

Human Capital Digital Readiness and Organization Agility Maturity Assessment to Improve Effective Digital Transformation Initiatives in Jakarta Branch Offices of BPJS Kesehatan

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Abstract

In the era of digital disruption, government institutions must adopt technological transformation to remain efficient and competitive, particularly in service delivery. BPJS Kesehatan, Indonesia's national health insurance agency, has embarked on a digital transformation roadmap from 2021 to 2026. However, the organization lacks tools to assess its human capital readiness and organizational agility maturity, which are critical for successful transformation. This research aims to evaluate digital readiness among employees and agile maturity in Jakarta branch offices of BPJS Kesehatan. Using a mixed-method approach, quantitative data were collected from 137 respondents via survey, and qualitative insights were obtained through interviews with key stakeholders. The results reveal that human capital readiness is categorized as "Not Ready" in the Knowledge dimension, while other areas show higher preparedness. Organizational agility falls within the "Agility Transition" stage, indicating partial integration of agile practices. Qualitative analysis identifies challenges such as employee resistance to change, lack of internal communication, and outdated work cultures. The study proposes strategic improvements, including strengthening change management, fostering a growth mindset, and implementing competency-based human capital management. These recommendations aim to enhance BPJS Kesehatan's capacity to execute digital initiatives more effectively and ensure consistent service quality. The findings emphasize the importance of aligning human resources and organizational culture with digital transformation goals to ensure sustainability and responsiveness in public health service delivery. Future research may explore implementation outcomes after applying the proposed strategies across different BPJS regions.

Keywords: digital transformation, human capital readiness, organizational agility, change management, public health service

INTRODUCTION

Aligned with this phenomenon, the connected society is equipped with cameras, artificial intelligence, and interconnected machines, allowing consumers to become participants in the process of sharing-shaping-funding-owning (Kasali, 2019). So, an unpleasant experience with a customer can go viral and have a negative impact on the institution. Therefore, government

institutions also need to develop digital services as an attempt to improve service quality and the competitive edge. To effectively deal with the challenges from digital technologies, companies should create digital business strategies that align digital resources with their goals. They also need digital transformation strategies to manage how these technologies are integrated (Vial, 2019). Shifting also occurred in the health industry. Prof. Michio Kaku in *The Great Shifting* book by Kasali (2018) states that medical development is divided into three stages. In the first stage, magic plays a role in healing diseases and making human life spans range from 20 to 30 years. The second stage occurs when health care uses vaccines and antibiotics, which makes human life expectancy increase drastically to 70 years. And up to the third stage that is currently occurring, humans are able to predict what disease they will have in the next few years by utilizing data regarding the condition of each organ that works in a person's body. By utilizing this technology, human life expectancy will increase, and the focus of medical practice will shift to preventive rather than curative.

According to Kasali (2018), with the development of technology, patients can check themselves to shorten waiting times with the help of certain applications. In addition, Wyman (2018) in *The Future of the Indonesian Healthcare Ecosystem: The Outlook to 2030* highlights the importance of digital innovation to help the healthcare providers overcome their current accessibility issues and deliver the health service more widely and reach remote rural regions. Currently, people can enjoy several innovations in the health sector through various platforms and mobile applications, such as telemedicine, autopilot medical devices, artificial intelligence-based self-care, patient-centered medicine, and so on. These shifts are driving a bigger wave of change in the health industry ecosystem, including health insurance.

The Internet of Things (IoT) forces insurance companies to reformulate notification, investigation, and submission strategies in the claims process to become easier, cheaper, and more efficient, which is called insurtech (Kasali, 2018). Insurtech is the application of disruptive technological innovation in the insurance industry value chain to solve the challenges and discover unknown opportunities. The aim of insurtech is providing greater value for companies and customers (simpler, faster, more accurate service) or a cheaper cost structure (by using drones, robots, AI, etc.). One of the main problems faced by insurance companies is the increasing strength of companies that have data. Digital technology that produces a lot of data makes pricing more accurate, resulting in reduced risk and higher premiums.

One of the insurance companies that is currently undergoing digital transformation is the Health Social Security Administering Agency (BPJS Kesehatan) of Indonesia. Law Number 40 of 2004 has guided the implementation of Indonesia's Social Health Security System since 2014. BPJS Kesehatan, as the institution mandated to manage Social Health Security, strives to maintain the sustainability of the National Health Insurance (JKN) program.

As a government organization, BPJS Kesehatan manages a wide range of data and is even claimed to be one of the biggest social insurances in the world. Quoted from the BPJS Kesehatan website, by December 2023, the total number of BPJS Kesehatan participants is 27,311,566, with 23,639 first-level health facilities (clinics/public health centers) and 3,120 hospitals all over Indonesia. Moreover, monthly premium collecting is also a big effort for BPJS Kesehatan to ensure that the JKN program remains financially strong in paying health services to the healthcare facilities. Considering the size and variety of the data, technological advancement is mandatory for the organization to enhance its service quality.

To improve healthcare access using digital technology, several new applications have been created to boost the performance of BPJS Kesehatan. These include P-Care, Health Facility Information System (HFIS), V-Claim, Mobile JKN, and New Edabu, among others. BPJS Kesehatan has been committed to developing innovative solutions to enhance the satisfaction of JKN participants. We took this step to ensure the delivery of better, more efficient, and more responsive health services. In 2023, BPJS Kesehatan even earned awards related to digital transformation, such as the 8th Annual SPEX2® DX Award and Digital Transformation Indonesia Conference and Expo (DTI CX).

Even though robotic technology and automation will dominate this era, they will not be able to replace human roles completely. In industry 4.0, human capital becomes more important than ever, not only to carry out operational work or monitoring and decision-making but also to add value through creativity and innovation to gain a higher competitive advantage. According to Jackson et al. in Hendarman et al. (2021), organizations that manage human capital have the opportunity to gain a competitive advantage in industry 4.0.

