

# Analysis of the Effectiveness of Using the ASABRI Mobile Application in Pension Fund Participation and Claims

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**Abstract.** *This study aims to analyze the effectiveness of the ASABRI Mobile application in pension participation and information services. This study uses a qualitative method with a descriptive approach. Informants were determined purposively, consisting of active ASABRI participants, retirees, and heirs. Data collection techniques were carried out through interviews, observation, and documentation. Data analysis was carried out by reducing data, presenting data, and drawing conclusions. Data validity used triangulation techniques. The results show that the ASABRI Mobile application is effective in facilitating participants' access to information and accelerating the process of pension participation and claim services. Obstacles found include low digital literacy among elderly participants and technical problems in using the application.*

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## INTRODUCTION

Human resources (HR) are a crucial element in an organization's success in achieving its goals (Darim, 2020). When people unite with a common goal of advancing the organization where they work and earn a living, the organization can operate according to plans and expectations. Implementing employee work discipline is a crucial component in achieving agency goals, as it is one of the factors determining the success and progress of the agency (Sosiady, 2024).

Pratiwi et al. (2025) said that, globalization has brought significant changes to various sectors, including government institutions and State-Owned Enterprises (SOEs), which are driven to transform their information technology-based services to improve the quality of public services. PT ASABRI (Persero), as a SOE mandated by the government to administer social insurance programs for Indonesian National Armed Forces (TNI) personnel, members of the Indonesian National Police (Polri), and civil servants within the Ministry of Defense and the Indonesian National Police (Polri), has also adopted digital-based innovations to address the challenges of the times.

The programs managed include Old Age Savings (THT), Work Accident Insurance (JKK), Death Insurance (JKm), and Pensions. As a commitment to improving service quality, PT ASABRI has developed the ASABRI Mobile application, which allows participants to access online services, such as membership information, data updates, premium simulations, and pension claim submissions (Hardi Fardiansyah 2022).

This innovation is expected to provide convenience and efficiency in service without requiring in-person visits to ASABRI branch offices located across various regions. Through this

digital service approach, participants can perform various administrative activities independently and quickly. However, the implementation of the ASABRI Mobile application still faces several obstacles. Some participants complained of difficulties logging in, delays in sending OTP codes, technical issues with the application, and minimal response from support services such as call centers (Octavia & Winarno, 2024). Furthermore, low digital literacy, especially among elderly retirees, poses a challenge in optimizing this digital service (Kong & Wang, 2024).

Rifai & Mychelisda (2023) said that, this demonstrates that the success of technological innovation is determined not only by the sophistication of the system but also by the readiness of users to adopt it. As Bawden stated, digital literacy is a crucial factor in the success of digital transformation. According to Minister of Home Affairs Regulation No. 59 of 2007, the effectiveness of a program is measured by the extent to which activity outputs achieve predetermined objectives. Robbins emphasized that effectiveness can be assessed by the achievement of organizational goals in meeting stakeholder needs (Norman et al., 2022).

Based on this phenomenon, it is important to evaluate the effectiveness of the ASABRI Mobile application in providing services to participants, both in terms of pension fund claims and participation (Suryahadi et al., 2017). This study focuses on analyzing the effectiveness of the ASABRI Mobile application in supporting service efficiency and identifying obstacles experienced by application users. Therefore, this study aims to determine the extent to which the ASABRI Mobile application has contributed to improving the quality of ASABRI services and what obstacles still need to be addressed so that this digital innovation can provide optimal benefits for all participants (Esmeralda et al., 2025).

The use of the ASABRI Mobile application reflects a progressive step in digitizing social insurance services, but the effectiveness of its implementation is highly dependent on various technical and non-technical aspects. Technically, the application's success is determined by system stability, response speed, and a user-friendly user interface (Ramadhani et al., 2025). On the other hand, non-technical factors such as internal policy support, employee training, and participant mentoring also play a significant role in supporting the smooth operation of digital services. Therefore, integration between these elements is the main key so that digital information systems such as ASABRI Mobile are not only symbols of modernization, but also truly provide real benefits to their users.

