

## QUALITY OF PAYMENT SERVICES FOR RETIRED CIVIL SERVANTS AT PT. TASPEN (PERSERO) PONTIANAK BRANCH

Zeny Izam Zaini<sup>1</sup>, Kristina Olivia Radius<sup>2</sup>, Michelle Astrizha<sup>3</sup>, Anny Riwayat<sup>4</sup>

<sup>12345</sup>, Program Studi Administrasi Publik Fakultas Ilmu Sosial dan Ilmu Politik Universitas Tanjungpura Pontianak

Corresponding Author Email: [e1011211004@student.untan.ac.id](mailto:e1011211004@student.untan.ac.id)

### ABSTRACT

Received: 01-12-2023

Accepted: 29-06-2024

#### Keywords:

*Service Quality, Administration, Employees*

In realizing the improvement of the welfare of Civil Servants (PNS) as state officials and public servants who have the potential to greatly determine the smooth implementation of development, the government has established a system that can protect Civil Servants and improve the welfare of Civil Servants and their families. Namely with the issuance of PP. No. 10 of 1963 concerning Savings and Insurance for Civil Servants and pensions to guarantee and improve the welfare of Civil Servants in their old age. The method used in this study is a qualitative research method, so data analysis is carried out systematically, examining the problems under study, regulations, or programs that are related to the material and also using interviews and observations or observations by first making interview guidelines. The results of this research show that the Quality of Administration Services for Civil Servant Pension Payments PT. TASPEN (Persero) Pontianak Branch Office to participants and recipients TASPEN has been running well.

## 1. INTRODUCTION

In essence, the main task of public organizations is to serve and provide services to the community, so that government officials have a responsibility to provide public services well and can satisfy all parties. The government is very influential on access to these services. Services managed by the government are diverse, ranging from health services, transportation, electricity, and drinking water supply as well as other fields that can be organized by the private sector. The purpose of public services is to improve the welfare of the community and is a community right that must be fulfilled by government officials (Anggraini & Banyuaji, 2019).

In the process of implementing services, it is inseparable from the role of employees or officials who provide services, however, the position and role of employees in every country is very important and decisive, (Stoner, A.F. James Sinambela, Lijan Poltak, 2006). Employees are the backbone of the government in organizing and implementing development to achieve national goals. The importance of the position and role of civil servants in general is emphasized in the General Elucidation of Law Number 43 of 1999 concerning amendments to Law Number 8 of 1974 concerning the principles of employment "The position and role of civil servants is important and decisive, because civil servants are an element of the state apparatus organizing government and development in the context of efforts to achieve national goals" (Moenir, 2010).

Considering the position of Public Servants as executors and driving force of development, it is necessary to realize the obligations and rights of Civil Servants (PNS). According to Civil Service Law Number 43 of 1999, the State and

Government are obliged to maintain the unity and integrity of the Republic of Indonesia and every Civil Servant is also obliged to obey all applicable laws and regulations and carry out official duties entrusted to him with full devotion, awareness and responsibility. In addition to these obligations, the rights of Civil Servants are also determined according to Law Number 43 of 1999 article 7 "Every Civil Servant is entitled to a decent salary in accordance with his work and responsibilities" (Amalia Yunia Rahmawati, 2020).

In order to realize the improvement of the welfare of Civil Servants (PNS) as state apparatus and public servants who have the potential to determine the smooth implementation of development, the government has established a system that can protect Civil Servants and improve the welfare of Civil Servants and their families. That is with the issuance of PP. No. 10 of 1963 concerning Savings and Insurance for Civil Servants which was later known as TASPEN, (Langkai et al., 2018). With an insurance savings system, at the end of their service period either because they have reached retirement age, died, or for other reasons, TASPEN participants get a sum of money that can be used as capital to enjoy their non-active period as a Public Servant or their heirs for those who die, (Yuliantil, 2019).

PT TASPEN (Persero) is a State-Owned Enterprise (BUMN) that is given the task of managing and organizing civil servant social insurance programs and pensions in order to guarantee and improve the welfare of civil servants in their old age, (Berlien et al., 2020). This is regulated in PP. NO. 25 of 1981 concerning Social Insurance for Civil Servants. Meanwhile, according to SK-18/DIR/2000 which has been refined regarding the decision of the Board of Directors of PT Public Employee Savings and Insurance Fund (Persero)

regarding management work procedures, there are 3 (three) programs managed by PT TASPEN (Persero) Pontianak City branch, namely: Pension Program, Old Age Savings Program and Multipurpose Prosperous Insurance Program. The purpose of this study was to analyze the quality of payment services for retired civil servants (PNS) at PT TASPEN (Persero) Pontianak City Branch Office.