To ensure the successful implementation of the revolution industry 4.0, the human capital of BPJS Kesehatan plays an important role. This research focuses on measuring human capital readiness (in terms of skills, knowledge, and attitudes) and agile organization maturity, which supports BPJS Kesehatan's goal to compete in the digital era.

Social welfare is basic human right that listed in the UN charter and several The UN charter lists social welfare as a basic human right, and several countries around the world implement these social protection programs. As mandated by Article 28 H and Article 34 of the 1945 Constitution of the Republic of Indonesia, all citizens, including the poor and vulnerable, are entitled to proper health care delivered by qualified health-care personnel. The basis for the operation of BPJS Kesehatan is Law Number 40 of 2004 concerning the National Social Security System (SJSN), and under Law Number 24 of 2011, PT Askes (Persero) was appointed to become the organizer of the social security program in the health sector. Therefore, PT Askes (Persero) was transformed into BPJS Kesehatan, which officially started operating on January 1st, 2014.

Before transforming into BPJS Kesehatan, PT Askes (Persero)'s membership coverage had reached more than 76 million people, and the number of collaborating health facilities continued to increase; the scope of benefits became wider, including coverage for catastrophic illnesses. As the number of participants increases, BPJS Kesehatan strives to improve the quality of participant services (Julianda et al., 2023).

The main role of BPJS Kesehatan is to provide health social security, which is one of the five programs in the National Social Security System in Indonesia. Referring to Law Number 24 of 2011, BPJS Kesehatan functions to organize the National Health Insurance (JKN) program. BPJS Kesehatan strives to uphold its financial stability, transforming it into a dependable and trustworthy national health insurance provider. On the other hand, BPJS Ketenagakerjaan is responsible for managing Work Accident Insurance (JKK), Death Insurance (JKM), Senior Age Security (JHT), and Pension Security (JP) programs.

Increasing the organization's capability in implementing the JKN-KIS Program efficiently and effectively in an accountable manner, being careful with the principles of good governance, productive human resources, encouraging digital transformation, and sustainable innovation. One of the most important aspects of HR management at BPJS Kesehatan is organizational culture. Starting with meticulous planning, successful and efficient program execution, and measuring the effectiveness of cultural programs as an evaluation mechanism, optimal organizational culture

management should be able to significantly contribute to reaching organizational targets (Syarifudin et al., 2022).

BPJS Kesehatan organizational culture has four main values as stated in the BPJS Kesehatan Directors Regulation Number 56 of the Year 2021 about Organizational Culture Architecture and Leadership Architecture of BPJS Kesehatan, namely Integrity, Collaboration, Excellent Service, and Innovative. These four main values are known as INISIATIF. The evaluation of the organizational culture at BPJS Kesehatan was done using the Organization Culture Health Index (OCHI) survey, which involved all employees responding to the survey for quantitative data. In addition, focus group discussions (FGD) were held to gather qualitative information. The BPJS Kesehatan OCHI value in 2022 is 72.6%, so it can be concluded that, in general, the management of organizational culture at BPJS Kesehatan is considered successful enough to be able to create a healthy organizational culture.

BPJS Kesehatan has twelve regional offices spread throughout Indonesia. However, in this research, the author will focus on the Jakarta Special Region (DKJ), taking into account that DKJ has the largest number of participants, the highest number of level health facilities, the largest contribution income, and the number of national referral hospitals located in DKJ. Although Jakarta is no longer the capital of Indonesia due to Law Number 21 of 2023, the health services in the city are still very complex and play an important role in the performance of BPJS Kesehatan. Therefore, this research will focus on BPJS Kesehatan branch offices in the Jakarta area. In Jakarta, there are five branch offices included in the Department of Region IV. BPJS Kesehatan Branch Offices in the Jakarta area are Central Jakarta, North Jakarta, West Jakarta, South Jakarta, and East Jakarta, according to the municipality in Jakarta.

From <https://kesehatan.djsn.go.id/> report, as of December 2023, there were 19,483,179 BPJS Kesehatan participants in the Jakarta region, which accounted for 7.29% of all participants nationwide. In addition, there are 614 health facilities in the Jakarta region, including 183 Advanced Referral Health Facilities (FKTRL) and 431 First Level Health Facilities (FKTP). COVID-19 became a catalyst for Indonesian customers to embrace digitalization and awareness of insurance needs. Digital trends also change the customers' behavior and decision-making. Nowadays customers have access to more information than ever before, so they are able to compare the insurance policies, benefits, price, and billing through social media or certain websites. The customers also expected insurance companies to adjust their service to the same simplicity and ease compared to other industries.

In the insurance industry, the disruption makes customers expect service improvements, such as physical interaction reduction and enhanced mobile application utilization. The mobile application allowed customers to do everything that previously they did at the branch offices, so they do not need to waste their time coming to the branches. Many health insurance companies develop their own mobile applications and then ask their existing and new customers to install and utilize them rather than come directly to the branch offices. Through this digitalization initiative, the insurance companies are able to manage customer data, get insight to make business decisions, and create various innovative ideas.

Aside from the traditional insurance, new insurtech startups are flooding the insurance market and disrupting the traditional insurance market. Insurtech also has strong digital capabilities and partnerships with several tech unicorns and international-class stakeholders. These insurtech companies revolve around the health insurance market in Indonesia, including state-owned ones.

As part of the digitalization era, BPJS Kesehatan has built various applications to improve the quality of service to its participants. For example, the Mobile JKN application, which is equipped with some features, such as an online queuing system, searches for the nearest health facilities or branch offices, changes personal data without having to go to a branch office, and even checks hospital bed availability. However, sometimes data accuracy is still a major challenge in order to utilize those applications optimally. The primary users for each application are BPJS Kesehatan employees, healthcare facilities, and customers.

