



**JOURNAL**

**IMPLEMENTATION OF PSAK 109: FINANCIAL INSTRUMENTS IN PENSION  
FUND MANAGEMENT AT BPJS EMPLOYMENT**

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**Abstract:**

The importance of having adequate retirement funds becomes increasingly clear. This research aims to examine implementation of psak 109: financial instruments in pension fund management at bpjs employment. The method used is a qualitative method. The sampling technique for this study used purposive sampling. Purposive sampling is a method of selecting samples based on certain criteria that are relevant to the study (Sugiyono, 2019). The research sample consisted of employees of the Assistant Deputy for Accounting Policy and Systems, who have the role of planning, coordinating, and controlling the development of accounting policies and accounting information systems for the agency, as well as employees of the Assistant Deputy for Accounting Reporting and Analysis, who play a role in directing the process of preparing monthly and annual financial reports, and directing the analysis of financial reports and developing financial information according to stakeholder needs. BPJS Employment also applies the principle of accountability by documenting every financial transaction carefully and complying with applicable regulations.

**Keywords:** Independent Learning, Learning Outcomes, Learning Motivation.

**BACKGROUND**

Amid economic uncertainty, the importance of having adequate retirement funds becomes increasingly clear. Retirement savings play a vital role in ensuring financial well-being in old age when one is no longer actively working. One of the best pension systems in the world is Denmark, which is ranked A+ in the Melbourne Mercer Global Pension Index 2018. The strength of the Danish pension industry stems from the country's commitment to the welfare state concept. (Gunawan & Banjarnahor, 2018).



The Financial Accounting Standards Board (DSAK) has released three Financial Accounting Standards Statements (PSAK), namely PSAK 109 (PSAK 71), PSAK 115 (PSAK 72) and PSAK 116 (PSAK 73). This implementation is part of the authority's efforts to adopt the IFRS system issued by the International Accounting Standards Board (IASB). The standard referring to IFRS 9 will replace PSAK 239 (PSAK 55) which was previously in effect (IAI, 2021). In 2022, the Financial Accounting Standards Board of the Indonesian Institute of Accountants approved changes in the numbering of PSAK and ISAK, including the replacement of PSAK 71 with PSAK 109, which will be effective from January 1, 2024. Although the number has changed, the substance of the standard remains the same (IAI, 2022). The change from PSAK 239 (PSAK 55) to PSAK 109 (PSAK 71) is necessary because PSAK 239 uses the principle of implementing the rule-based principle, which means that each situation has standard rules, while PSAK 109 adopts a more flexible principal-based approach according to IFRS (Yunita & Indahwati, 2022). PSAK 109 has been in effect since January 1, 2019, with a relaxation of implementation until January 1, 2020, but entities can apply it earlier (Firmansyah et al., 2022). The revision from PSAK 239 (PSAK 55) to PSAK 109 (PSAK 71) resulted in significant changes. These changes cover various important aspects, including determining asset classification and the method of providing for losses. One of the main differences between the two standards is the method used to form the Allowance for Impairment Losses (CKPN). In PSAK 109 (PSAK 71), the Expected Credit Loss (ECL) method is used as a replacement for the previous method, namely the Incurred Loss method in PSAK 239 (PSAK 55) (Khasify et al., 2023). PSAK 109 (PSAK 71) has been implemented, but several insurance industry players such as PT Capital Life Indonesia and PT Asuransi Allianz Life Indonesia admit that they have not fully implemented it (Ghifari, 2019). The results of a study conducted by Isma & Sixpria (2022) showed that the implementation of PSAK 109 (PSAK 71) in Banking Entities Listed on the Indonesia Stock Exchange caused a decline in the quality of CKPN and financial performance in 2020. In addition, there was a decrease in the value of assets because the amount of credit provided decreased. However, the results of a study conducted by Sibarani (2021) at PT Bank IBK Indonesia Tbk showed that the implementation of PSAK 109 (PSAK 71) did not result in substantial changes in the bank's accounting policies. In addition, there was no significant impact on the financial statements either in the current year or the previous year.



Similar findings also occurred in a study conducted by Prajanto (2022) at the Central Java Regional Development Bank, which stated that since the implementation of PSAK 109 (PSAK 71) in 2020 until the 2021 financial statements, Bank Jateng's financial performance had not changed significantly. Then a study conducted by Maurida (2022) on financing institutions in Indonesia, as non-bank institutions, showed significant changes in the company's net profit before and after the implementation of the ECL method in accordance with PSAK 109 (PSAK 71).

Differences in the effects of implementing PSAK 109 (PSAK 71) on financial management in various entities have produced diverse findings. Although some studies show a decline in financial performance, there are also results that show no significant influence in its implementation. The lack of in-depth research on the implementation of PSAK 109 (PSAK 71) in BPJS Ketenagakerjaan, especially in the context of pension institutions, prompted researchers to conduct a study entitled "Implementation of PSAK 109: Financial Instruments in Pension Fund Management in BPJS Ketenagakerjaan."