In the context of public services, digital services like ASABRI Mobile must meet the expectations of participants who desire fast, accurate, and easily accessible services (Sahur & Amiruddin, 2023). However, many participants, especially retirees, still experience difficulties operating the application. Lack of proficiency in using digital devices and a lack of understanding of online service procedures mean some participants still rely on conventional services (Atashpanjeh et al., 2022; Gonzales, 2016). This situation highlights the need for an inclusive approach, where technological innovation is accompanied by strategies to increase user capacity through outreach, training, or even the provision of digital assistance services at every ASABRI branch office.

Furthermore, to achieve effective services, a responsive and sustainable feedback system is required (Camilleri, 2019). Participant complaints about slow call center responses and unclear claim statuses indicate gaps in digital-based customer service management (Wulanjani, 2025). Therefore, improving the quality of digital customer service must be a priority through strengthening the helpdesk team, developing a reliable chatbot, and integrating a transparent and monitored problem reporting system. This way, ASABRI can expedite the resolution of technical issues and build participant trust in the digital services provided (Ramadhani, 2025).

Furthermore, evaluating the effectiveness of the ASABRI Mobile application also requires consideration of data security and user privacy. As a platform that manages sensitive information related to identity and pension funds, this system must have adequate data protection to prevent the risk of misuse. Education for participants regarding the importance of maintaining personal data confidentiality, such as not sharing OTP codes or account information, must also be

strengthened. With sound security management, ASABRI not only ensures smooth service but also provides a sense of security to its participants when using the application (Rahma et al., 2023).

In the current digital era, public service institutions such as PT ASABRI (Persero) are required to provide technology-based services that are fast, efficient, and easily accessible. The ASABRI Mobile application was developed as an innovative solution to facilitate participants in accessing participant information, checking balances, and submitting pension fund claims online (Charos, 2025). Ideally, this application is expected to increase service transparency, expedite administrative processes, and reduce bureaucratic red tape that has been a barrier to managing pension funds for Indonesian National Armed Forces (TNI), Indonesian National Police (Polri), and ASN (State Civil Apparatus) within the Ministry of Defense.

However, in practice, the implementation of the ASABRI Mobile application still faces various challenges in the field. Several participants complained about the unintuitive interface, difficulties navigating the application, and information that is not always updated in real time. Furthermore, limited responsiveness from customer support and technical issues in the claims process are also frequently encountered. This reflects that the ideal goals of application development have not been fully achieved in practice (Usman et al., 2024).

Comparing ideal conditions with the reality on the ground, a significant gap is evident in the effectiveness of the ASABRI Mobile application. The application, which should be a digital solution, has not been able to provide an optimal service experience for all its users (Parise et al., 2016). This gap is important to examine more deeply to identify the factors causing the ineffectiveness of this digital service, including the application's technical aspects, ASABRI's internal operational readiness, and users' ability to adapt to technology (Soelistijanto & Siringoringo, 2023).

One important aspect widening this gap is the low digital literacy rate among most participants, particularly retirees who tend to be less familiar with technology. Many still rely on conventional or face-to-face services, making it difficult to access services independently through the app. The lack of education and guidance on how to use the app is a major cause of participants' dependence on third-party assistance, ultimately reducing the effectiveness of service digitization (Sukanto, 2020).

Furthermore, technical challenges such as system integration between ASABRI and partner agencies, as well as limited information technology infrastructure in some regions, also impact the quality of the app's services. Obstacles such as delayed data updates, system errors during claim submissions, and disruptions due to unstable internet connections are still frequently encountered. This indicates that digital transformation through ASABRI Mobile still requires serious improvements, both in terms of internal systems and external readiness, to truly provide fast, easy, and equitable services to all participants.

