of the Taspen Smart Card Program, the effectiveness of ASN pension fund services, and the effect of the implementation of the Taspen Smart Card Program. The theory used is the general guidelines for the Taspen Smart Card Program ([M. IKBAL, 2021](#)), namely the implementation of the Taspen Smart Card Program (X) using indicators; improve services, improve authentication accuracy, and improve payment security. The effectiveness of pension fund services (Y) uses indicators; service procedures, speed of service, and reasonableness of service costs. Sources of data used are primary data and secondary data. This study uses a probability sampling technique with a simple random sampling method ([Sugiyono, 2012](#)). It is said to be simple because sampling from a population is carried out randomly with-

out regard to the strata that exist in the population. The population in this study were retired ASN participants of the Taspen Smart Card in three sub-districts, namely 79 people. However, because the population was too difficult to reach as a whole, the researchers only determined the number of samples as many as 40 people by sampling using a numbering system, namely by drawing. Meanwhile, informant data is used to strengthen the data obtained through answers from respondents using purposive sampling. The informants in this study; Service Sector PT. Taspen and the Field of Transfer and Retirement Mutations.

RESULTS AND DISCUSSION

OVERVIEW: IMPLEMENTATION OF E-GOVERNANCE IN THE TASPEN *SMART CARD PROGRAM* IN PINRANG REGENCY AND MAKASSAR CITY

In order to encourage and improve work efficiency and increase loyalty to the State, civil servants in Pinrang Regency who show loyalty, serve the State or excel can be rewarded by the local government, one of which is through the Taspen smart card service where this service aims to meet the pension payment target. according to the 5T principle, Right People, Right Time, Right Amount, Right Place, and Right Administration. The Pinrang Regency Government has also collaborated with Bank Sulselbar to present a smart card for retired State Civil Apparatus (ASN). Besides functioning as an Identity Card (Karip), a debit card, this smartcard also functions as a discount card at outlets that are partners with PT Taspen and Bank Sulselbar.

TASPEN Makassar and Pinrang are not much different from TASPEN in other cities. TASPEN Makassar and Pinrang are PT TASPEN (Persero) branch offices located in Makassar and Pinrang City. The products presented include Work Accident Insurance, Old Age Savings, Marian Insurance, and Pension Funds specifically for PNS, ASN, and other state administrators.

In this study, the respondents were 40 Taspen Smart Card participants and the number of informants was 2 people.

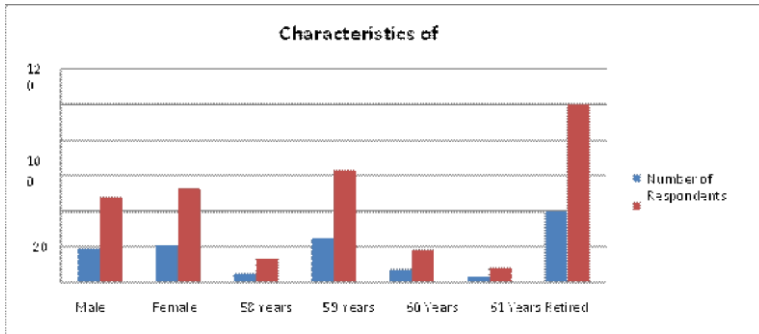


Figure 2: Characteristics of Respondents
Source: Primary Data, Research Questionnaire, 2022

From the table above, it is known that of the 40 respondents who were dominated by male sex, there were 19 people with a percentage of 48%, and 21 women with a percentage of 53%. The author found that the age of the most dominant respondents was 59 years as many as 25 people or 63% of all ASN pensioners. Respondents' responses to the implementation of the Taspen Smart Card (X) Program with a total score of 2,094 or with an average score of 139.6 out of 15 statement items obtained on the three indicators. The highest score for each statement item was given a score of 4 and the lowest score for each statement item was given a score of 1.

Table 1. Taspen Pinrang & Makassar Smart Card Program

NO	COUNTY TOWN	TASPEN PINRANG & MAKASSAR SMART CARD
1	Makassar city	Administration of Civil Service Pension Fund Services (PNS) at PT. Taspen (Persero) Makassar Main Branch Office is fully implemented optimally, this can be seen from the indicators (1) Transparency (2) Accountability (3) Responsibility (4) Independence (5) Equality and Fairness. The inhibiting factor in the service is the lack of participants' awareness of the importance of any information provided by employees of PT. Taspen (Persero) KCU Makassar to them.

