



## DIGITAL ADMINISTRATION MANAGEMENT AT PT JASA RAHARJA PURWOKERTO REPRESENTATIVE OFFICE

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### Abstract

*PT Jasa Raharja is one of the industries that has an important role in Indonesia is a social insurance company. Since 1961 PT Jasa Raharja has been part of a State-Owned Enterprise (BUMN) that manages insurance to provide accident compensation services for every road user such as public transportation passengers, private vehicle passengers, public vehicle passengers and pedestrians. Transportation is one of the needs of the community because transportation is used as a tool to facilitate daily community activities. This causes transportation to be very much needed as a support for daily community activities. Transportation activities throughout Indonesia are relatively dense. Problems at PT Jasa Raharja (Persero) Purwokerto representatives related to providing compensation to victims of road traffic accidents. PT Jasa Raharja has implemented a cashless system where the provision of compensation has used cashless, with cashless all employees can find out who has been given compensation assistance to victims of traffic accidents. PT Jasa Raharja itself has an evaluation policy regarding the provision of compensation to the community who have road traffic accidents at PT Jasa Raharja (Persero) Purwokerto representatives, the implementation according to Jasa Raharja employees is 100%, while according to the community it is only 75% implemented in the policies provided by PT Jasa Raharja, there are still people who are lacking in compensation.*

**Keywords:** cashless, Transportation

### Abstrak

PT Jasa Raharja adalah salah satu industri yang memiliki peran penting di Indonesia adalah perusahaan asuransi sosial. Sejak tahun 1961 PT Jasa Raharja telah menjadi bagian Badan Usaha Milik Negara (BUMN) yang mengelola asuransi untuk memberikan pelayanan santunan kecelakaan bagi setiap pengguna jalan seperti penumpang angkutan umum, penumpang kendaraan pribadi, penumpang kendaraan umum dan pejalan kaki. Transportasi adalah salah satu kebutuhan masyarakat karena transportasi digunakan sebagai alat untuk memudahkan kegiatan masyarakat sehari-hari. Hal ini menyebabkan transportasi itu sangat dibutuhkan sebagai penunjang kegiatan masyarakat sehari-hari. Aktivitas transportasi yang ada di seluruh wilayah Indonesia relatif padat. Masalah di PT Jasa Raharja (persero) perwakilan purwokerto yang berkaitan dengan pemberian santunan terhadap korban kecelakaan lalu lintas jalan. PT Jasa Raharja sudah menerapkan sistem cashless yang dimana pemberian santunan sudah menggunakan cashless, dengan adanya cashless semua karyawan bisa mengetahui siapa saja yang sudah diberikan bantuan santunan pada korban kecelakaan lalu lintas. PT Jasa Raharja sendiri mempunyai kebijakan evaluasi tentang pemberian santunan kepada masyarakat yang mengalami kecelakaan lalu lintas jalan pada PT Jasa Raharja (Persero) perwakilan Purwokerto pelaksanaan menurut pegawai Jasa Raharja 100% sedangkan menurut masyarakat terlaksana hanya 75% dalam kebijakan yang diberikan PT Jasa Raharja, masih ada masyarakat yang kurang mengerti tentang proses pemberian santunan khususnya pada masyarakat pedesaan.

**Kata Kunci:** Transportasi, Cashless



## **A. INTRODUCTION**

PT Jasa Raharja is one of the companies that has an important role in Indonesia in the field of social insurance business. Since 1961 PT Jasa Raharja has been part of a State-Owned Enterprise (BUMN) that manages insurance to provide accident compensation services for every road user. The types of compensation provided by PT Jasa Raharja include public transportation passengers, private vehicle passengers, public vehicle passengers and pedestrians.

The reality problem is related to the provision of compensation for PT Jasa Raharja (Persero) Purwokerto Representative for victims of road traffic accidents. PT Jasa Raharja has implemented a cashless system where the provision of compensation has used cashless, with cashless all employees can find out who has been given compensation to victims of traffic accidents.

Based on the aspect of resources in PT Jasa Raharja, all of its workforce has met the criteria. The existence of competent workforce makes the work completed in a timely manner. Providing compensation initially used a cash system but the system was considered time consuming and less effective. PT Jasa Raharja can make changes related to the compensation payment system into cashless payments. It is considered to accelerate the administration process to be faster and more transparent.

Based on the production aspect, the cashless system allows for more accurate and organized data recording, reducing the risk of data input errors. The cashless system can create data security and data transparency for every employee who wants to provide compensation to victims of traffic accidents, transaction data can be accessed in real time by employees so that it can be monitored more easily and can minimize the possibility of fraud

because every transaction is clearly recorded in the system.

Based on the business management aspect, PT Jasa Raharja (Persero) Purwokerto Representative uses partnerships with financial institutions and technology that can collaborate with banks or fintech to increase the speed of disbursement and flexibility of payment methods, use of data for analysis and decision making data from the cashless system can be used to analyze accidents, claim patterns and develop more effective risk management strategies.

Based on the above aspects, there are priority issues that can be used as a focus for the internship site, namely the effectiveness of the application of the cashless system in providing compensation by PT Jasa Raharja (Persero) Purwokerto Representative to victims of traffic accidents. This problem includes technical constraints, the level of employee understanding of the system, and its impact on the transparency and efficiency of compensation disbursements.

In the statement above, PT Jasa Raharja provides solutions related to the provision of compensation through cashless which makes it easier for employees.

