



A Comparative Analysis of Digital Transformation in Public Pension Services in Indonesia and South Korea

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ABSTRACT

Digital transformation has become a strategic agenda for improving the quality of public services, including public pension services that face increasing beneficiary numbers and administrative complexity. This study aims to analyze the digital transformation of public pension services in Indonesia by examining the case of PT ASABRI (Persero) and comparing it with the National Pension Service (NPS) of South Korea, a country with high e-government maturity. This research adopts an exploratory qualitative approach using a comparative case study design. Data were collected through a literature review of academic studies and institutional reports, as well as empirical observations conducted during an internship at PT ASABRI (Persero). The analysis focuses on organizational capacity, digital technology adoption, and human resource adaptation in supporting digital transformation. The findings indicate that PT ASABRI (Persero) is currently in the development and consolidation stage of digitalization but still faces challenges related to system integration, technology stability, and network infrastructure. In contrast, South Korea's NPS has achieved advanced digital maturity through the integration of technologies such as artificial intelligence, big data, and blockchain. The study concludes that successful digital transformation in public pension services depends not only on technology adoption but also on institutional capacity, adaptive governance, and long-term human resource readiness.



INTRODUCTION

Digital developments have encouraged public service providers worldwide to adopt various e-government features progressively (Szedmák, Varga, & Szabó, 2025). As public services play a crucial role in meeting societal needs (Kusuma et al, 2025). This trend is driven by the view that digitalization can create public services that are more effective and efficient, while also addressing organizational and societal challenges (Mergel et al., 2023). In the context of public pension services, the growing proportion of aging populations globally has positioned pensions as a critical determinant of quality of life for a large segment of the population (Si, Chu, & Si, 2022). In recent years, the application of digital technologies in pension services has increasingly attracted attention across many countries (Haupt, 2024).

In Indonesia, the public pension service provider PT ASABRI (Persero) has undertaken a digital-based service transformation to respond to globalization pressures, improve service quality, and address the growing number of beneficiaries. This transformation is designed to enhance service convenience through the use of information technology, enabling administrative processes to be carried out more quickly and independently, while reducing the need for pension beneficiaries to visit branch offices in person (Nasution et al., 2025). As part of the Indonesian government's efforts to enhance service quality in accordance with Government Regulation of the Republic of Indonesia Number 3 of 2003 (Rembet et al., 2023)

The digital transformation undertaken by PT ASABRI (Persero) is also intended to respond to the increasing number of beneficiaries, with a focus on strengthening a more integrated service system. However, its implementation continues to face several challenges, including limitations in infrastructure, data governance issues, and the need for continuous training to ensure sustainability (Harahap & Atika, 2024).

Academic literature indicates that the success of digital transformation in the public sector is not determined solely by the adoption of technology. Public sector digital transformation

encompasses three main perspectives: organizational capacity, including leadership, technological change adaptation, and governance; the adoption of platforms and infrastructure; and human resources in adapting to technology (Espina-romero, 2025). These three elements suggest that assessing the success of public service digitalization requires not only adequate technology but also strong institutional capacity and human resources capable of adapting to technological change.

Considering both the benefits and challenges of digital pension services in Indonesia, a comparison with more advanced e-government implementers is necessary, with South Korea serving as a relevant reference for best practices. The IMD World Competitiveness Center (2025), presenting country rankings with index scores (0–100) and changes from the previous year. The positions of South Korea and Indonesia are presented in Table 1.

Table 1. Country Rankings in World Digital Competitiveness, 2025.

Rank	Country	Score	Change
15	Korea Rep.	86.55	↓9
51	Indonesia	56.76	↓8

Source: Data processed by the authors from IMD World Digital Competitiveness Ranking (2025).

Furthermore, based on the United Nations E-Government Survey, conducted annually since 2003, South Korea has consistently been recognized as one of the countries with a high level of digital administrative maturity. This achievement reflects the government's capacity to integrate information and communication technologies into public service delivery (Turner et al., 2022). South Korea's position as a leading e-government country over the past four years is shown in Table 2.

Table 2. Leading Countries in E-Government Development (EGDI) 2024.