NO	COUNTY TOWN	TASPEN PINRANG & MAKASSAR SMART CARD
2	Pinrang	To meet the pension payment target according to the 5T principle, Right People, Right Time, Right Amount, Right Place, and Right Administration, PT TASPEN (PERSERO) in collaboration with TelkomSigma launched the digitization of pension payment services by issuing smart cards. In Pinrang Regency, this card provides easy information to participants regarding TASPEN services and participants' personal data. as well as the benefits of the taspen participant card besides being a participant identity, it also functions as information on taspen services, which can be accessed by QR-Code, preparing Participant Information, Benefit Estimates, Program Information, Hospital Information that has collaborated with PT Taspen (Persero), Location Head Office, Main Branch and Branch of PT Taspen (Persero).

Source: Processed by researchers from various sources, 2022

On April 17, 1963, the Government established the State Company for Savings and Insurance for Civil Servants (PN TASPEN) through Government Regulation No. 15/1963. Government Regulation Number 10 of 1963 concerning Civil Servant Insurance and Savings. In accordance with the previous study, it can be concluded that based on the comparison of the application of taspen smart cards in Makassar City and Pinrang Regency, it can be seen that significant differences exist in Transparency, Accountability, Responsibility, Independence, Equality and Fairness. The researcher interview again with one of the active participants as for the things raised by the informants are: *“...it is very good because we participants are satisfied with being served because the service process is fast and it seems that they are working according to their function in serving retired participants” (results of an interview with Mrs. “HS” on Juni 03, 2022).*

From the results of the interviews above, the researchers concluded that the employees of PT. Taspen (Persero) KCU Pinrang is able to work according to their functions so that the participants feel satisfied and comfortable in managing pension fund

services. The author's interview with Plt. Head of Main Branch PT. TASPEN (Persero) KCU Makassar with questions about responsibility. What was stated by the informant was:

“If this compliance is indeed in the process, we adhere to the principles in what GCG is, such as transparency, accountability, responsibility and so on, now we always stick to that because we already have the guidelines made by the compliance department so everything is under control because we already have it means that we have clear guidelines for the implementation of clear GCG standards and also indeed because we already have a clear unit so it has been arranged in such a way so basically the control function is already running, so there are guidelines, the unit is called des-compliance” (Interview 03 June 2022, with Mr. IH).

From the results of interviews the authors conclude that the service at PT. TASPEN (Persero) Makassar KCU is always based on the guidelines made by the compliance department so that everything is clearly controlled according to compliance standards.

DYNAMICS OF E-GOVERNANCE IMPLEMENTATION IN THE TASPEN SMART CARD PROGRAM IN PINRANG REGENCY & MAKASSAR CITY

PT. The Main Branch Office of Taspen (Persero) Makassar, which has been operating since 1990, is increasingly determined in positioning itself as part of the company managing Pension Funds and Old Age Savings, this is with the issuance of PP. 70 of 2015 and the updated PP. Number 66 of 2017 concerning Work Accident Insurance Program (JKK) and Death Insurance (JKM) for State Civil Apparatus (ASN).

Based on the results of the research on the implementation of the Taspen Smart Card Program in Pinrang Regency, it was obtained from the total score obtained in the questionnaire data collection as many as 2,094. So that the responses of 40 respondents to the implementation of the Taspen Smart Card Program

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in Pinrang Regency were in the category of strongly agree, namely 87.25%. This shows that the implementation of the Taspen Smart Card Program has been going very well in Pinrang Regency.

