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Implementation of the Jakarta Smart Card Plus Policy in the South Jakarta Area

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Abstract: The study is titled "Jakarta Smart Card Plus (KJP Plus) Policy Implementation at SMPN 3 Manggarai, South Jakarta." This study looks at how the KJP Plus policy is being implemented and identifies elements that help and hinder it. The KJP Plus program's junior high school deployment serves as the research object. This study applies George C. Edward III's policy implementation theory, which incorporates aspects of bureaucratic organization, implementers' dispositions, communication, and resources, and employs a qualitative approach with a case study methodology. The findings demonstrate how important good communication, sufficient funding, and positive implementer attitudes are to the program's success. Nonetheless, the distribution of aid continues to face significant problems due to bureaucratic barriers and a lack of agency cooperation. According to the study's findings, better interagency collaboration, implementers' training, and rigorous socializing can all enhance program implementation. These results emphasize how crucial systemic changes are to guaranteeing students from disadvantaged families fair and equal access to school.

Keywords: Jakarta Smart Card Plus (KJP Plus), Policy Implementation, Education Policy, Communication in Policy Implementation.

INTRODUCTION

Education is a fundamental right that the state guarantees. Law Number 20 of 2003 regulating the National Education System, which highlights that every citizen has the right to receive a high-quality education free from discrimination, further supports this mandate. However, in reality, not all children, particularly those from low-income families, have equal access to high-quality education. One of the main obstacles keeping many school-age youngsters from regularly completing their education is still financial limitations. A lack of education is directly linked to poor quality of life and is widely recognized as a structural driver of long-term poverty (Firdaus & Shaliha, 2021).

The Jakarta Smart Card Plus (KJP Plus) was created in 2017 after this program was improved and expanded. The Jakarta Smart Card Plus (KJP Plus) was created in 2017 after this program was improved and expanded. As a derivative policy of the larger national education framework, Governor Regulation of DKI Jakarta Number 4 of 2018 concerning the Provision of Social Assistance for Personal Education Costs provides the legal basis for the KJP Plus program.

For qualified kids from low-income families, the KJP Plus program offers monthly financial aid to cover a range of educational costs, including uniforms, school supplies, transportation, wholesome meals, and other supplemental requirements. In addition to preventing kids from leaving school because of financial difficulties, the objective is to enhance their general wellbeing and allow them to actively engage in school life. The program's comprehensive character should, in principle, reduce the educational gap and encourage social mobility by providing equal access to educational opportunities. In actuality, though, there have been many difficulties with the KJP Plus program's implementation.

Numerous studies have shown that administrative and technical problems continue to limit the KJP Plus program's efficacy. The ineffective use of money, data verification issues, and incorrect beneficiary targeting are major obstacles (Noor & Fajarina, 2020; Muthia, 2019). Sari and Hudaya's (2017) study, for instance, found that 19.4% of KJP participants were mistargeted, meaning they were given benefits even though they didn't satisfy the qualifying requirements. The program's governance, including its recipient selection process, the accuracy of the socioeconomic data used, and the degree of oversight throughout implementation, are all called into question by this circumstance. The impact of the program is further diminished by parents' poor comprehension of it and by the absence of oversight from schools and other organizations (Dewi & Pratama, 2023).

Scholars have looked to well-established policy implementation models to investigate how such social assistance programs may be carried out more successfully. George C. Edward III's model is among the most pertinent. According to Edward III, four factors; communication, resources, implementers' disposition, and bureaucratic structure affect policy implementation (Nugroho, 2017). For a policy to be successfully implemented, each of these components must operate at its best. For example, ineffective stakeholder communication may lead to divergent interpretations of the program's goals. A lack of funding, infrastructure, or human capital can make it more difficult for an organization to carry out the policy. In a similar vein, street-level officials may oppose full execution if they lack motivation or disagree with the objectives of the policy. Lastly, the provision of planned services may be hampered or distorted by a strict or ineffective bureaucratic framework.

These factors are obviously at work in the context of KJP Plus. Strong and constant coordination between provincial agencies, local governments, and schools is necessary to guarantee appropriate data gathering, funding distribution, and feedback systems. Another important factor is school administrative preparedness, which includes reporting systems and instructor understanding. Furthermore, in order to guarantee that the funds are utilized for educational purposes rather than being diverted for other household expenses, parent comprehension and active participation in the management of the KJP Plus funds are crucial. A closer look at these factors is necessary, especially at the school level where policy and practice collide.

The application of the KJP Plus policy at SMPN 3 Manggarai, a public junior high school in South Jakarta, is the main subject of this study. The school was chosen because of its advantageous location within the administrative region and comparatively high number of KJP Plus beneficiaries. Assessing the policy's effectiveness at this specific school offers important insights into how stakeholder engagement, school capability, and local dynamics impact the program's success. A more contextual, grounded examination at the institutional level is what

this study aims to give, as previous research has mostly looked at the policy from a macro or city-wide perspective.