## **THEORETICAL FRAMEWORK**

### **1. Pension Fund Management**

Apriyanto (2020) emphasized the importance of the role of pension fund institutions in providing welfare benefits for employees upon retirement. Based on POJK Number 15 of 2019 concerning Pension Fund Governance, a pension fund is a legal entity that manages programs that promise pension benefits, including those based on sharia. Mursidi et al. (2023) explained that a pension fund is a collection of assets managed to provide pension benefits in the form of periodic payments to participants in accordance with the provisions stipulated in the pension program. There are two types of pension fund management, namely Employer Pension Funds (DPPK) which are provided by the organization for its employees and do not receive contributions from independent workers, and Financial Institution Pension Funds (DPLK) which receive contributions from employees of the organization and independent workers such as doctors and fishermen (Sofiyah, 2023). The implementation of Pension Fund Governance must always be based on the five basic principles of pension fund governance.

### **2. PSAK 109 (PSAK 71)**



According to Isma & Sixpria (2022), PSAK provides a basis for presenting financial statements that facilitate comparison with previous or other financial statements. Sibarani (2021) also emphasized that PSAK is a procedural framework that regulates the recording, preparation, treatment, and presentation of financial statements to facilitate comparison. In 2021, the IAI Sharia DSAK approved PSAK 109 concerning accounting for Zakat, Infak, and Sedekah, which was later changed to PSAK 409 as part of the revision of the numbering of PSAK and ISAK in Indonesian SAK by DSAK IAI (2022). This change will be effective starting January 1, 2024. Despite the change in numbering, the substance of PSAK and ISAK remains unchanged. According to Yunita & Indahwati (2022), PSAK 109 (PSAK 71) adopts IFRS 9 which is prepared to simplify and address inconsistencies in IAS 39 related to the entity's business and risk. This standard regulates the classification, measurement of financial assets, impairment, and hedging requirements. Oroh et al. (2021) stated that PSAK 109 also regulates the method of calculating allowances for bad debt losses using the expected credit loss method. PSAK 109 (PSAK 71) also requires entities to consider changes in default risk that occur during the life of a financial instrument, indicating a more proactive and comprehensive approach to measuring expected credit loss (Yunita & Indahwati, 2022).

### **3. Hedge Accounting**

Based on POJK Number 12/PMK.08/2013 Article 1, "hedging is an activity carried out to mitigate risk or protect the value position of an asset or liability from the risk of fluctuations in interest rates and currency values in the future." In PSAK 239 (PSAK 55), the effectiveness of a hedge is considered adequate if it meets the feasibility test criteria of 80-125%. However, in PSAK 109 (PSAK 71), these requirements are no longer applied in hedge accounting. Instead, the new provisions in PSAK 109 (PSAK 71) require the use of management judgment and decisions in assessing hedge effectiveness (Rahayu, 2021). The changes in PSAK 109 (PSAK 71) emphasize the importance of the role and decisions of management in assessing hedge effectiveness, in contrast to the more structured approach in PSAK 239 (PSAK 55). This reflects the evolution in accounting practices to provide entities with more flexibility in managing hedge risk.

## **METHOD**



This study uses a descriptive qualitative approach with a case study of BPJS Ketenagakerjaan, which focuses on the strategies, policies, and procedures for implementing PSAK 109. According to Hardani et al. (2020), case studies allow for in-depth data collection and analysis of specific events or situations. However, as explained by Suwartono (2014), the results of this case study cannot be generalized unless other subjects have similar characteristics. Researchers will conduct interviews with related parties and analyze documents, such as financial reports and internal policies, to evaluate the impact of PSAK 109 on the financial health of BPJS Ketenagakerjaan pension funds. This study uses two types of data sources, namely primary data and secondary data, obtained from various relevant sources as follows: Primary data comes from BPJS Ketenagakerjaan employees, especially in the Deputy Director of Accounting. The main sources include the Assistant Deputy for Accounting Policy and Systems, Accounting Policy Analysis Arranger, and Main Report Arranger, who have important roles in policies and financial reports related to the implementation of PSAK 109. Secondary data includes documents such as annual reports, financial reports, and internal policies of BPJS Ketenagakerjaan. These documents provide in-depth insights into the management of pension funds and the implementation of PSAK 109 at BPJS before and after the implementation of PSAK 109 (PSAK 71). The sampling technique for this study used purposive sampling. Purposive sampling is a method of selecting samples based on certain criteria that are relevant to the study (Sugiyono, 2019). The research sample consisted of employees of the Assistant Deputy for Accounting Policy and Systems, who have the role of planning, coordinating, and controlling the development of accounting policies and accounting information systems for the agency, as well as employees of the Assistant Deputy for Accounting Reporting and Analysis, who play a role in directing the process of preparing monthly and annual financial reports, and directing the analysis of financial reports and developing financial information according to stakeholder needs.

## **RESULTS**

The Employment Social Security Agency (BPJS Ketenagakerjaan) is a public legal entity that is directly responsible to the President of the Republic of Indonesia. BPJS Ketenagakerjaan was established based on Law Number 24 of 2011 concerning the Social Security Agency. The



main objective of BPJS Ketenagakerjaan is to organize an employment social security program that aims to ensure the fulfillment of basic living needs for each participant and/or their family members. The capital of BPJS Ketenagakerjaan comes from the government, which is a state asset that is separated and not divided into shares. In addition, in a financial crisis situation or certain conditions that can burden the economy, the government has the authority to take special actions to maintain the financial health of BPJS Ketenagakerjaan and ensure the sustainability of the implementation of the social security program.