Constraints to the Dynamics of the Implementation of the Taspen Smart Card Program in Pinrang and Makassar city

NO	TASPEN SMART CARD PROGRAM	INFORMATION
1	Taspen Public Services in Makassar and Pinrang	<ol style="list-style-type: none"> 1. The effectiveness of PT Taspen (Persero)'s pension service is realized by PT Taspen (Persero) with information technology-based payments including authentication that can be done on the smartphone of each pension recipient or also known as Digital Authentication. This digital authentication can be accessed through the "taspen authentication" application. 2. Efficiency PT Taspen (Persero) in collaboration with PT Sigma Cipta Cakra (Telkomsigma) which is a telecommunication subsidiary of PT Telkom Indonesia (Persero) in improving payment services and administrative management of retired State Civil Apparatus (ASN). The agreed form of cooperation is to digitize services that have been manual so far so that the process of paying pensioners and other administrative services is easier and more efficient. 3. The response was shown by PT Taspen by continuing to improve the system on the PT Taspen authentication application by changing the old version to the latest version. Previously the version used was version 1.5.2 then updated to version 1.6 for system improvements. In addition, the authentication step is simplified by PT Taspen to make it easier for retirees.
2	Constraints Faced by PT Taspen and Pension Participants in Taking Pension Funds Through Taspen Smart Card	<ol style="list-style-type: none"> 1. Rudimentary Application System (Error System) The first obstacle is that there is a system error problem in the PT Taspen authentication application. Based on the results of the research, there are still some program participants who have difficulty with authentication which often fails so that they have to repeat several times until it is successful. So it can be said that the application still cannot be used optimally. 2. Not All People Understand Digital Technology The average elderly pension recipient can be one of the obstacles in the implementation of PT Digitalization Authentication Taspen (Persero). Sophisticated technology that can increase efficiency does not seem to have been enjoyed by all pension participants at PT Taspen because most of the pensioners are elderly people who have difficulty understanding something new, especially regarding sophistication. 3. Less than Maximum Socialization of Taspen Authentication The launch of the "Taspen Authentication" application as a new digital-based service innovation is a form of service improvement to provide participant satisfaction and provide convenience in making pension payments. To achieve success, information related to the implementation of this system is not enough just to be disseminated through print media and social media, but needs to be disseminated directly to participants.

The discussion that has been carried out regarding the Digitization of State Apparatus Pension Services in Taspen (Taspen Muscularization Study at PT Taspen (Persero) Kcu Bandar Lampung City), the researchers can conclude that the pension services carried out by PT. Taspen (Persero) KCU Bandar Lampung City after the existence of digital authentication taspen has not been maximized, the lack of information openly to the public so that there are still many who do not know about the effectiveness, efficiency and responsiveness of service civil servants pension payments at PT. Taspen (Persero). The obstacle faced by PT Taspen and retired participants in using the Taspen authentication application digitally is that the application system is not perfect (error system), not all people understand digital technology and Taspen's authentication socialization is less than optimal.

The author conducted an interview with Plt. Head of Main Branch PT. TASPEN (Persero) KCU Makassar with a question about transparency. What was stated by the informant was:

“So we relate it to Taspen’s service motto, everything is explained on time, the time can be controlled; exact amount, the amount can be seen; right administration; right people, everything can be seen that transparency, so there’s nothing to cover up everything openly. So, the transparency of information disclosure has also been carried out by Taspen, the reward is already there and Taspen has been in the first place in information disclosure for 3 years, which means that what has been carried out by Taspen is in accordance with government regulations, so there are 5Ts that are used, namely on time, right the right amount, the right person, the right place to be the source of the payment as desired, also the right administration, as for the pension principal that the civil servant will get later in accordance with what has been determined by PP No. 33 of 2015 according to the level of each group and this can be checked directly on the Taspen website by looking at the estimated pension rights. There are also many strategies that are carried out through socialization and then there is also an explanation through the website, yes, the strat-

egy is also through mass media, it is also important, then also through booklets or brochures, yes that was also conveyed” (Interview with Mr. IH, 03 June 20 22).