BPJS Kesehatan has prepared the strategic plan for the next five years, which will strengthen the organization's capabilities and implement integrated health insurance targeted for 2026. In order to realize BPJS Kesehatan as an organization that is accountable and trustworthy, the company needs to be supported by roles and functions in human capital management, which is outlined in the annual theme of the human capital strategy and roadmap as follows:

The role of human capital is very significant to ensure the organization's success in executing all strategic programs. Divisional strategic plans, including the human capital division, follow this organizational strategic plan. Over the next five years, BPJS Kesehatan must structure its Human Capital Strategic Roadmap to align with the organization's strategic plan. The mission of BPJS Kesehatan's Human Capital Management is to be a valuable partner and promote change by enhancing the digital skills of the organization and its employees. This aims to create a flexible organization and productive workers, helping the organization gain a competitive edge. Ultimately, this will support the goal of providing social health security that is high-quality, sustainable, fair, and inclusive. The Human Capital Directorate of BPJS Kesehatan will implement a specific strategic roadmap between 2021 and 2026 to achieve this mission.

This research aims to evaluate the existing digital transformation roadmaps that have been implemented in BPJS Kesehatan since 2021. So, the research objectives are the following: Analyzing and mapping the human capital readiness (knowledge, hard skills, soft skills, and attitude) in implementing Digital Transformation in BPJS Kesehatan Jakarta branch offices. Analyzing and mapping the agile organization maturity level in implementing Digital Transformation in BPJS Kesehatan Jakarta branch offices. Proposing improvement actions for digital readiness and agile organization maturity in BPJS Kesehatan Jakarta branch offices.

METHOD

Research Design

This research will be conducted with a combined research design, both quantitative and qualitative methods. There will be a questionnaire to measure human capital readiness and organizational agility maturity in facing the digital era. Furthermore, this research will conduct an exploratory study using a qualitative approach and interviews, with the aim of proposing a human capital improvement plan for digital readiness and agile organization maturity in the BPJS Kesehatan Jakarta branch offices. In the Business Issue Identification section, the author will look into the main business problem and try to find out why it happened. This will involve talking to people in the Human Capital Division and reviewing documents about the Human Capital Strategy and Roadmap for 2022-2026, including how it was carried out and what progress was made. The author first looks at the current state of the BPJS Kesehatan Human Capital Strategy and Roadmap for 2022-2026. Then, they review existing studies to find tools or questionnaires that can measure Human Capital Readiness, Organizational Agility, and a plan for improving HC Digital Transformation. After all the required data is defined, this research will continue to the data collection and data analysis stages.

Data Collection Methods

In this research, the author will conduct a quantitative method using a questionnaire and a qualitative method by interview. For the questionnaires, the author will gather data by distributing online questionnaires. The respondents of this research are a sample of BPJS Kesehatan employees in the five branch offices in the Jakarta area. The respondents will be chosen by random sampling. According to Gravetter and Forzano (2009), the ideal respondents of quantitative research are 25 to 30 samples of the population.

However, in this research, the author will use Slovin's Formula ($n = N / (1 + Ne^2)$) with a margin of error of 0.10 to decide the number of samples from every working location to get more representative and accurate data. As of July 2024, the total number of employees in the Jakarta branch offices is 343, so the ideal sample of this research is 78 employees.

Data Analysis Methods

For the questionnaire result, the author will analyze it with SPSS to compare the human capital readiness and organization agility survey results among respondents' demographic data, such as age range, gender, education level, working period, working location, and job level. From the analysis, the author will compare and earn a deeper understanding of which demographic category impacts the Human Capital Readiness and Organization Agility Maturity in BPJS Kesehatan.

Next, the author will analyze the qualitative data from the interview results with the content analysis method. This data will be taken into account when formulating an improvement plan, prioritizing or initiating initial actions before initiating digital competencies development initiatives. For example, if there are certain demographic groups that are not ready yet or are reluctant to implement agile organizations, it is better to improve the maturity rate first rather than directly implement digital competency development initiatives.

For the final result of this research, the author will formulate and propose an HC Digital Transformation improvement plan based on the Human Capital Alignment theory that is mentioned in the previous chapter. The author will guide discussions to clarify and agree on the main responsibilities of each party in the Human Capital Division. This is important for building skills needed for digital transformation, which helps BPJS Kesehatan improve its ability to effectively and responsibly provide the JKN KIS program. This effort supports the organization's goal of encouraging digital change and lasting innovation.

RESULT AND DISCUSSION

Control Variable Analysis

The author gathered information through distributed questionnaires and calculated the sample size in order to dig deeper into the problem that occurred at BPJS Kesehatan Jakarta Branch Offices. In total, 137 responses were gathered in this research from the permanent employees of the company. The information is divided and categorized as gender, working period, and age generation. Based on the age range, the majority of respondents are 31-40 years old (48%), 32% of the respondents are 21-30 years old, and 20% of respondents are ≥ 40 years old. 16% of respondents are 41-50 years old, and the last 4% of them are 51-60 years old. For the last

educational background, most of the respondents are bachelor's graduates (74%), while diplomas are 18%, magisters are 7%, and high school graduates are 1%. Based on job level, the majority of respondents are Staff (88%), followed by Assistant Manager and Senior Manager respectively (11% and 1%). On the other hand, respondents' working periods were diverse: 4% of respondents have less than a year of working period, 22% have 1–5 years of working period, 42% have 5–10 years of working period, 18% have 11–15 years of working period, and 14% of respondents have been working for the company for more than 15 years.

Qualitative Analysis

This section presents the analysis of interview data formulated based on the research questions. In order to confirm the results of the quantitative research stage, this follow-up research used a qualitative approach involving two key informants from BPJS Kesehatan. This qualitative approach aims to deepen quantitative findings by gaining deeper and more comprehensive insights through in-depth interviews. Thus, qualitative data will function as a means to strengthen, validate, and further explain the findings, enriching the analysis results in a more holistic manner.

Interviews were conducted intensively with two main informants to find out and confirm based on the findings at the quantitative research stage. The author conducted interviews with two key personnel in the Human Capital Management Division, which has responsibility for human capital competency and organizational agility. With the participants' consent, the author recorded the interviews, transcribed them, coded them, and identified themes from the integrated codes.