## LITERATURE REVIEW

### A. Quality

According to the Big Indonesian Dictionary in a blog written by Rosianasfar (2013), quality means the level of good and bad of something, the degree or level of quality. Quality means that something has good quality or quality. The international definition of quality (BS EN ISO 9000:2000) is a level that shows a set of inherent characteristics and meets certain measures (Dale, 2003:4).

Some experts also have definitions of quality such as Juran (1962) says "quality is conformity to purpose or benefit." Furthermore, Deming (1982) said that "quality should aim at meeting the needs of present and future customers." This means that quality should be based on the customer's own satisfaction.

Quality according to the American Society For Quality quoted by Heizer & Render (2006: 253): "Quality is the totality of features and characteristics of a product or service that bears on it is ability to satisfy stated or implied needs." This means that quality is the overall style and characteristics of a product or service that can meet obvious and hidden needs.

### B. The concept of public service

According to Lijan Poltak S (2006: 5), in (Han & goleman, daniel; boyatzis, Richard; Mckee, 2019) the term public comes from English public which means public, society, state. The word public has actually been accepted into Standard Indonesian into Public which means general, crowd and crowded. Based on the explanation stated above, the public can be defined as the wider community or the public.

Meanwhile, according to AG. Subarsono as quoted by Agus Dwiyanto (2005: 141) Public service is defined as a series of activities carried out by the public bureaucracy to meet the needs of user citizens. Users referred to here are citizens who need public services, such as making ID cards, birth certificates, marriage certificates, death certificates, certificates.

Service is a way of serving, helping, preparing, and taking care of, solving the needs, needs of a person or group of people, meaning that the objects served are individuals, individuals, and organizational groups, while the public can be interpreted as society or the people.

The services are:

1. There is ease in managing interests, namely fast service in the sense of no obstacles.
2. Obtaining service reasonably, namely service without being accompanied by words that have the tone of asking for something to the party being served for any reason.
3. Obtaining equal treatment in service, namely without favoritism where the rules and procedures are applied equally.

4. Obtaining honest and straightforward treatment. This concerns the openness of the serving party, such as if there are problems encountered in providing services, it should be stated frankly.

## C. Retirement

### a. Definition of Retirement

Retirement is an important time that is decisive in human development because retirement marks the turn of the middle years to old age (Kimmel in Prastiti, 2005). Retirement also means releasing positions and power gained from work and of course brings many changes in human life. In retirement people are no longer active or resign from their jobs. Parkinson (1990) states that retirement means resigning from the general public or affective life, business or profession.

According to Kimmel (in Prastiti, 2005), retirement is an important change in individual development characterized by social change. This change must be faced by parapensioners in the form of self-adjustment to circumstances that are no longer working, the end of a career in formal work, reduced income and increased leisure time which is very disturbing.

According to Ranupandojo (1982: 79), retirement means that the company provides a certain amount of money periodically over a long period of time, or after reaching a certain age where employees have stopped working, (Rahmat, 2019) Meanwhile, according to Manullang (1982: 79) is one form of termination of employment, for a certain reason, besides that, retirement can be defined as a situation where individuals have stopped working after reaching the age limit or after a certain period and receive compensation from the company or pension agency.

In general, retirement is a period when employees no longer work in connection with the termination of employment at agencies where employees have reached a certain age limit.

### b. Types of Pensions

The pension implementation process can be carried out at the discretion of the company. Pension recipients can choose one of the various alternative types of pensions that exist according to their respective goals. The types of pensions offered can be seen from various conditions or can also be adjusted to existing conditions. According to Cashmere (2014, 289) In general, the types of pensions that can be chosen by employees who will face retirement include:

1. Normal retirement  
This is a pension that is given to employees whose age has reached the retirement age as set by the company. For example, the average retirement age in Indonesia is 55 years old and 60 years old for certain professions.
2. Early retirement  
This type of pension is given for certain conditions, for example due to a reduction in employees in the company.
3. Delayed retirement  
This is a pension given to employees who request retirement on their own, but are not yet

of retirement age. In this case, the employee who applies remains out and his pension is only paid when the retirement age is reached.