The results of the interview above indicate that in the process of governance of pension fund services at PT. Taspen (Persero) Makassar Main Branch Office is good because everything is done openly without anything to be covered up and all that is done by employees at PT. Taspen (Persero) Makassar KCU in the management of pension fund services based on applicable government standards, both from the basic provision of pensioners obtained by pensions, will be carried out in accordance with existing government regulations. In line with the statement expressed by Mr. “IH”, it was also stated by one of the informants, the researcher also conducted interviews with members of the Head of Section. HR of PT. Taspen (Persero) KCU Pinrang, here are the results of an interview with one of the informants:

“We are always trying to improve our service standards so that we can ensure that every participant and stakeholder obtains rights and information related to the Taspen program and rights, such as the principal receipts of the pensioners obtained, which are given in accordance with the employee pension savings contributions previously deposited and the pension principal receipts later obtained. In accordance with the class level, in providing information we are always transparent to the participants as it is known that Taspen won the first rank award in the award for increasing information disclosure in the BUMN category. Continue to serve the participants and stakeholders by providing complete and complete information either directly or through the Taspen website regarding the rights and programs of Taspen” (results of an interview with Ms. “FM” on 03 June 2022).

From the results of the interview above, it shows that in the governance of pension fund services, PT. Taspen (Persero) Makassar KCU always improves service standards in order to

ensure that each participant obtains rights and information as this is supported by the achievement of an award for increasing information disclosure in the BUMN category.

Based on the results of research in Pinrang Regency of 84.38%, it shows that the effectiveness of ASN pension fund services is in the category of strongly agree. This shows that the effectiveness of the service has been running well in Pinrang Regency. The effect of the implementation of the Taspen Smart Card Program on the Effectiveness of the State Civil Apparatus Pension Fund (ASN) Service in Pinrang Regency can be seen from the results of the F test below:

ANOVA ^a

Type	Number of Squares	df	Square Average	F	Signature.
1 Regression	600,787	1	600,787	18,944	,000 ^b
Remainder	1205,113	38	31,714		
Total	1805,900	39			

^a Dependent Variable: Service effectiveness

^b Predictors: (Constant), Program implementation

We can see in *the Anova table* above that the calculated F value = 18.944 with a significant level of $0.000 < 0.05$, then the implementation variable of the Taspen Smart Card Program (X) affects the service effectiveness variable (Y) so that it can be seen that H_a is accepted and H_{0is} rejected . because the value of *Sig* is less than 0.05. To determine the magnitude of the influence of the SX and Y variables in this study, it can be seen from the simple regression results below:

Coefficient ^a

Type	Non-standard coefficient		Standard	T	Signature.
	B	Std. Error	Coefficient Beta		
1 (Constant)	2,362	11.222			,834
Application	,942	,216	,577	,211 4.352	,000

^a Dependent Variable: Service effectiveness

coefficient table above where the value of Constant (a) is 2.362, while the value of the implementation of the Taspen *SmartCard Program* (regression coefficient) is 0.942 so that the formula for the simple regression equation model used is as follows:

$$Y = a + bX$$

$$Y = 2.362 + 0.942X$$

Based on the simple regression equation above, it can be determined that the regression coefficient (b) is 2.362 which states that the independent variable or the implementation of the Taspen *Smart Card Program* (X) has a positive effect on the dependent variable or service effectiveness (Y). Then the regression coefficient value is 0.942, which means that the implementation of the Taspen *Smart Card Program* in Pinrang and Makassar Regencies will increase by 0.942.

Based on the calculation results, namely 2.362 or significant (*Sig*) of 0.000, smaller than <0.05 , then H_a is accepted. This shows that the implementation of the Taspen *Smart Card Program* has a

significant effect on the effectiveness of ASN pension fund services in Pinrang Regency.

From the results of the hypothesis above, namely the first or H_a is accepted, it is explained that the implementation of the Taspen *Smart Card Program* has a strong effect on the effectiveness of

ASN pension fund services. Because with the implementation of this program, retirement services are easy to do. Then retirees also don't have to worry about the security of paying their pension funds, because through this program with guaranteed authentication services, those who used to retire during their service period, now retirement is an easy and fast service. This can be seen from the Determinant Coefficient Test Results:

Model Summary

Type	R	R Square	Customized R Square	Std. Estimated Error
1	,577	,333	,315	5,63147

a. Predictors: (Constant), Implementation

Based on the analysis of the data above, information can be obtained regarding the magnitude of the contribution of the X variable to the Y variable, the influence is denoted by R (regression). As in the table above explains that the magnitude of the regression value or the effect of