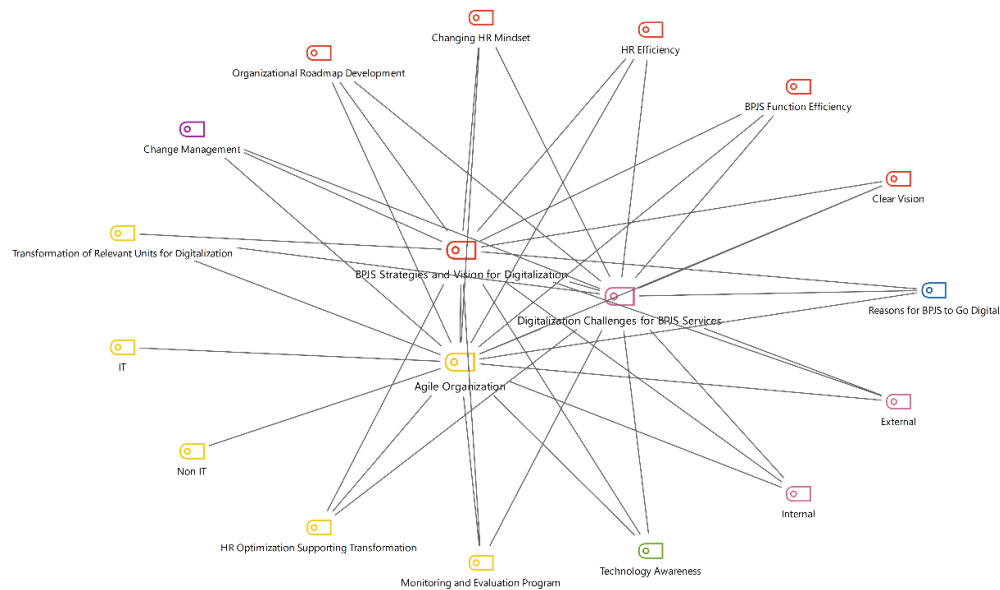


Figure 1. Co-occurrence Model Code

Once the pattern is identified, the subsequent phase in the analytical process is to depict the results utilizing the code co-occurrence model (or code intersection) in MAXQDA. This visualization illustrates the co-occurrence or intersection of several codes within the data. By utilizing code intersection, the author can easily see the interrelationships between the various themes that have been coded.

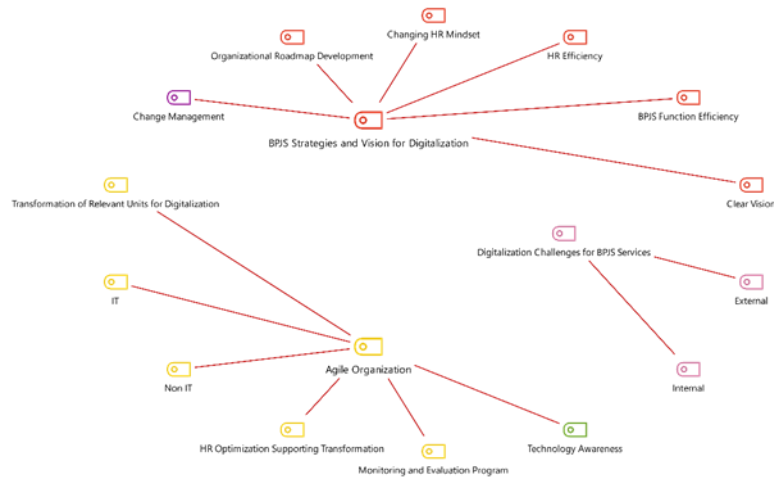


Figure 2. Intersection Co-occurrence Model Code

After the code co-occurrence model, or code intersection, has been analyzed, the next stage in the qualitative data analysis process using MAXQDA is to build a hierarchical code-subcode model. At this stage, the author organized the identified codes by grouping them into main themes (parent codes) and more specific subthemes (subcodes).

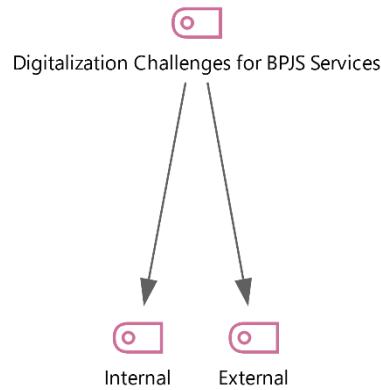


Figure 3. Digitalization Challenges for BPJS Kesehatan's Services - Hierarchical Code-Sub Codes Model

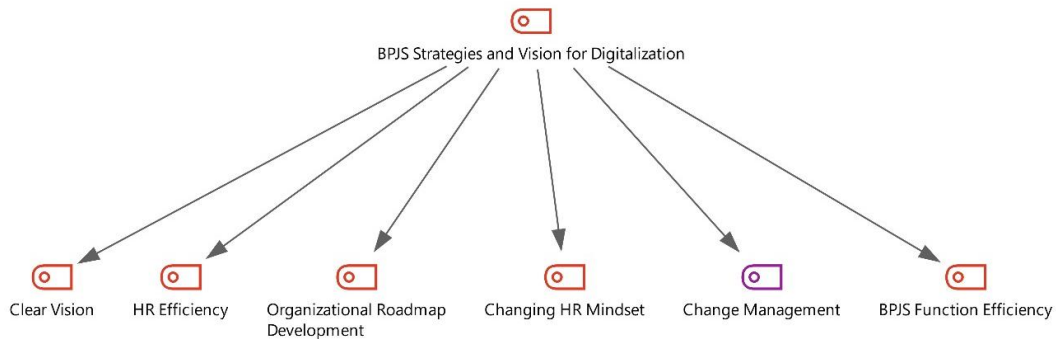


Figure 4. Human Capital Strategies and Vision for Digitalization - Hierarchical Code-Sub Codes Model