Country	EGDI (2024)	EGDI (2022)
Denmark	0.9847	0.9717
Estonia	0.9727	0.9393



Singapore	0.9691	0.9133
Republic of Korea	0.9679	0.9529
Iceland	0.9671	0.9410
Saudi Arabia	0.9602	0.8539

Source: Data processed by the authors from United Nation (2024).

As the largest public pension service provider in South Korea, and ranked as the third-largest public pension service globally (Lee & Wang, 2022) These initiatives are implemented through five main strategies, such as service innovation to enhance beneficiary convenience, the creation of a smart pension environment, strengthening global digital competitiveness, business innovation, and ensuring the sustainability of future infrastructure (National Pension Service, 2021).

Although public service system research has received increasing attention, Yang, Gu, & Albatar (2024) emphasize that digital transformation contributes to performance effectiveness when supported by appropriate prioritization of resources and efforts. In addition, the OECD (2025) highlights South Korea's advanced maturity in public service technologies. Previous studies, such as Hadi et al., (2022) have compared Indonesia's pension system with those of Iceland and the Netherlands; however, they did not focus on pension system digitalization. Research that links technological challenges, institutional capacity, and the role of human resources remains limited, particularly in the context of pension services through comparative studies between developing countries and nations with advanced e-government practices, such as South Korea.

Therefore, this article aims to analyze the digital transformation of public pension services in Indonesia through a case study of PT ASABRI (Persero) and to compare it with the experience of South Korea's National Pension Service (NPS) as a reference for more mature e-government practices.

METHODS

This study employs an exploratory qualitative case study approach to obtain an in-depth understanding of policy implementation, which cannot be fully captured through quantitative methods (Djatkiko et al., 2025).

A qualitative comparative design was selected as it seeks to compare two or more cases with a focus on understanding meanings, dynamics, and relationships among phenomena within different social and institutional contexts, rather than statistical measurement (Steiner-khamsi & Morais de Sá e Silva, 2024).

Data were collected using newly compiled datasets through a literature review (Zöllmer, 2025). To enrich the analysis, this study integrates a comparative perspective by examining digital pension service practices in Indonesia and South Korea using secondary sources, including academic literature and reports from international organizations. Comparative analysis is employed as a contextual benchmark rather than as a secondary empirical case (Phillips, 2006, as cited in Milošević, D., & Maksimović, 2020). Empirical data were also obtained through field observations conducted as part of an internship program at PT ASABRI (Persero), in accordance with higher education curriculum requirements (Brodsky et al., 2024).

Data analysis was conducted using case study analysis to generate meaning through detailed descriptions. A case study framework allows for theoretical comparison across different contexts, commonly referred to as cross-case analysis (Creswell, 1998, cited in Assyakurrohim et al., 2023). In this study, a comparative case analysis of public pension services in Indonesia and South Korea is employed.

RESULTS AND DISCUSSION

Organizational Capacity Perspective at PT ASABRI (Persero), Indonesia

Organizational governance at PT ASABRI (Persero) is implemented in accordance with the AKHLAK core values (Amanah, Competent, Harmonious, Loyal, Adaptive, and Collaborative) and the company's mission to deliver services through information technology, fund optimization, and sound governance principles.



(PT ASABRI (Persero), 2025b). Organizational culture, as a set of shared values, supports ethical standards, decision-making, and risk management, thereby contributing to effective governance (Pérez-temprano et al., 2025).

The leadership style at PT ASABRI (Persero) is predominantly centralized, with decision-making authority resting with top management, although employees are given opportunities to share input through routine morning knowledge-sharing sessions (Hura et al., 2021). Bureaucratic leadership limits the exchange of ideas due to its procedural and hierarchical structure, thus requiring intelligent and innovative leaders to maintain balance (Waloyo & Sasmita, 2025).

According to the official website of PT ASABRI (Persero) (2025) The organization is led by individuals with strong global technological competencies and the ability to make complex decisions, with nearly 70% of its talent pool comprising millennials. This demographic composition creates favorable conditions for sustained organizational adaptation. The characteristics of leadership and organizational values as components of institutional capacity are illustrated in Figure 1.