There is cooperation between the government, stakeholders, and the community for service effectiveness. Vice versa, if there is no good cooperation, this program will not run as expected. There are 66.7% that have no effect, this is due to other programs issued by the government to facilitate pension fund services such as the Automatic Klim Service (LKO) and 1hour kim service. It is hoped that the government and related stakeholders can carry out their duties properly so that what is obtained is in accordance with expectations, namely the effectiveness of pension fund services in Pinrang Regency can increase. PT. Taspen establishes relationships with business partners in order to expand the range of services aimed at facilitating, accelerating, and providing services that exceed expectations to participants or pension recipients at PT. Taspen which has entered into cooperation agreements with payment partners throughout Indonesia. The following are partners who pay at pt. Taspen Makassar City & Pinrang District Branch includes: (1) PT. BRI; (2) PT. BTN; (3) Bank Mandiri; PT. Indonesian post; (4) PT. Bank BNI; (5) PT. BTPN; (6) PT. Bank Mandiri Pos Taspen; (7) PT. Mandiri Syariah Bank; (8) PT. Bank SulselBar; (9) PT. Bank Bukopin; (10) BPR DP TASPEN. The researcher interviewed again with one of the retired participants with the question of transparency, the things raised by the informant were:

“... I really appreciate that all our needs are served well, only because

there are so many that have to be served so that sometimes there are delays but that doesn't mean it is detrimental to us as participants who are taking care of them and they always provide us with all information regarding pension funds. When I was still a civil servant, my rank was class II/c. The salary I got before was 3.1 million, which I receive now when I retire is more than 2.6 million" (results of an interview with Mr. "AR" on 03 June 2022).

From the results of the interviews above, the researchers concluded that the employees of PT. Taspen (Persero) Makassar KCU is able to create good and responsible services in carrying out the tasks that have been given by the government so that in providing services they do not discriminate between participants who are taking care and always provide accurate information as well as pension principals obtained in accordance with regulations applicable government.

Information technology infrastructure as the basic foundation of Information and Technology performance capabilities which includes equipment, software, and cabling as well as useful human expertise to realize a reliable level of service ([Prasetyo et al., 2019](#)) is important for PT Taspen Makassar City and Pinrang Regency. The Delighted Customer Services program is a means for PT TASPEN to always improve its services to participants. To achieve this goal, PT TASPEN always places IT as an important driving tool and continues to build IT infrastructure according to international standards and practices ([Prasetyo et al., 2019](#)). PT TASPEN authorizes the Information Technology Division as part of its responsibility to carry out IT functions. PT TASPEN Board of Directors Regulation Number PD13/DIR/2015 is PT TASPEN's IT governance policy which is the basis for service improvement and development of new services/products and information technology as a business driver, which includes 1) Organizing governance structures, resources, and services; 2) IT Planning and Investment Management; 3) governance in IT Development, Acquisition, and Implementation; 4) governance

in the field of IT Operations and Support Management; 5) governance in IT Monitoring and Evaluation; and 6) IT POLICY IMPLEMENTATION. Control Objective for Information and Related Technology (COBIT) is an approach to assess the maturity level of IT governance effectiveness. COBIT focuses on controlling the alignment of IT strategy with corporate strategy, risk control management, contribution, performance management, and resource management. Practically, COBIT and plan-do-check-act (PDCA) are not much different because they use the same rules ([Virgil et al., 2015](#)).

IMPLICATIONS OF GOVERNANANT TRANSFORMATION TO E-GOVERNANCE IN THE TASPEN SMART CARD PROGRAM IN MAKASSAR CITY AND PINTRANG REGENCY

The results of the field research conclude that the e-Government transformation process in the public service process organized by the Makassar City Government and Pinrang Regency Dinkominfo will politically lead to e-Governance, especially there are efforts to accommodate citizen participation through the formation of Taspen smart cards. The implementation of e-Government at the Media Center is still at the general stage in the development of e-Government, namely the presence, interaction and transaction stages. The e-Governance transformation carried out is classified as an instrumental transformation where the changes made are more centered on operational practices and service management, with the aim of increasing efficiency.