4. Disability Pension A pension granted not because of age, but rather because the participant has suffered an accident and is therefore deemed incapable of being employed. Pension payments are usually calculated based on the normal pension benefit formula where years of service are recognized as if they were until normal retirement age.

## 2. METHODS

This research uses a qualitative approach to describe the problems and research focus. Qualitative methods are social research steps to obtain descriptive data in the form of words and images, (J, 2010). This is in accordance with what is revealed by Lexy J. Moleong that the data collected in qualitative research is in the form of words, pictures, and not numbers. A qualitative approach is research that features assessment procedures that produce descriptive data in the form of written or spoken words from people and observed behavior. In this case, researchers interpret and explain the data obtained by researchers from interviews, observations, documentation, so as to get answers to problems in detail and clearly.

According to Nasution, qualitative research is a research procedure that produces descriptive data in the form of written or spoken words, from people and observed behavior. In this study, it is attempted to collect as much descriptive data as possible which will be poured in the form of reports and descriptions. With a qualitative descriptive approach, the analysis of the data obtained (in the form of words, pictures or behavior), and not poured in the form of numbers or statistical figures, but by providing exposure or description of the situation or condition under study in the form of narrative descriptions. The presentation must be done objectively so that the researcher's subjectivity in making interpretations can be avoided. The method used in collecting data is a descriptive method designed to obtain information about the Quality of Pension Payment Services for Civil Servants (PNS) at PT. TASPEN (Persero) Pontianak Branch.

## 3. RESULTS AND DISCUSSION

Referring to the description of the interview results, the interview results will be summarized. Based on the results of research and interviews conducted in pension payment services, it is effective. With the programs created by PT TASPEN (PERSERO), it is easier and more affordable for civil servants who want to collect pension funds online or come directly to PT TASPEN (PERSERO).

Submission of civil servant pension payments at PT TASPEN (PERSERO) Pontianak branch now goes through two processes, submission can be done by coming directly to the office and can also use the TASPEN TOOS application, which is a one-stop service for submitting claims and non-claims online for participants. This service replicates the function of the service at the Pontianak city TASPEN branch office. Requirements for TASPEN applications can be seen directly from the application. Retirees must complete the requirements known as the retirement preparation period. Retirees / civil servants will receive a briefing to complete

the administration. So usually from the staff there is a retirement preparation period so that the files do not have to come directly to the office.

Verification and processing of PT TASPEN (PERSERO) pension payments using the Automatic Klim Service (LKO), which is one of PT Taspem's service innovations to expand service coverage, simplify and accelerate the process of processing and paying rights to beneficiaries. For now, the form of pension payment has gone to the central payment, so the calculation process is at the center, then at the TASPEN pontianak branch in the collective file when the file is complete, then sent again to the center, later the center will process it. The payment goes to each account on the first date.

So far, the payment system for retired civil servants (PNS) at PT TASPEN (PERSERO) has been very easy to access because of the online application service that makes it easier for retired participants, but many of the old generation or the elderly who are just adapting to today's technology may have difficulties for them if they use the application. But for the new younger generation, it will be easier with the online application, namely the Automatic Klim Service (LKO). For the old generation or the elderly, it is usually still manual by visiting the branch offices of their respective cities. Then PT Taspem (PERSERO) maintains the security of retiree data by storing the overall data of retired civil servants stored at the PT Taspem (PERSERO) center, namely in Central Jakarta, then PT Taspem (PERSERO) has a recovery data center (RDC) that stands in Bali, if something unwanted happens at the center, PT Taspem (PERSERO) has backup data in Bali.

PT. TASPEN (PERSERO) measures satisfaction with pension services by running a program called CSI (Customer Service Index), which is to measure customer satisfaction, so the mechanism is from the center that selects the data and then from the center also contacts the customer or participant, usually done once a year. PT. TASPEN (PERSERO) has a mechanism to resolve or respond to complaints related to payments, one of which is customer service, or it can also go to the call center at the center then the center contacts the branch. For complaints or questions in writing PT Taspem also has a web called Taspem Care, the question or complaint will be answered by the center as well then only to the branch.

Various service innovations at PT TASPEN (PERSERO) that can facilitate access to retirees, one of which is Taspem Authentication to facilitate pension collection, so retirees can take their salary anywhere, anytime, no need to come directly to the bank. The latest innovation is TOOS (Taspem One Hour Online Service) online submission of claims and non-claims for participants, so that it can replicate service functions at TASPEN branch offices.