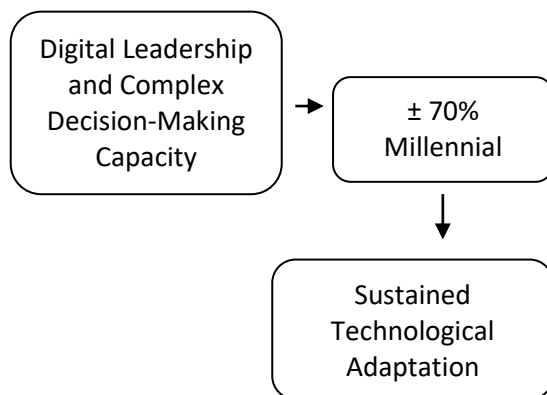


Figure 1. Leadership Style and Sustainability at PT ASABRI (Persero).

Source: Data processed by the authors from PT ASABRI (Persero) official website, 2025. Available at: <https://www.asabri.co.id>.

Organizational Capacity Perspective at National Pension Service, South Korea

Based on official sources, the National Pension Service (NPS) upholds core values of inclusion and happiness, responsibility and trust, as well as fairness and innovation. These values reflect the institution's commitment to delivering inclusive, transparent, and reliable pension services while maintaining accountability in managing public funds. The mission of NPS is to contribute to the stable livelihood of insured persons through the provision of sustainable pension benefits and welfare services that support long-term social protection (National Pension Service, 2021). In this context, effective communication and collaboration among employees play an important role in strengthening teamwork and building a shared organizational culture that supports innovation and organizational growth in a constantly changing environment (Rajhi & Aljuhmani, 2026).

From a leadership perspective, NPS management in South Korea builds relationships with employees through the application of fair and collaborative labor relations principles. This approach is realized through various participatory mechanisms, including system improvement support groups, public service committees, and youth generation committees. In addition, NPS operates a *worker observation system* that facilitates cooperation and employee involvement in decision-making processes. These efforts are reinforced through internal communication mechanisms and regular meetings to enhance employee understanding, thereby supporting organizational sustainability and labor relations stability (National Pension Service, 2024). Based on the above discussion, the leadership practices implemented by the National Pension Service (NPS) of South Korea are summarized in Table 3.

Table 3. Leadership Implementation at the National Pension Service, South Korea.

Aspect	Implementation
Work relationship principles	Implementation of fair and collaborative working relationships
Participation mechanisms	System improvement support groups, public service



	committees, youth generation committees
Employee involvement	Implementation of a worker observation system in the decision-making process
Internal communication	Internal communication and regular meetings
Organizational impact	Supporting organizational sustainability and the stability of labor relations

Source: Data processed by the authors from the National Pension Service Annual Report, 2024.

In innovative work characteristics, collaborative leadership supports supportive work behavior (Mahmudi et al., 2025). In this context, the National Pension Service (NPS) integrates its core organizational values based on trust and open communication to strengthen institutional readiness for the digital transformation of public pension services. The relationship among these values is illustrated in Figure 2.

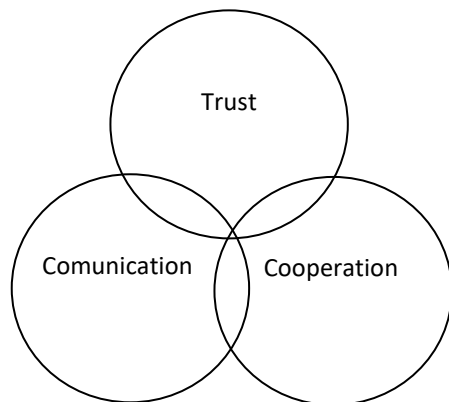


Figure 2. Relationship between the Core Values of Organizational Culture at the National Pension Service (NPS).

Source: Data processed by the authors from The National Pension Service Sustainability Report (2024).

Platform and Infrastructure Adoption Perspective at PT ASABRI (Persero), Indonesia

In response to technological developments, PT ASABRI (Persero) has adopted an electronic document management system aimed at reducing the risk of data damage or loss and facilitating easier access to documents when required (Harahap & Atika, 2024). The implementation of this electronic document system is illustrated in Figure 3.