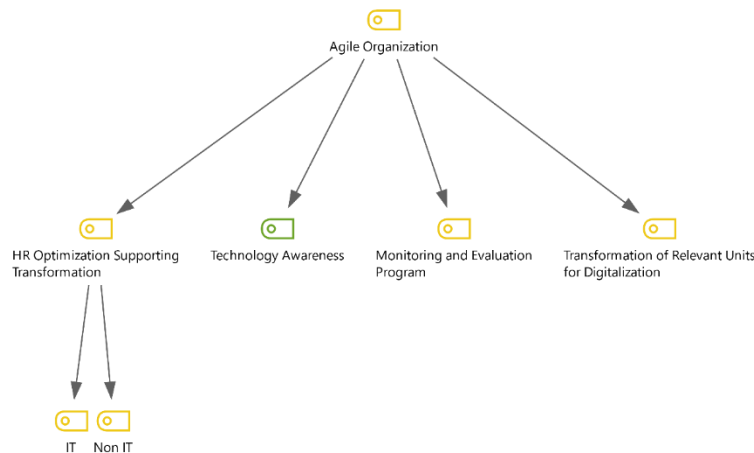


Figure 5. Agile Organization - Hierarchical Code-Sub Codes Model

After the hierarchical code-sub codes model process was carried out, the author succeeded in identifying the main categories and subcategories of the qualitative data analysis. Main categories are major themes that represent important aspects of the phenomenon being researched. These main categories often include broad concepts, such as “Challenge”, “BPJS Kesehatan Strategies and Vision for Digitalization” and “Agile Organization”, which are at the main theme of the research findings. Meanwhile, subcategories are themes that are more specific and directly related to the main categories. These subcategories provide more in-depth detail regarding the important components that form the main categories.

BPJS Kesehatan Challenges in Realizing Digital Transformation

a. Internal Challenge

Based on information from informants, BPJS Kesehatan has been experiencing various challenges in managing human resources so that they have behavior that can adapt to the rhythm of the organization. As an effort to realize digital transformation, BPJS Kesehatan faces various challenges from both internal and external.

"...Attitudenya kita itu perilaku kita yang tidak mau berubah...kadang-kadang kalau sudah merasa itu nyaman...berubah tuh enggan gitu loh kecuali memang kan punya motivasi yang kuat..."

"...mau berubah dan melaksanakan perubahan itu atau sebenarnya hanya menyatakan kalau mereka siap berubah. Begitu dikasih perubahan yang sesungguhnya ya nggak kayak gak siap gitu ..."

an effort to realize digital transformation, BPJS Kesehatan faces various challenges from both internal which are mainly related to human resources (HR). There is an urgent need to improve digital skills and employee adaptability to dynamic technological and operational changes. However, the majority of employees still follow old ways of working and work culture that triggers unoptimal transformation processes BPJS Kesehatan.

b. External challenge

Meanwhile, external challenges come from society or BPJS Kesehatan participants. BPJS Kesehatan faces challenge in increasing comprehension and digital literacy among its participants.

"...Tapi buat mereka yang selama ini tidak terbiasa menggunakan platform digital gitu ya itu buat mereka jadi ribet..."

As a national health service provider, BPJS Kesehatan serves all levels of society across Indonesia with various range of social-economic background. BPJS Kesehatan is faced the need to ensure that all participants are able to access and utilize digital services effectively, including those in remote areas. The imbalance in access and understanding of technology among various groups in society is a significant obstacle in supporting the digital transformation that BPJS Kesehatan pursues. Therefore, BPJS Kesehatan also needs to build social and educational action to expand digital inclusion rather than only focus on technological innovation.

BPJS Kesehatan's Human Capital Strategies in Realizing Digital Transformation

a. Change Management

To successfully carry out changes started by BPJS Kesehatan, the organization follows the established change management steps carefully. Change management is a structured approach to manage the transition of individuals, teams, and organizations from current conditions to desired conditions in the future.

"...Perubahan BPJS Kesehatan itu sudah ada tuh tahapan-tahapannya, itu tolong konsisten di jalankan, setiap perubahan apapun termasuk transformasi digital, saya nggak tahu ya, tapi kalau penerapan ilmu-ilmu manajemen terkini, wah udah pastilah BPJS itu pakai, change management itu..."

BPJS Kesehatan employs change management procedures at critical phases, including the identification of change requirements, the formulation of change strategies, transparent communication of changes, incremental implementation of modifications, as well as continuous evaluation and adjustment. Within the framework of BPJS Kesehatan, these modifications predominantly emphasize the digitization of services, the modernization of infrastructure, and the enhancement of overall health service quality, with the objective of attaining more efficient and integrated services.

Develop Organizational Roadmap

The interview results show that BPJS Kesehatan has formulated a human capital roadmap as an integral part of the organization's strategy to achieve digital transformation. The informant emphasized that a strong organizational structure starts by implementing the roadmap that has been determined.

"...Jadi kita punya yang namanya human capital roadmap dimana salah satu staging ataupun salah satu roadmap dari Human Capital yang menjelaskan terhadap strategi organisasi..."

"...roadmap lah ya kalau kita bilang peta jalan BPJS Kesehatan menuju organisasi yang digital..."

The interview results show that BPJS Kesehatan has formulated a human capital roadmap as an integral part of the organization's strategy to achieve digital transformation. The informant emphasized that a strong organizational structure starts by implementing the roadmap that has been determined. This roadmap provides clear direction for the steps that need to be taken in human resource development to support organization to become more technology-based. This roadmap is designed as a guide toward optimizing digitalization at every operational level, with a focus on increasing efficiency and innovation in health services. The preparation of the roadmap includes a gradual strategy, starting from human resource development to implementing comprehensive digital transformation in the future.