This study examines how the Kartu Jakarta Pintar Plus (KJP Plus) policy is being implemented at SMPN 3 Manggarai, South Jakarta, with an emphasis on how well it complies with current laws, what helps and hinders its implementation, and how it affects students' access to education. In order to increase KJP Plus's efficacy and encourage its use in comparable educational environments, the study attempts to offer both theoretical understanding and useful suggestions.

METHODS

This study used a case study design and a qualitative methodology to investigate how the Jakarta Smart Card Plus (KJP Plus) policy was implemented at SMPN 3 Manggarai, South Jakarta. This method allows in-depth exploration of social phenomena (Yin, 2003). According to Creswell (2014), the goal of qualitative research is to comprehend the interpretations that people or groups make on social or human issues. Purposively, the research site was chosen because of its long-standing and steady participation in the KJP Plus program. In addition to having a sizable beneficiary base, SMPN 3 Manggarai has enough administrative data and institutional memory to back up a reliable investigation. Purposive sampling was used to choose research participants in order to guarantee that informants with pertinent experience and expertise were included. They included representatives from the Jakarta Education Office, KJP Plus program coordinators, the principal of the school, and personnel responsible for confirming students' eligibility (Rustanto & Akhmad, 2020). Three primary methods were used to gather data: document analysis, participant observation, and semi-structured interviews. In order to cover all important subjects and provide informants the opportunity to go into further detail about their experiences and difficulties with the KJP Plus program, interviews were conducted according to a customizable guide. Administrative verification reports, program implementation guidelines, and Jakarta Governor Regulations pertaining to the KJP Plus program were all included in the document analysis. Data analysis was conducted using the Miles and Huberman (1994) thematic analysis approach, which included data reduction, data display, and conclusion formulation. During this iterative process, new themes were found and connected to Edward III's model of policy implementation, which takes into account bureaucratic structure, implementers' personalities, communication, and resources (Nugroho, 2017). Data triangulation was used to guarantee the findings' authenticity and dependability. This required cross-checking data from several sources, including documents, observations, and interviews. According to Saleha Mufida et al. (2023), triangulation lessens researcher bias and offers a more realistic representation of the actual implementation process. In order to enable informants to examine and validate the researcher's views, member checking was also used. Particularly in policy implementation studies where intricate and dynamic interactions are present, these validation techniques are essential in qualitative research (Utami et al., 2024; Agustino & Wicaksana, 2020).

RESULTS AND DISCUSSION

The results and analysis of the study, which was based on the Jakarta Smart Card Plus (KJP Plus) policy's implementation at SMPN 3 Manggarai, South Jakarta, are presented in this chapter. George C. Edward III's policy implementation model, which emphasizes four key factors: communication, resources, implementers' attitudes, and bureaucratic structure is used to organize the conversation. When interpreting field data obtained through observations, interviews, and document reviews, these elements act as analytical lenses. Each theme area of the research discusses how these factors affected the KJP Plus implementation's difficulties and efficacy. Inhibiting and supporting elements that surfaced during the process are also

examined in this section. The study gives insights into how policy design and field reality coincide, as well as recommendations for enhancing educational support programs for underprivileged kids, by examining how the program functions at the school level. These results also advocate for more cooperative policy governance, in which school-level actors actively participate in the cycle of policy reform rather than just implementing policies. The entire program design can be strengthened by including targeted awareness efforts, digital literacy initiatives for recipients, and ongoing training for school employees. Transparency and accountability may also be improved by developing real-time dashboards to monitor fund allocation and utilization. To make sure that education aid like KJP Plus not only meets its goals but also significantly reduces systemic educational inequities, it will be crucial to establish trust amongst stakeholders, including schools, parents, the local government, and program administrators.

Communication in the Implementation of the Jakarta Smart Card (KJPP)

Effective communication is crucial for the implementation of public policies, including the Jakarta Smart Card Plus (KJPP) program. Interviews indicate that the communication established between the government and the public remains ineffective. Many residents stated they lacked information about registration procedures and beneficiary criteria.

The lack of clarity in information delivery led to a lack of understanding of the program's objectives. Some communities were even unaware of their eligibility. This situation reinforces the notion that miscommunication can lead to social jealousy and misdirected aid recipients.

Furthermore, some recipients reported that information often arrived late or not at all. As a result, they struggled to understand when and how aid was being distributed, and how to properly utilize the KJPP card for educational purposes.

According to George Edward III (in Nugroho, 2014), communication is crucial for policy implementation because it determines how well the policymaker's message is understood and implemented by implementers and the public. If communication is ineffective, policy objectives will not be achieved.