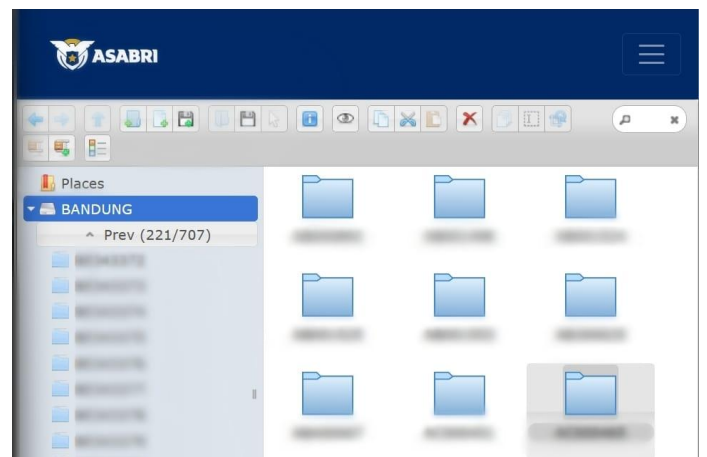


Figure 3. Electronic Document System of PT ASABRI (Persero).

Source: Data processed by the authors from the internal documentation of PT ASABRI (Persero), 2025.

In addition, PT ASABRI (Persero) utilizes other information systems, such as the ASABRI Mobile application, which is supported by a Content Management System (CMS) for data verification processes (Agustin et al., 2025). This system is intended to facilitate beneficiaries' submission of claims, real-time balance checks, benefit simulations, payment history reviews, and access to entitlement information. Interview results indicate that the application interface is perceived as simple and easy to understand (Sari & Nafsiah, 2025).

Despite increasing investment in digital technology and infrastructure in Indonesia, implementation still faces constraints such as suboptimal policies, regulatory limitations, and unfavorable investment returns (Pramarta & Mardiyati, 2025). These conditions inevitably affect the effectiveness of digital public services. Several studies indicate that challenges in



implementing ASABRI Mobile include technical application issues, data integration problems, data security threats, and network infrastructure readiness (Agustin et al., 2025; Sari & Nafsiah, 2025; Harahap & Atika, 2024). These constraints are mapped in Table 4.

Table 4. Mapping of Constraints at PT ASABRI (Persero).

Type of Constraint	Problem Indications	Impact on Service Delivery
Application technical constraints	Login failures, token errors, and application inaccessibility	Reduced service accessibility
System stability	Inconsistent system updates	Increased user complaints
Data integration	Unsynchronized participant data	Delays in the claims process
Network infrastructure	Uneven internet quality	Suboptimal digital service performance
Data security threats	Potential system security risks	Necessitates strengthening IT governance

Source: Data processed by the authors (Agustin et al., 2025; Sari & Nafsiah (2025); Harahap & Atika (2024).

Platform and Infrastructure Adoption Perspective at National Pension Service (NPS), South Korea

The National Pension Service is the first government service in South Korea to implement electronic documents through the KB application, a financial institution platform. This service enables beneficiaries to receive official electronic documents directly on their mobile devices, not only via the KB application but also through KakaoTalk, SMS, and Naver. A total of 26 million notifications across 48 different document types have been distributed through this system (National Pension Service, 2024).

In addition, NPS provides mobile reminder services to facilitate applications and payments

via mobile applications, eliminating the need for beneficiaries to visit operational offices in person (National Pension Service, 2024). Observations from the Google Play Store indicate that the application has been downloaded more than five million times and has received a user rating of 4.3.

According to the National Pension Service Sustainability Report (2024) Public pension services in South Korea have also adopted artificial intelligence (AI) to enhance public convenience. This approach addresses challenges related to staff shortages in public service delivery and limitations in assisting foreign beneficiaries. The diverse characteristics of pension participants, which may affect service effectiveness, are addressed through the adoption of an AI-based employee named *Youn-a*, capable of communicating in ten foreign languages with real-time responses through designated kiosks. The AI employee is illustrated in Figure 4.



Figure 4. Implementation of AI Employees in the National Pension Service (NPS).

Source: National Pension Service Sustainability Report, 2024.

This initiative aligns with AI innovation in South Korea's public services, which is governed by ethical standards to ensure trustworthy AI governance and deliver tangible benefits to society (Park et al., 2024).