The quality of PT. TASPEN (PERSERO) pension payment services will continue to improve in line with the times. one example is from the beginning of manual payments, coming to the bank and queuing now you can use an atm card to take it freely. To adapt to technological developments and regulatory changes PT. Taspem adapted to digital-based payments, but because PT. Taspem participants are retirees whose age is definitely not young anymore, the participants sometimes complain about using digital but not all there are also open-minded because it is for the common good.

#### 4. CONCLUSION

Based on the results of research and interviews that have been conducted directly at the Pontianak Branch Office of PT TASPEN (PERSERO), it can be concluded that the payment service for retired civil servants (PNS) has been effective. With the TASPEN TOOS online application, the payment system for retired civil servants (PNS) at PT. TASPEN (PERSERO) is very easy to access because of the online application service that makes it easier for retired participants, but many of the old generation or the elderly who are just adapting to today's technology may have difficulties for them if they use the application. But for the new younger generation, it will be easier with the online application, namely the Automatic Klim Service (LKO). PT TASPEN (PERSERO) measures satisfaction with pension services by running a program called CSI (Customer Service Index), which is to measure customer satisfaction, so the mechanism is from the center that selects the data and then from the center also contacts the customer or participant, usually done once a year. The quality of PT TASPEN (PERSERO) pension payment services will continue to improve in line with the times.

#### REFERENCES

- Amalia Yunia Rahmawati. (2020). *Kualitas Pelayanan Merupakan Sesuatu Yang Sangat Penting Dalam Organisasi. Disamping Meningkatkan Kepercayaan Masyarakat Terhadap Organisasi, Juga Sebagai Tolak Ukur Suatu Organisasi Dalam Mempertanggungjawabkan Hasil Kerjanya*. July, 1–23.
- Anggraini, N., & Banyuaji, R. (2019). Kualitas Pelayanan Administrasi Pembayaran Pensiun Pegawai Negeri Sipil Pt. Taspen (Persero) Kantor Cabang Jakarta Selatan. *Public Administration Journal*, 3(2), 158–164. <https://journal.moestopo.ac.id/index.php/paj/article/view/1452>
- Berlien, R., Parapat, E. P. S., & Pratama, R. (2020). Analisis Prosedur Pelayanan Pembayaran Pensiun Pegawai Negeri Sipil (Pns) Di Pt Taspen (Persero) Cabang Pematangsiantar. *Jurnal Ekonomi & Syariah*, 3(1), 230–234. <https://stiealwashliyahsibolga.ac.id/jurnal/index.php/jesya/article/view/154/198>
- Han, E. S., & Goleman, Daniel; Boyatzis, Richard; Mckee, A. (2019). Pengertian Pelayanan Umum. *Journal Of Chemical Information And Modeling*, 53(9), 1689–1699.
- J, M. L. (2010). *Metode Penelitian Kualitatif*. Pt Renaja Rosdakarya.
- Langkai, P. G., Pelleng, F. A. O., & Keles, D. (2018). Kualitas Pelayanan Pembayaran Pensiun Pegawai Negeri Sipil (Pns) Pada Pt . Taspen (Persero) Cabang Manado. *Jurnal Administrasi Bisnis*, 7(1), 73–80.
- Moenir, H. A. . (2010). *Manajemen Pelayanan Umum Di Indonesia*. Bumi Aksara.
- Rahmat, A. D. (2019). Hubungan Antara Locus Of Control Internal Dengan Kecemasan Dalam Menghadapi Masa Pra Pensiun Pada Karyawan Pt. Prodia Widyahusada, Tbk. Wil Vi. *Repository*, 12–35. <http://repository.untag-sby.ac.id/id/eprint/1284>
- Stoner, A.F. James Sinambela, Lijan Poltak, Dkk. (2006). *Kaidah Perilaku*. Erlangga.
- Yulianti1, R. (2019). Kualitas Pelayanan Publik Dalam Program Pembayaran Gaji Pensiun Pegawai Negeri Sipil Di Kantor Pos Kota Banjar. *Jipe: Jurnal Ilmiah Ilmu Pemerintahan*, 3(2), 18–23. <https://jurnal.stisipbp.ac.id/index.php/jipe/article/view/11>