Furthermore, public policy communication encompasses interactions and responses from the parties involved. The role of feedback must be considered during the implementation process because, according to Bungin (2013) and Mulyana (2014), communication is a reciprocal process between the communicator and the recipient.

The KJPP program will be more accessible and understood by the wider public by improving communication methods and utilizing various information channels, such as online complaint systems, face-to-face training, and social media.

Resources in KJPP Implementation

Although government funding has been allocated, numerous obstacles remain, such as delayed disbursement and inaccurate recipient data verification. Resources are crucial to the successful implementation of the KJP Plus policy. The aid program's function to support educational needs is hampered by these delays.

One cause is the lack of trained personnel to handle data collection, validation, and aid distribution. Staff shortages and deficiencies in technical management in the field hinder what should be an expedited process.

Furthermore, technological support has not fully ensured smooth implementation. Database systems and supporting applications often encounter problems integrating and updating information, making data-driven decision-making difficult.

According to Edward III (in Nugroho, 2014), policy resources consist of three main components: human resources, finances, and facilities. For the implementation process to proceed according to plan, these three components must be available and fully utilized.

Winarno (2005) and Widodo (2010) argue that the effectiveness of policy implementation depends heavily on the capabilities of human resources and supporting infrastructure. One of the main obstacles to achieving program objectives is the lack of training and technical support for implementers.

Technical barriers can be overcome by conducting regular training, strengthening digital systems, and ensuring equitable distribution of resources. This will also expedite aid distribution and increase transparency in its implementation.

Disposition of the Implementer in the Implementation of KJPP

The focus and commitment of implementers are crucial to the success of the KJP Plus program. Interviews revealed varying levels of commitment among implementers; some appeared enthusiastic, while others complained about the workload and lack of structural support.

Furthermore, there were issues with understanding implementation procedures. There was a mismatch between the designed regulations and their implementation in the field because some implementers did not receive technical training before undertaking their duties.

Some implementers felt they were given tasks that were not balanced with adequate facilities or incentives. This led to a lack of enthusiasm and productivity, especially when the workload increased due to a shortage of personnel.

George Edward III (in Afida et al., 2023) stated that implementer disposition encompasses the attitude, willingness, and commitment to implementing the policy. If implementers do not understand or are not aligned with the policy, implementation effectiveness will be reduced.

This aligns with the opinion of Mufiz (1999 in Elih Yuliah, 2020), who stated that policy implementation involves the structure and actions of implementers throughout the process.

Bureaucratic Structure in the Implementation of the Jakarta Smart Card Plus (KJPP)

Along with structural adjustments, the new regulatory framework has resulted in a major expansion of the duties assigned to DPS. DPS is now required to actively participate in BPR Syariah's internal operations, especially when it comes to evaluating new products, keeping an eye on compliance procedures, and taking part in strategic decision-making. These tasks go beyond their traditional advisory function and place them at the heart of Sharia governance.

DPS members are now required to attend board meetings, review business plans (RBB), and offer written opinions on Sharia compliance matters. These opinions must be formally documented and integrated into the bank’s policy-making processes. This provides a level of transparency and accountability that was previously lacking.

Additionally, the rule mandates that DPS work with other governance institutions, including compliance departments and internal audits. By integrating Sharia monitoring into the institution's larger risk and control architecture, it is ensured that it is not isolated. In contemporary government, where interdepartmental collaboration is essential to operational effectiveness, this kind of alignment is vital.

These modifications adhere to global best practices. For example, Sharia supervisory boards must participate in risk assessments, product development, and audit reviews in addition to issuing religious rulings, according to the IFSB-AAOIFI Shariah Governance Framework (2023). Indonesia is bringing its governance model into line with international norms by formally defining these responsibilities.

Despite these improvements, several institutions say they are having trouble coping with DPS's increased demands and workload. Not all DPS employees have the operational, financial, or legal know-how to carry out these more comprehensive responsibilities, particularly in rural locations with limited chances for professional growth.

Academic institutions and regulatory agencies must collaborate to offer DPS training and certification programs in order to address this. In order for DPS to carry out their duties in a complicated financial context, these programs ought to address both Sharia and banking competencies.

Supporting and Inhibiting Factors in the Implementation of the Jakarta Smart Card Plus (KJPP)

There are no factors supporting or hindering the implementation of the KJP Plus. One supporting factor is the existence of clear regional government regulations, such as DKI Jakarta Governor Regulation Number 90 of 2020, which serves as the legal basis for the program's implementation.

Furthermore, the smooth implementation of the program is supported by the collaboration between the regional government and Bank DKI, as a partner in providing assistance. Implementation is also facilitated because the public is accustomed to using cards as a payment method.