The e-Government services that have been held so far are oriented towards empowering citizens, fostering community participation and establishing an information society, but they are still inadequate in terms of providing ICT infrastructure and are still not optimal in involving the role of local governments. community information community who will greatly assist the transformation of Governanant to E-Governance in the Taspen Smart Card Program in Pinrang Regency and Makassar City. This is

supported by the research of [Widajanti, E., & Ratnawati, T. \(2020\)](#) who said that PT TASPEN always strives to improve services to participants in the Old Age Savings Program, Pension Program, and Participant Data Management. Service Programs that Exceed the Expectations of Participants and other Stakeholders with simplification and simplification by paying attention to the quality of service that continues to increase, is more accurate (based on timeliness, data accuracy, and cost accuracy), effective, efficient, fast, and friendly according to the principles of Good Corporate Governance (GCG). Corporate Governance). IT infrastructure (technology and information) through taspem smart cards in Pinrang Regency and Makassar City is needed to achieve the goal of improving services for participants in the Old Age Savings Program and PT Taspem Pension Program. [Widajanti, E., & Ratnawati, T. \(2020\)](#) IT infrastructure plays an important role in creating innovations, such as e-Dapem, authentication, Web-Based Salary SIM application, Smart Card, e-SPTB, e-SPT, and Service The point that leads to the achievement of the company's performance at PT TASPEN. The benefits of IT through the Taspem Smart Card in Pinrang Regency and Makassar City play an important role in maintaining the smoothness and sustainability of PT Taspem in areas including Makassar City and Pinrang Regency, in terms of process automation, the ability to improve connectivity of PT. TASPEN with partners, stakeholders and clients. Improved connectivity is the integration of PT TASPEN's IT system with systems owned by partners and/or stakeholders.

The latest service innovation of PT. Taspem (Persero) through the Taspem Smart Card program aims to improve services to retirees to make it easier for retirees to verify without having to come to the office of PT. Taspem and avoid the elderly queuing for verification periodically ([Ristiano, 2020](#)). Recommendations in this study, make adjustments to legal norms in the management of social security for the State Civil Apparatus, so that there is no legal confusion in the application of its management, and

strengthen the law in the management of the State Social Security Program. The State Civil Apparatus is in accordance with the concept of a Prosperous state in accordance with the Constitution in force in the State of Indonesia. This is in line with the findings of [Prasetyo, B. et al. \(2019\)](#) which states that PT Taspen as a model of civil servant guarantee for ASN in regions in Indonesia, needs to ensure to improve social welfare for every retiree who has dedicated himself to the government. So it is necessary to adjust the legal norms in the management of social security for the State Civil Apparatus, so that there is no legal confusion in the application of its management, as well as legal strengthening in the management of the State Social Security Program for the State Civil Apparatus in accordance with the concept of a Prosperous state in accordance with the Constitution in force in Indonesia. State of Indonesia Legal strengthening in the management of the Social Security Program for State Civil Apparatus in accordance with the concept of a Prosperous state in accordance with the Constitution in force in the State of Indonesia.

In the convenience offered by PT Taspen through the Taspen Smart Card program in Makassar City and Pindrang Regency. There are obstacles and challenges in disbursing pension funds through the Taspen authentication application in the Taspen Smart Card program in Makassar City and Pinrang Regency as stated by the first [Ristiano \(2020\)](#), Obstacles from the pensioner side, for example: (1) Former retirees or elderly who do not know increasingly sophisticated technological developments; (2) Smartphone specifications. Second, Barriers from the system side or taspen application, for example: (1) Face Recognition; (2) At the time of Screen-to-Face Recognition; (3) Speech Recognition; (4) Lack of Lighting. Three, Barriers from the network side are as follows: Network that can affect the failure at the time of authentication. Based on the identification of obstacles in PT Taspen's Taspen Smart Card Program in Makassar City and Pinrang Regency, a solution was formulated in seeking pension funds

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through the Taspén authentication application, Taspén Smart Cards, namely: (1) Elderly signaling does not allow independent authentication to disburse funds at home or when in the branch office in authentication. Therefore, pensioners need more assistance from their children or their families to help them authenticate the taspén application and remind them to withdraw funds through the taspén authentication application, therefore elderly pensioners find it more difficult to use increasingly sophisticated smartphones and rarely use mobile phones. If the pensioner has entered old age, of course, using a cellphone is only an important requirement; (2) Smartphone Specifications Retirees must have Smartphone Specifications that must be owned by Pensioners to run the taspén authentication application: - Android with a minimum version of 5.1.1 (Android Lollipop) or iOS with a minimum version of 7.0. and the camera must be at least 8 MP (MegaPixel); (3) In the “Face recognition” step, just do the system commands slowly, retirees don’t need to do it in a hurry because it can affect the recording process causing failure to continue at the next stage.