## **METHODS**

This study used a descriptive qualitative method aimed at in-depth describing and analyzing the phenomenon of ASABRI Mobile application usage. The research location was within the ASABRI service coverage area. Informants were determined purposively and consisted of active participants, retirees, and heirs of application users. Data collection techniques were conducted through observation, in-depth interviews, and documentation with five ASABRI MOBILE application users.

## **RESULTS AND DISCUSSION**

The results present data analysis, hypothesis testing, answers to research questions, and findings and interpretations. Based on interviews conducted with several informants, including active participants, retirees, and heirs of ASABRI Mobile users, a comprehensive overview emerged showing that the application has significantly contributed to facilitating participants'

access to information and administrative services related to their membership and pension fund claims. "It's much more convenient to use the application because, instead of waiting in line all day at the office, now you can just click."

In general, informants stated that the application has been a breakthrough, simplifying various processes that previously could only be done manually by visiting the nearest ASABRI branch office or payment partner. In practice, the application makes it easier for participants to access personal information such as membership status, deposited balance, and estimated pension funds to be received, as well as to submit reports and claims online without having to meet face-to-face with service personnel. In terms of ease of access to information and services, the majority of informants stated that the ASABRI Mobile application was very helpful, especially for participants who were far from the city center or ASABRI branch offices (Mita & Saputro, 2023).

They no longer have to travel long and tiring distances, wait in long lines, or wait for manual service just to obtain pension balance information or update data. In-app features such as online registration, balance checking, claim submission, and annual SPTB reporting are highly valued by users, providing convenience and speed in the service process, while also saving time and transportation costs previously incurred when dealing directly with branch offices. Flexible access anytime and anywhere is also a distinct advantage, further enhancing participant convenience in managing their administrative information. Furthermore, the ASABRI Mobile application is considered quite comprehensive in terms of features and functionality. Informants stated that within a single application, they can perform various services such as updating personal data, checking information about pension entitlements, and checking claim status in real time. This is a stark contrast to previous procedures that required multi-step processes, manual forms, and lengthy waiting times (Wang et al., 2022).

The presence of these features significantly increases the efficiency of ASABRI's services and expedites bureaucratic processes, which have been considered slow and cumbersome. In terms of time and cost efficiency, this application is a highly effective solution, eliminating the need for users to incur travel costs for administrative matters that could be completed with a single click on their mobile phones (Saryanti, 2019). This is particularly beneficial for elderly retirees with limited mobility. They feel more comfortable without having to go to the service office and can simply use their smartphones from home to complete the necessary administrative processes. Users can even access information and process documents independently without relying on others, thus feeling more valued and independent. However, this study also identified several challenges faced by participants when using this application, such as limited understanding of digital technology, particularly among elderly participants who are unfamiliar with smartphones or digital applications. Furthermore, several informants complained about technical issues such as delays in updating information in the application system, difficulties logging in, or not receiving OTP codes quickly.

Although these obstacles were considered quite disruptive, they generally did not reduce participants' satisfaction with the services provided through this application. Participants still felt the benefits outweighed these technical difficulties. In fact, some of them even proposed further developments such as video-based guides or improved live chat features to support participants experiencing difficulties in use. Interestingly, many participants considered the ASABRI Mobile application capable of replacing most of the manual services they had previously relied on. This indicates a shift in behavior in accessing public services, from previously heavily dependent on face-to-face meetings to now being more independent and decentralized. This application is not only a technical tool, but also reflects the digital transformation in public services that aligns with the spirit of bureaucratic reform and improving service quality (Roy, 2017).