However, numerous implementation issues remain. One example is the unintegrated and complex data verification process. Some submitted information remains inaccurate, duplicated, or misdirected. This indicates a dysfunctional recipient data management system.

The ICW report (in Sari & Hudaya, 2017) indicates that 19.4 percent of KJP Plus recipients were not properly targeted because they were not categorized as poor. This problem indicates a lack of adequate oversight and evaluation during the recipient selection process.

Furthermore, a CRM report from the DKI Jakarta Education Office revealed numerous public complaints about delays in assistance, the use of funds for purposes other than educational needs, and a lack of program outreach. This aligns with Shuhanji & Zain's (2019) finding that validation and utilization remain issues in the distribution of KJP funds.

The effectiveness and accountability of the KJP Plus program can be improved in the future by enhancing inhibiting factors such as verification systems, oversight, and outreach, as well as supporting factors such as regulations and inter-agency collaboration.

Synthesis and Implications of the Findings

Implementing policies is not a linear process; rather, it is a dynamic interplay between institutional preparation and human behavior, as evidenced by the findings across the four main factors of communication, resources, implementers' disposition, and bureaucratic structure. The cooperation of government organizations, educational institutions, and beneficiaries is crucial to the practical implementation of regional regulations, even though they offer a strong legal foundation.

For example, inadequate communication erodes public trust in addition to causing recipients to become confused. This leads to fragmented service delivery when paired with insufficient data systems and staff capabilities. The interviews also showed that a lack of incentives and bureaucratic bottlenecks have a direct impact on implementers' morale, leading to a vicious circle of disengagement and inefficiency.

An example of this connection can be seen at SMPN 3 Manggarai. Updated student data from the central agency was delayed in reaching the school in early 2023. Two qualified students were consequently disqualified from the first payout phase, underscoring the negative effects of structural incoordination. Manual follow-up was required of school administrators, which took time and delayed other administrative tasks.

These results highlight the necessity of better database integration, more precise task distribution among implementers, and ongoing stakeholder training. Stronger collaboration with Bank DKI, regular inter-agency monitoring meetings, and transparent feedback systems could significantly improve future KJP Plus implementation. Most importantly, the program

should evolve from a purely top-down policy into a participatory system involving schools, parents, and local communities in both planning and monitoring.

CONCLUSION

The DKI Jakarta Provincial Government's deliberate efforts to ensure that students from disadvantaged families have fair access to education are demonstrated by the Kartu Jakarta Pintar Plus (KJP Plus) policy's implementation at SMPN 3 Manggarai, South Jakarta. Under the direction of Governor Regulation No. 110 of 2021 and associated legal frameworks, the policy has demonstrated quantifiable conformity to its intended objective. Some of the financial obstacles that usually keep underprivileged students from fully engaging in academic activities have been removed thanks to the distribution of financial help through KJP Plus. As a result, the initiative has contributed positively to student attendance, learning continuity, and the broader goal of educational inclusion.

According to the study, a number of enabling variables, including the availability of regulatory guidelines, the dedication of school administrators, and the presence of pre-existing school-based support structures, facilitate the implementation process. These components form the foundation for the micro-level operationalization of policies. But the study also reveals significant obstacles that reduce the program's overall efficacy. These include inadequate socialization efforts, inconsistencies in fund disbursement timelines, and gaps in the monitoring and evaluation mechanisms. These results imply that although the policy design is sound, its implementation in practice needs to be improved to guarantee its impact and sustainability.

This study emphasizes the importance of crucial factors such implementers' attitudes, communication clarity, and resource sufficiency in influencing policy results by using Edward III's policy implementation model. The results highlight the need for bottom-up involvement, inter-institutional coordination, and ongoing stakeholder capacity-building to support KJP Plus's success rather than relying only on top-down laws. These revelations support the claim that both institutional preparedness and grassroots response are necessary for the efficient provision of public services.

This study makes a significant contribution to the fields of social policy and public administration, especially when it comes to educational welfare initiatives in urban settings. By highlighting both strategic shortages and chances for innovation, it illustrates how empirical research conducted at the local school level can contribute to more comprehensive policy reform. This study also provides practical suggestions for improving program implementation tactics, such as the creation of thorough feedback loops, more precise operating rules, and focused outreach to raise community knowledge and involvement.

To sum up, the KJP Plus initiative at SMPN 3 Manggarai is an effort to increase educational access for underserved populations, and it has been partially effective. Due to practical limitations, the initiative has not yet reached its full potential, while having accomplished some of its fundamental goals. By addressing these challenges through informed policy refinement and collaborative governance, the government can ensure that KJP Plus evolves into a more efficient and equitable instrument for educational empowerment. This study, therefore, not only answers the core research questions but also advances practical knowledge in the field of public policy implementation in Indonesia.

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