If the pensioner uses a veil, make sure the veil does not cover the face, it would be better if the pensioner who uses the veil is removed only at the time of proof and can result in failure to get his pension fund; (4) In the “Facing the Screen” step, make sure the pensioner is “Staring at the Phone’s camera” instead of in the center of the Phone’s screen. Therefore, if what is done is facing the cellphone screen, the results are not perfect and the system cannot record the entire face of the retiree. While staring at the screen, make sure that the face of the retiree conforms to the limits set by the system; (5) In the “Voice Recognition” recording step in this step the system is very sensitive in recording voice which only records sound, signaling reads numbers clearly and there is no need to rush in reading out the numbers requested by the system. For the number ‘0’ reads Zero, not empty. Therefore, pensioners are expected to be able to minimize sounds other than the target at the time of speech recognition. The sound

of vehicles, music, etc. will certainly be very annoying during speech recognition which can cause failure during authentication. Choose the right time and place (relatively quiet) So that the speech recognition process is not disturbed by relatively loud voices; and (6) Other causes that can cause problems in authentication other than the above are networks. Poor network or signal can greatly affect failure when retiree authenticates, for example slow apps and apps are difficult to record outages, therefore signal strength should also be stable when retiree authenticates to late stage. If the network is bad, the system will proceed to the next stage and the recording will be repeated in 1 step. Rarely does this solution become a recommendation for retirees to overcome obstacles and challenges in disbursing pension funds through the Taspen Smart Card program in Makassar City and Pinrang Regency.

CONCLUSION

Based on the results of research that has been carried out regarding the implementation of e-Government through the Taspen Smart Card Program in the service of the State Civil Apparatus (ASN) pension fund in Pinrang Regency, it can be concluded that; 1) The implementation of the Taspen Smart Card Program is 87.25% which indicates that the category is in the category of strongly agree. We can see this based on the implementation of the Taspen Smart Card Program which has been running well in Pinrang Regency. 2) The effectiveness of ASN pension fund services in Pinrang Regency is 84.38% which indicates the category of strongly agree. This shows that the effectiveness of the service has been running well, one of the effectiveness of the ASN pension fund service is the implementation of the Taspen Smart Card Program which can help retirees in terms of ease of service. 3) The implementation of the Taspen Smart Card Program has a positive effect on the effectiveness of ASN pension fund services in Pinrang Regency with a percentage of 0.333 or 33.3%. Then there are 66.7% who are not affected by

other programs issued by the government for the effectiveness of pension fund services. Utilization of IT through Taspen Smart Cards in Pinrang Regency and Makassar City plays an important role in maintaining the smoothness and sustainability of PT Taspen in the regions including Makassar City and Pinrang Regency, in terms of process automation, the ability to improve TASPEN connectivity with partners, stakeholders, and clients. Improved connectivity is the integration of PT TASPEN's Information and Technology system with systems owned by partners and/or stakeholders. The limitations of the study are the lack of supervision of researchers on the two cities/districts, namely Makassar and Pinrang, so that there are many shortcomings caused by the reach to make observations in the field, it is hoped that further researchers can maximize observations between the two cities.

The suggestions from the researchers of this program need to be improved, including increasing authentication because authentication failures often occur either because of system errors that hinder the connection to the center, for that it is necessary to try again if it fails, and there needs to be increased assistance to retirees. Then, the service of ASN pension funds needs to be improved both in terms of the time of service provided and the accuracy of service for pensions. At the same time making adjustments to legal norms in the management of social security for the State Civil Apparatus, so that there is no legal confusion in the application of its management. (ii) strengthen the law in managing the Social Security Program for State Civil Apparatus in accordance with the concept of a Prosperous state in accordance with the Constitution in force in the State of Indonesia.

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