According to reports from the *Seoul Economic Daily*, to enhance transparency, improve data security, and address record manipulation risks in pension service activities, such as withdrawals, contribution management, investments, and tracking overseas beneficiary transactions, NPS has integrated blockchain technology into its



public pension system. This project involved consultation with leading blockchain experts across industries and resulted in successful system integration (Toti, 2025).

Furthermore, in June 2024, South Korea invested in overseas technology sectors, particularly in the United States, and planned mergers and acquisitions totaling USD 5 billion to acquire advanced technologies, including AI (Gotoh, 2025). This national commitment to technological advancement reinforces the capacity of public institutions such as the National Pension Service to continuously innovate in delivering digital public services.

Human Resource Perspective on Technological Adaptation at PT ASABRI (Persero), Indonesia

As an insurance company providing financial protection for members of the Indonesian National Armed Forces (TNI), the National Police (Polri), and civil servants within the Ministry of Defense and Polri, with 30 branch offices across Indonesia (Taufik et al., 2022). PT ASABRI (Persero) must ensure that its human resources are able to adapt to rapid technological advancements in order to deliver optimal services.

Human resource management is not merely an operational tool, but also a strategic driver of sustainability through people, ethical culture, and digital innovation (Kurniawan et al., 2025). According to the main news published on the official PT ASABRI (Persero) (2025a) The company ensures that HR management aligns with sustainability and human-centered values through leadership learning initiatives implemented across several programs, as presented in Table 5.

Table 5. Human Resources Programs at PT ASABRI (Persero)

Program	Objective
Learning Agility & Culture Program	A program to foster continuous learning in the digital era
Employee Well-Being Program	A program to maintain a balance between

employee performance and well-being

Talent Acceleration Program A program to prepare the younger generation for future leadership roles

Internal Culture Transformation A program to instill AKHLAK values as everyday practice, not merely slogans

Source: Data processed by the authors from PT ASABRI (Persero) official website, 2025. Available at: <https://www.asabri.co.id>.

These human resource development efforts have been recognized through the *Indonesia Human Capital Award (IHCA-IX-2025)*, where PT ASABRI (Persero) received the “Best Company in Building Organizational Culture and Resilience 2025” award. The recognition was granted for the company’s human resource management, particularly its investment in developing its workforce through the values of integrity, dedication, and professionalism, aimed at supporting national development while prioritizing the welfare of its participants. (Persero),2025a).

Furthermore, AKHLAK implementation also showed a positive and relatively stable trend throughout the period, reaching 96.83% in 2023 and 98.58% in 2024. Overall, it can be concluded that AKHLAK internalization is very high and stable enough to serve as a foundation and driving force for governance and work motivation. This ongoing practice demonstrates that AKHLAK has been successfully integrated into the organization's daily routines, beyond simply being viewed as a formal compliance instrument. The impact of this development is reflected in various multidimensional organizational achievements as depicted in Figure 5.

Implementation of AKHLAK

40% employees exceed targets

100% self-service adoption

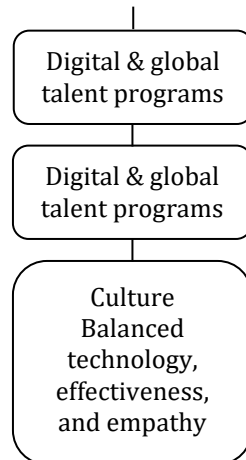


Figure 5. Implementation of AKHLAK Principles at PT ASABRI (Persero).

Source: Data processed by the authors from PT ASABRI (Persero) official website, 2025. Available at: <https://www.asabri.co.id>.

Human Resource Perspective on Technological Adaptation at National Pension Service (NPS), South Korea

As the public pension scheme operator in South Korea, playing a part in providing benefits for national welfare (Choi et al., 2021). The National Pension Service (NPS) requires high-quality human resources to ensure organizational sustainability. Sustainable human resource management refers to the way workforces are managed by HR strategies and practices that promote organizational sustainability without causing any adverse long-term effects (Liang & Li, 2025).