Change the HR Mindset

In the digital transformation process at BPJS Kesehatan, one of the significant challenges faced is changing the mindset of employees who are still trapped in old work patterns and culture, even though the organization has undergone restructuring toward digitalization. Key informants in interviews emphasized the importance of top management first having a sense of urgency regarding digitalization before pushing for change throughout the organization.

"...paling penting adalah top manajemen. Top manajemen yang harus punya sense of urgensi terkait dengan digitalisasi dulu ataupun digital transformation dulu sama-sama dengan pihak yang menyiapkan strategi organisasi..."

The mindset change must be followed by efforts to accelerate employee adaptation to new technology and leave behind the old culture. One of the biggest obstacles is resistance to change, where many employees still feel comfortable with old ways. Moreover, they are reluctant to adapt to faster and/or more efficient digital systems. Therefore, strategic collaboration between top leaders and the HC department is critical in facilitating training, providing support, and ensuring all employees are ready to change to align with the digital transformation vision.

HR Efficiency

Qualitative findings from interview also reveal that digitalization in BPJS Kesehatan significantly increases the efficiency of human resource.

"...penghematannya mencapai lebih dari 75% dari tenaga manusia yang harusnya kita gunakan..."

With the application of automation technology, processes that previously required a lot of labor can be handled by an integrated digital system. Without digital infrastructure, BPJS Kesehatan was estimated to need around 46,000 employees to serve around 200 million people. However, by utilizing digital transformation, the number of employees will be reduced to only 10,000 employees (saving more than 75% of the total workforce).

Function Efficiency

According to the findings of the interview, BPJS Kesehatan's initiatives to improve operational efficiency included simplifying the organization's current processes.

"...saat ini di BPJS Kesehatan itu ada 26 fungsi, tapi kalau di dalam bisnis enterprise, sistem kita yang baru, kita itu hanya ada 16 fungsi..."

"...16 fungsi inilah yang kemudian kita lihat apa sih aspek-aspek yang memungkinkan untuk kita lakukan digitalisasi..."

BPJS Kesehatan initially consisted of 26 operational activities that covered administrative and service-related functions. However, the number of functions was reorganized to 16 key functions with the introduction of the new business system. This shows the functions prioritization that are considered more strategic and relevant to support organizational goals. This step also makes it easier to identify which functions can be optimized through digitalization, in order to speed up the service processes and reduce overlap in work. This implementation aims to create a more efficient and integrated system so as to improve overall service quality.

Clear Vision

The vision that BPJS Kesehatan has in achieving digital transformation by 2026 is built on the foundation of a clear and measurable strategy, designed to keep the organization agile in facing future dynamics and challenges. The informant revealed how BPJS Kesehatan strengthens the organization's vision for the future.

"...strategi organisasi ke strategi SDM salah satunya itu adalah digital transformation tahun 2026..."

"...Tujuan yang pertama sudah pasti untuk akselerasi ataupun boosting pencapaian strategi organisasi..."

Targeting accomplish digital transformation by 2026, BPJS Kesehatan has been implementing a five-year plan since 2021. This transformation serves as a tool to accelerate the achievement of organizational goals on improving efficiency and services to the community. In achieving this vision, change management guidelines have been designed to support every step of the transformation.

One of the key elements of this strategy is the development of a human capital roadmap, where strengthening human resource capacity is a top priority in supporting the achievement of digital transformation. Thus, this roadmap emphasizes not just technology but also the internal capacities of the company to guarantee the sustainability of the transformation plan toward a digital organization. With this clear vision, BPJS Kesehatan not only seeks to improve service quality through technology, but also prepare them to face the future with a responsive organizational structure, strong HR strategy, and consistent implementation of change management protocols.

Agile Organization in BPJS Kesehatan Awareness of Technology Usage

Optimizing HR in supporting digital transformation at BPJS Kesehatan does not only focus on providing technology, but also on increasing overall HR competency, as identified through the findings of the interview.

"...bahkan dengan menggunakan AI gitu ya kemudian pelayanan peserta misalnya kayak untuk pelayanan canggih untuk HD itu kita pakai AI juga..."

"...hampir sebagian besar proses di pengolahan HR yang ada di kita itu sudah berbasis digital yang pertama mulai dari proses rekrutmen kita sudah pakai ATS gitu ya..."

"...kita tidak melihat teknologi digital itu sebagai sebuah tujuan, tapi kita melihatnya sebagai sebuah alat..."

A digital competency-based HR management approach is implemented systematically in all BPJS Kesehatan offices to ensure employee readiness to face digitalization. These competencies are developed through training and certification designed to suit the specific needs of each position, both in the IT and non-IT employees. Strengthening employees' competencies is also inseparable from comprehensive technological and organizational support. At the organizational level, management processes and systems are also being modified to be in line with the digital transformation agenda. This link between technology, organizational processes and human resource development allows BPJS Kesehatan to achieve digital transformation that is not only for operational efficiency, but also organization sustainability in the long term.

Monitoring and Evaluation Program

Based on the results of interviews, BPJS Kesehatan has consistently made monitoring and evaluation activities an integral part of the learning process and competency development within the organization, both for information technology (IT) and non-IT personnel.

"...tu kan memang makanya manajemen organisasi sendiri salah satu program booting kami itu adalah monitoring dan evaluasi struktur dan perangkat organisasi..."
"...Setiap tahun itu ukuran yang kita pakai itu adalah SESO, Survei Efektivitas Struktur Organisasi, struktur perangkat organisasi..."

Although the main focus was initially directed towards developing the competencies of employees with an IT background, efforts to expand the scope of evaluation have now grown to include organizational structures and management tools as a whole. The boot program designed by BPJS Kesehatan reflects their commitment to strengthening managerial functions and ensuring that the organization is able to adapt to ever-evolving changes and challenges, through continuous assessment and systematic capacity development.

HR Optimization

In supporting optimal transformation, adequate human resource capacity is a crucial factor in realizing the expected digitalization. The following are the results of an in-depth interview regarding HR optimization efforts carried out by BPJS Kesehatan.