## **B. IMPLEMENTATION AND METHODS**

The internship was conducted at PT Jasa Raharja Purwokerto Representative Office which is located at Jl. S. Parman No. 82 Purwokerto Kulon, South Purwokerto, Banyumas Regency, Central Java Province. The internship was carried out for 4 months from August 5, 2024 to December 6, 2024. The internship was carried out to fulfill the graduation requirements to obtain a Diploma III degree. The internship is a form of practice from courses that need to be converted, the course includes various activities carried out during the

internship. The converted courses are Organization and Leadership Theory, Business Communication, Public Speaking, Archives Management II, Information Technology Applications, Professional Ethics and Practicum/Work Integrated Learning.

The method of implementing internships through field work practices which include interview activities and discussions conducted with employees or related parties to understand the workflow and challenges in implementing cashless and discussing with mentors or internship supervisors to gain deeper insight into the systems used. Direct Work Practices can involve themselves in the administrative process or data processing in the cashless system and help verify the data of.

### **C. RESULT AND DISCUSSION**

#### **1. Definition of Administration**

Administration in a narrow sense is the activity of systematically compiling and recording data and information with the intention of providing information and making it easier to retrieve it as a whole and in relation to one another. Administration in this narrow sense is actually more appropriately called administration clerical work/office work (Nasution, 2016).

#### **2. Definition Of Digital Administration**

The use of information technology to manage office administration, government or organizations using digital administrative information systems can facilitate data and information management, as well as facilitate communication and coordination between work units.(Tirtana, 2022).

#### **3. Understanding Digital Administration at PT Jasa Raharja**

The application of information

technology and digital systems in administrative processes carried out by PT Jasa Raharja, a state company that manages traffic accident insurance and social protection for accident victims. Digital administration includes the use of technology-based tools and systems to speed up, simplify, and improve efficiency in data management, claims, payments, and services to the public.(Wiranti & Frinaldi, 2023)

#### **4. Definition Of Digital Document Management System (SMDD)**

A system that uses digital technology to manage, store, access, and distribute documents or information related to operations and services carried out by PT Jasa Raharja. This system aims to replace the manual document management process with a more efficient, secure, and organized system using a digital platform. At PT Jasa Raharja, the digital document management system (SMDD) includes the management of various types of important documents, such as insurance claims, accident reports, proof of payment, correspondence, and other administrative documents related to traffic accident insurance services(Novriani et al., 2023)

#### **5. Law on the provision of accident compensation**

According to Law No. 33 of 1964, Government Regulation No. 17 of 1965 concerning the Compulsory Insurance Fund for Public Passenger Accidents explains that the victim who is entitled to compensation is every legal passenger of public passenger transportation who has a personal accident, which is caused by the use of public transportation, as long as the passenger concerned is not injured.

(Raharja, 2024).

Whereas in Law No. 34 of 1964 PP No. 18 of 1965 Regarding the Road Traffic Accident Fund explains that victims entitled to compensation is every person who is outside of road traffic transportation who is a victim of road traffic transportation who is a victim of an accident resulting from the use of road traffic transportation equipment, every person who is in a motor vehicle and is hit by a motor vehicle. in a motor vehicle and hit where the driver of the motor vehicle is the cause of the accident. motor vehicle is the cause of the accident, including passengers of automobiles and private motorcycles.

#### 6. Procedure for Applying for Traffic Accident Compensation

According to (Raharja, 2024) to get compensation for traffic accidents, people must follow the procedure in applying for compensation to the Jasa Raharja Office to fill out a form by completing the requirements. The basic documents are a compensation application form, a brief description of the accident, a statement of the victim's health, a statement of the heirs if the victim dies.

There are also supporting documents for injured victims who receive medical treatment, namely a police report on a brief description of the accident scene sketch, original and valid receipts for medical treatment costs issued by the hospital, a photocopy of the victim's KTP, a power of attorney from the victim to the recipient of compensation (if authorized) equipped with a photocopy of the victim's KTP receiving compensation and a photocopy of the referral letter if the

victim moves to another hospital.

The supporting documents are a police report with a brief description of the accident scene sketch, a death certificate from the hospital or a death certificate from the village if the victim was not taken to the hospital, a photocopy of the victim's heirs, a photocopy of the family card, a photocopy of the marriage certificate for victims who are married.

#### 7. Source of Funds for Compensation

Derived from the Mandatory Contribution to the Road Traffic Accident Fund (SWDKLLJ), which is a mandatory fee or contribution paid by motor vehicle owners. Mandatory contribution to the Road Traffic Accident Fund (SWDKLLJ) is a fee that must be paid at the time of payment of the annual motor vehicle tax. This contribution is to provide protection to road users who are victims of traffic accidents(Syahid, 2023).

## **D. CLOSING**

### **Conclusion**

The implementation of MBKM internship activities at PT Jasa Raharja Purwokerto Representative Office is a form of real work practice or simulation carried out based on the theory or courses that the author gets during lectures. The theory given during lectures can add insight and knowledge to analyze a system in an organization or company.

PT Jasa Raharja has a very important role in increasing efficiency, transparency, and ease of the insurance claim process for customers the community. The process of submitting compensation that previously took a long time and many physical documents can be completed more quickly and practically. PT

Jasa Raharja now does not use cash but uses cashless.

### Advice

PT Jasa Raharja's compensation delivery system has found several problems and obstacles caused by:

1. PT Jasa Raharja Purwokerto Representative Office is expected to have data on every accident victim who wants to be given compensation.
2. PT Jasa Raharja Purwokerto Representative Office is expected to properly investigate the accident causation.
3. Make an official policy regarding the replacement of computer equipment and other supporting devices that are old.
4. Perform Windows operating system updates on computer devices.

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