This methodology aligns with human resource management practices that reflect organizational values, as reported in the National Pension Service Annual Report (2024). The report highlights that these practices support employee development and organizational performance while strengthening institutional capacity. NPS human resource management programs are presented in Table 6.

Table 6. NPS Human Resource Management Programs at the National Pension Service (NPS)

Program	Objective
Transparent and Fair Recruitment Program	Increase applicant trust and ensure HR regeneration
Technology Development Program	Strengthen leadership capacity and global competitiveness
Work-Life Balance Program	Enhance work efficiency and employee well-being
Mental Health Program	Support long-term mental resilience and productivity
Maternity and Family Leave Program	Support the sustainability of both work and family roles
Human Rights Program	Ensure a safe and equitable working environment

Source: Data processed by the authors from National Pension Service Annual Report, 2024.

These practices reflect NPS's efforts to implement sustainable human resource management aligned with the context of a public organization, as evidenced by the performance indicators in Figure 6.

Implementation of Corporate Value

Grade 2 (7 yrs) in Integrity Index, zero COI; Human Rights Center

BOD performance score increased from 86.0 to 88.0 (2022–2023)

Active participation supported by diverse expertise

Increased female representation and leadership development programs

Increased awareness among 20s and 30s; 7,700 public opinions collected

Effective communication

**Figure 6. Implementation of Corporate Value at National Pension Service (NPS)**

Source: Data processed by the authors based on National Pension Service Annual Report, 2024.

Comparative Synthesis of the Three Perspectives between PT ASABRI (Persero), Indonesia, and the National Pension Service (NPS), South Korea

To facilitate readability and clarify the position of each case within the comparative analysis, the comparison of digital transformation in public pension services between PT ASABRI (Persero) and the National Pension Service (NPS), based on organizational capacity, the adoption of digital platforms and infrastructure, and human resource aspects, is presented in Table 9.

Table 9. Comparative Analysis of Organizational Digital Maturity at PT ASABRI (Persero), Indonesia, and the National Pension Service (NPS), South Korea

Aspect	PT ASABRI (Persero), Indonesia	National Pension Service (NPS), South Korea
Organizational Capacity	Digital transformation supported by AKHLAK values	Culture based on trust, innovation, and communication
Leadership	Centralized leadership with knowledge-sharing	Collaborative leadership with participation mechanisms
Digital Platforms & Infrastructure	Service applications and electronic document systems	Integrated systems using AI, big data, and blockchain
Technology Integration Level	Functional digitalization with integration challenges	Integrated digitalization emphasizing efficiency and security
Human Resources	Talent development, learning, and	HR management focused on technology

	well-being	capacity and participation
Digital Maturity Level	Development and consolidation stage of digital systems	Advanced technology utilization and continuous innovation stage

Source: Data processed by the authors.

CONCLUSION

This study compares the digital transformation of public pension services in Indonesia through PT ASABRI (Persero) and the National Pension Service (NPS) in South Korea. The results show that digital transformation is a multidimensional process influenced not only by digital platforms and infrastructure but also by organizational capacity, leadership, the level of technology integration, and human resource management.

PT ASABRI (Persero) demonstrates a strong commitment to digital transformation through the internalization of organizational values, human resource development, employee welfare programs, and the implementation of digital service systems. However, the transformation process is still in the development and consolidation stage, characterized by centralized and participatory leadership patterns balanced by leadership capabilities, as well as challenges in data integration and system stability. In contrast, the National Pension Service (NPS) in South Korea demonstrates a level of digital maturity supported by collaborative leadership, institutionalized participation mechanisms, technology integration through AI and blockchain, and sustainable human resource management.

Overall, this study concludes that the success of digital transformation in public pension services depends not only on technology adoption but also on the institutionalization of adaptive governance, participatory leadership, and sustainable human resource management practices. In this context, the experience of South Korea's National Pension Service provides valuable lessons for accelerating the digital transformation of public pension services in Indonesia.



Future research is recommended to use quantitative or mixed-methods approaches to examine the outcomes of digital transformation more empirically. These approaches can help assess its impact on beneficiary satisfaction, service accessibility, and institutional performance. Further studies may also compare different public sector organizations to better understand factors influencing successful digital transformation. Such research may also provide insights for improving digital public service strategies in the future.

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