"...digital kompetensi untuk IT yang spesifik misalnya terkait dengan Diklat dan sertifikasi untuk programmer Diklat dan sertifikasi untuk IT Security,..."

"...non IT misalnya terkait dengan digital literasi, digital savvy,..."

"...membangun kompetensi digital dari orang-orang yang ada di BPJS Kesehatannya sendiri..."

"...Baik dari sisi dukungan teknologi, organisasi, dalam hal ini adalah sistem and proses dan juga sumber daya manusia, dalam hal ini membangun kompetensi..."

Supporting the transformation of BPJS Kesehatan includes developing digital competencies needed to face the era of digitalization of services. Based on the results of interviews, this effort is divided into two main aspects, namely digital competence specifically for IT employees and digital literacy for non-IT employees. For IT employees, the focus of development is on very specific technical skills, such as through education and training (education and training) as well as certification for programmers and IT security. These trainings are crucial to ensure security and efficiency in managing BPJS Kesehatan's data and digital systems. Relevant certifications ensure that the employees are ready to anticipate challenges related to data security, application development, and systems management. IT employees must continue to improve their skills in accordance with the latest technological developments.

On the other hand, for non-IT employees, the importance of digital literacy is also a major concern. Digital literacy includes an understanding of how to use technology to improve performance and support daily operations, so that the entire organization can adapt to digital transformation as a whole. This includes basic abilities in using software, understanding digital systems, as well as sensitivity to technological changes.

Findings

In the quantitative descriptive analysis, the researcher identified a gap in the scores obtained for the two variables studied. For the human capital readiness variable, the dimension related to individual information ownership showed the highest gap score, indicating a weakness in the organization's ability to assess the understanding and application of knowledge in their job. Meanwhile, the highest gap score in organizational agility was found in the flexible structure sub-dimension, which highlights the organization's limited ability to react and respond to rapid changes.

The research was then extended with a qualitative method to uncover the root causes behind the score gaps in each variable's dimensions. Essentially, BPJS Kesehatan's digital transformation aims to simplify processes, both in people management and in service delivery. The digital strategy is designed to create an organization that is agile in facing challenges. As one informant noted, BPJS Kesehatan experiences very rapid change dynamics with numerous external demands.

The Knowledge dimension of Human Capital Readiness has a low score due to BPJS Kesehatan's employees not being ready to carry out self-transformation in accordance with organizational requests. This was confirmed by the first informant who stated that several employees were still unable to follow the rhythm of the structural changes carried out by the organization. Even though BPJS Kesehatan has updated and adjusted the organizational Roadmap in accordance with the latest presidential decree, limited human resources in adaptation capability is still a major challenge that needs to be resolved. In addition, both informants confirmed the lack

of information between the BPJS Kesehatan Head Office and Branch Offices which not optimal in system changes socialization and how to handle obstacles that occurred in the system. These obstacles have a significant impact on the knowledge possessed by the organization's human resources so that the score resulting from quantitative measurements is in the low category.

In the agile organization aspect, the results of in-depth interviews with the two informants strengthened the findings at the quantitative stage with the measurement results in all dimensions being in the Agility Transition category. This category reflects that BPJS Kesehatan is in a transition stage towards implementing more agile organizational principles. At this stage, the organization has adopted several aspects of agile working principles such as optimizing human resources that support transformation in both IT and non-IT fields, awareness of the use of technology, transformation of units relevant to digitalization and monitoring and evaluation programs that continue to be optimized. However, the position on Agility Transition also shows that the organization is still in the process of achieving organizational agility, where the application of agile principles has not been fully integrated in its culture and work systems. At this stage, there is a strong push to carry out further transformation, such as accelerating digitalization, increasing HR involvement in fast decision-making processes, and strengthening a more flexible organizational structure. By being in the Agility Transition category, BPJS Kesehatan is in a good position to continue developing initiatives that support organizational flexibility, but it still requires time and effort to reach the organizational agility stage, where the organization is fully capable of responding to change proactively and efficiently in all level.

Business Solution

In this section, the researcher offers recommendations to BPJS Kesehatan to improve the human capital readiness and agile organizations in facing digital transformation based on this study's findings. Author carry out Improvement Reviews to evaluate the completion level for each subcategory obtained from the results of interviews. The category is divided into two parts, namely "Good" if there are clear regulations and successful implementation and "Need Improvement" if there are no clear regulations and/or the current implementation still have room of improvements.

Change Management

Digital transformation involves the integration of digital technology into all areas of an organization, leading to fundamental changes in how businesses operate and deliver value to customers (Correani et al., 2021). Implementing digital technology not only can enhance organizational agility, but also brings about significant structural, cultural, and leadership changes (Vial, 2019). Thus, the organization, through effective change management, holds the responsibility of empowering individuals at all levels to ensure alignment with overall performance and strategic initiatives.

To achieve this goal, change management should adopt a holistic evaluation system that links each program to organizational performance. As noted by Sadeghi (2011), there is a positive correlation between change infrastructure components (such as goals, people, structure, technology, and culture) and organizational performance (whether effective or efficient). Therefore, it is essential to develop both quantitative and qualitative evaluation methods to continuously assess the impact of each program. This evaluation enables management to identify and enhance areas where improvements are necessary.

Based on the interview result, BPJS Kesehatan has change management guidelines, but they are still not implemented consistently. So, it is necessary to re-socialize change management

regulations to divisions at head office. Apart from that, it is necessary to strengthen the commitment of leaders to implement change management properly.

Change the HR Mindset

One of the significant challenges faced is changing the HR mindset to support digitalization, both for top management and all employees. First, top management must feel a sense of urgency about digitalization to influence others and the organization. After that, employees will accelerate their adaptation to new technology and leave behind the manual and bureaucratic culture. Lastly, strategic collaboration between central leadership and the HR department is critical in ensuring all employees are ready to align with the digital transformation vision.