The effectiveness of the ASABRI Mobile application is not only evident in the speed and ease of service, but also in the increased trust of participants in the ASABRI institution itself. Previously, participants often felt concerned about information transparency and the clarity of

manual service processes. However, with the presence of a digital application that presents real-time and integrated information, the level of trust in pension fund management has increased significantly. Participants can now view claim status, transaction history, and estimate the amount of pension benefits they will receive with greater accuracy. This demonstrates that the digital transformation through ASABRI Mobile is not only technical, but also brings changes in the relationship and communication between the institution and participants, building a sense of security and legal certainty regarding their financial rights. Furthermore, ASABRI Mobile has also successfully reduced the potential for administrative errors and data duplication that often occur in manual services (Harmanda, 2023).

The use of the application allows for systematic and digital data verification, minimizes input errors by officers, and reduces the time required for document validation. In some cases, participants even reported that their claim submissions were completed more quickly because the verification process was carried out directly by a synchronized data-based system. This is certainly a significant achievement in efforts to improve the efficiency of public bureaucracy, particularly in the social security and pension fund management sectors, which are highly susceptible to administrative delays. In the context of elderly users, although challenges still exist in using the application due to low digital literacy and dependence on children or relatives, several informants reported that after receiving guidance and assistance, they began to become accustomed to and even felt more confident in using online services. This indicates that the obstacles do not solely stem from the application, but rather from users' readiness for digitalization (Masrochah et al., 2023).

Therefore, ASABRI's ongoing outreach and education programs will be crucial in bridging this digital divide. Equally important, this study also found that ASABRI Mobile has had a positive psychological impact on participants. Anxiety and uncertainty that previously arose due to lack of or delayed information can now be mitigated by the presence of an informative, accurate, and readily available application. In the context of retired participants, especially those who are no longer actively working, information regarding financial rights and claims procedures is crucial for their survival. Therefore, ASABRI Mobile indirectly contributes to improving the quality of life for retirees by providing access to inclusive and humane services. ASABRI's success in implementing this digital service can serve as a reference for other institutions in developing digital transformation strategies for the public service sector (Abdussamad et al., 2024).

ASABRI Mobile is not merely a technical tool but has evolved into a symbol of technological advancement, responsive to community needs. Considering all these aspects, it can be concluded that the ASABRI Mobile application has significantly contributed to improving the effectiveness of services to participants. Its existence accelerates information access, improves the previously slow administrative system, and provides user convenience. While there are still challenges to overcome, the application's effectiveness has been directly proven through the experiences of participants who have experienced the convenience of every service provided (Hofmann & Patel, 2015).

Application technical development will be an important next step to ensure this digital service becomes even more effective. The overall results of this study indicate that ASABRI Mobile is not just a complementary application but has become a key instrument in ASABRI's digital service system that is effective, efficient, and in line with the demands of the times. Its level of effectiveness is reflected in the experience of users who feel a real improvement in service in various aspects, including time, cost, convenience, and information security. This application is proof that technology, when developed in a targeted and human-centered manner, can bridge various administrative and geographical limitations and expand the reach of services to all participants, without exception. Support for digital literacy and optimal and inclusive quality improvement for all ASABRI participants, both active, retired, and heirs.

## CONCLUSION

Based on the research results, it can be concluded that the use of the ASABRI Mobile application has a positive impact on service efficiency and ease of access to information for participants, both active and retired. This application is effective in supporting data transparency and accelerating administrative processes, such as SPTB reporting, balance checks, premium simulations, and online claim submissions. The implementation of digital features has demonstrated that ASABRI Mobile is capable of delivering technology-based service innovations that strengthen the quality of public services. However, service effectiveness still faces obstacles such as low digital literacy among elderly participants and several technical obstacles, which pose challenges in future application optimization. In line with these findings, it is recommended that ASABRI improve digital education for participants by providing interactive tutorials or easy-to-understand online training, especially for the elderly. Furthermore, regular application updates are also important to improve stability and user comfort. Efforts to optimize accessibility through direct assistance services or alternative communication channels such as telephone or physical visits also need to be developed so that all participants without exception can benefit from the digital transformation of ASABRI services.

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