Cannon and Elford (2017) have been stated that most of the barriers to implementation of agile working practices are internal, one of the most barriers is culture mindset. According to the informants, one of the biggest obstacles faced is resistance to change. Employees with a fixed mindset tend to view digital transformation as a threat. Therefore, companies need to encourage a growth mindset by showing that abilities can be developed through practice and training.

This statement aligns with Dweck's (2006) distinction between two types of human thinking patterns: the fixed mindset and the growth mindset. According to Dweck (2006), people with a fixed mindset believe that abilities and intelligence are static and cannot be changed. In the context of digitalization, employees with this mindset tend to be afraid of failure, resist change, or feel unable to learn new technology. Contrary, Dweck (2006) states that people with a growth mindset believe that abilities can be improved through effort, learning, and experience. In a digitalization context, employees with this mindset are more open to challenges, continue to learn, and see failure as an opportunity to grow. Therefore, BPJS Kesehatan needs to change the HR mindset from a fixed mindset to a growth mindset.

Currently, BPJS Kesehatan has established a growth mindset as one of the mindsets that must be developed by all employees. However, there is no standard procedure for developing a growth mindset and measuring it.

HR Optimization

Competency in the context of change includes the information, training, coaching, and education provided to individuals to help them understand and adapt to changes. BPJS Kesehatan can implement competency-based training as a strategic approach to competency development. While BPJS Kesehatan has already established IT and non-IT competencies, the learning methods must ensure that individuals can apply their knowledge to solve work-related problems. Therefore, BPJS Kesehatan needs to develop a learning curriculum that aligned with the organization's dynamics and the latest advancements.

According to Correani et al. (2021), digital competency involves the knowledge, skills, and attitudes needed to effectively use digital technology in personal, professional, and academic contexts. BPJS Kesehatan's Data and Information Management Division aims to pursue strong competence in IT strategic planning and development, data and information management, and IT operation. However, these technical competencies only focus on IT people, and specific digital competency for non-IT employees is still in progress.

One of the Human Capital Strategy Roadmap for 2022-2026 BPJS Kesehatan's targets is to achieve a digital competency suitability level of 80%. In addition, the Human Capital Management

Division of BPJS Kesehatan has developed digital-based employee capabilities as a strategic goal, with key indicators such as the percentage of employees who have participated in digital competency development. So, BPJS Kesehatan needs to define digital competency for non-IT employees. According to Saifuddin et al. (2021) define the model technical competency that is aligned with the internal aspects of the organization (such as: vision, mission and aspects of work) for each position are the responsibility of the HR management function of BPJS Kesehatan. After the technical competency related to digital transformation for all positions is well defined, a competency model for the position can be created, and it becomes the basis for the corporate university in preparing learning programs. Next, employees who have participated in the learning program will also take part in competency certification organized by the Professional Certification Institute (LSP) BPJS Kesehatan.

Moreover, BPJS Kesehatan still needs to improve agile talent, with the aim of forming employees who have the necessary skills and knowledge and assembling teams with speed and precision. In addition to competency development, BPJS Kesehatan should also think about how employees are engaged in valuable and intriguing work. According to Cannon and Elford (2017) modern employees seek control, autonomy, and meaningful work, while younger generations (Millennials and Gen Z) pursue for flexibility, social impact, and non-linear careers. Thus, Human Capital Management Division of BPJS Kesehatan should also consider these factors to attract and retain agile talent.

Implementation Plan and Justification

Even though BPJS Kesehatan has a target to achieve a level of structural flexibility with high flexibility and collaboration, the company still believe that it is not an urgency to implement agile organization in the near future. The company prefer to focus on evaluate current assessment of the level of effectiveness of organizational structures with external party and improve their current change management process. To improve consistency in the implementation of change management regulations, BPJS Kesehatan has two most important things to implement: ensuring that current regulations are well implemented and carrying out a thorough evaluation of current change management regulation has not been implemented. If necessary, the change management regulations in BPJS Kesehatan can be readjusted to better suit agile business needs.

Apart from that, BPJS Kesehatan employees also need to change their mindset from a fixed mindset to a growth mindset. Currently, BPJS Kesehatan management has encouraged all employees to develop a growth mindset. However, if there is no clear reward and measurement concept, this initiative will be difficult to implement well. As the company implement HR optimization through Competency-based Human Capital Management, BPJS Kesehatan shown a strong commitment to develop digital competency. In term of competency development, BPJS Kesehatan has been define a digital competency model. However, this digital competency model has not been legalized as a Board of Directors Regulation (Perdir) so it cannot be implemented and assessed. After this digital competency model has been approved as a board of directors' regulation, then digital competency assessment, development and certification can be carried out. In addition, BPJS Kesehatan also needs to consider employee expectations regarding social impact and non-linear careers in creating regulations in designing organizations and regulations. According to IMD, a company needs three capabilities to achieve Digital Business Agility (DBA), namely hyperawareness, informed decision making, and fast execution. DBT Center research then has identified six specific “digital accelerators” for each capability as seen in the following image.

CONCLUSION

In this research, author manage to measure, map, and analyze Human Capital Readiness and Organization Agility gap in BPJS Kesehatan. After that, author conducted interview with stakeholders from Human Capital Division. From the first chapter, it is stated that BPJS Kesehatan did not have measurement tools to measure its human capital readiness and organization agility maturity to face digital transformation. The following are the answers to this research questions: The human capital readiness measurement shown that Knowledge dimension is categorize as “Not Ready”, while other dimension is categorized as “Ready” and “Optimum” in BPJS Kesehatan Jakarta Brach Offices. The organization agility survey shown all dimension at the “Agility Transition” maturity stage in BPJS Kesehatan Jakarta Brach Offices. Improvement actions that BPJS Kesehatan Jakarta Brach Offices should conduct are improving the existing Change Management system, strengthening the development of a growth mindset, and carrying out HR optimization through Competency-based Human Capital Management.

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