The results of the research data are the presentation of information obtained through the process of collecting, processing, and analyzing data carried out in a structured and objective manner by the researcher. This data can consist of primary data collected directly from the main source, and secondary data from references or pre-existing sources. The findings of this study provide an overview of the topic being studied and support the conclusions with strong evidence. It should be noted that although the results of this interview are based on direct statements from the informants, the text has been edited by the researcher. This is done to improve the sentence structure and clarify the meaning, without changing the substance or context of the original statement of the informant.

#### 4.2.1 Implementation Process of PSAK 109 (PSAK 71) in Pension Fund Management at BPJS Ketenagakerjaan

Effective pension fund management involves processes and structures designed to achieve fund management objectives in accordance with applicable regulations. In this context, PSAK serves as a guide in preparing financial reports for BPJS Ketenagakerjaan, with PSAK 109 (PSAK 71) as the latest edition issued. In general, PSAK 109 (PSAK 71) regulates various requirements related to financial instruments.

In this study, researchers will use two main instruments. First, an instrument used to measure the understanding and implementation of good pension fund governance. This instrument aims to assess the extent to which pension fund governance in accordance with regulations and best practices has been implemented. Second, an instrument used to evaluate the understanding and implementation of PSAK 109 (PSAK 71). In this sub-chapter, researchers will discuss two important indicators in PSAK 109 (PSAK 71). First, the classification and measurement of financial instruments, and second, the impairment of financial instruments. These two



indicators will help assess how PSAK 109 (PSAK 71) is understood and implemented in the context of pension fund management at BPJS Ketenagakerjaan.

#### 4.2.1.1 Pension Fund Governance

Good pension fund governance includes five main principles that must be considered by fund managers to ensure optimal security and growth. The principles are:

##### 1. Transparency

Transparency in pension fund management is one of the important principles that ensures that pension fund participants and other stakeholders receive clear and accurate information regarding the management of the fund. One important aspect of transparency is the openness of information regarding the financial instruments used. To understand how transparency is implemented by BPJS Ketenagakerjaan, researchers asked questions about what financial instruments are used in pension fund management.

In the interview, a source from BPJS Ketenagakerjaan "AA" explained that, "Currently, BPJS Ketenagakerjaan in managing the Pension Guarantee Program has financial instruments such as Cash and Bank, Contribution Receivables, and investments in the form of Deposits, Stocks, Mutual Funds, Sukuk, Bonds." Based on the results of this interview, it can be seen that BPJS Ketenagakerjaan uses various financial instruments to manage pension funds.

The following is an integrated explanation of BPJS Ketenagakerjaan investment instruments that researchers obtained from documentation in the form of internal BPJS Ketenagakerjaan documents, namely BPJS Ketenagakerjaan Board of Directors Regulation Number: Perdir/31/122021 concerning BPJS Ketenagakerjaan Investment Management Policy and BPJS Ketenagakerjaan Accounting Guidelines:

##### 1. Cash and Bank

Pension funds are stored in cash and in various banks to ensure adequate liquidity. Storage in the form of cash and banks allows BPJS Ketenagakerjaan to meet short-term obligations and provide funds available for urgent needs. Cash and banks include cash in rupiah and foreign currency, and demand deposits at banks.

##### 2. Contribution Receivables



These are funds originating from pension insurance program contributions that have matured but have not been paid in full. Contribution receivables reflect the amount of money that must be paid by participants to BPJS Ketenagakerjaan and are an important part of the company's cash flow. Contribution income that has not been received (still in the form of contribution receivables) has not been allocated to the participant's individual account.

### 3. Investment

BPJS Ketenagakerjaan also invests pension funds in various investment instruments to maximize returns and ensure long-term growth. Transparency in the management of pension funds by BPJS Ketenagakerjaan is an important principle to ensure that participants and stakeholders receive clear information regarding the management of these funds. Based on interviews with sources from BPJS Ketenagakerjaan, it is known that BPJS Ketenagakerjaan uses various financial instruments in managing the Pension Guarantee Program, such as Cash and Bank, Contribution Receivables, and various investments including Deposits, Stocks, Mutual Funds, Sukuk, and Bonds.

Internal documents of BPJS Ketenagakerjaan, namely BPJS Ketenagakerjaan Board of Directors Regulation Number: Perdir/31/122021 and BPJS Ketenagakerjaan Accounting Guidelines, also mention other investment instruments such as Bank Indonesia Certificates, Reverse Repo Bills, Asset-Backed Securities, Real Estate Investment Funds, Direct Participation, and Investment Property. Comprehensive information regarding these types of investments reflects BPJS Ketenagakerjaan's commitment to openness and accountability in the management of pension funds.

### 2. Accountability

Accountability is one of the main pillars of good governance, especially in pension fund management. Accountability includes the organization's responsibility to provide reliable, transparent, and timely information to stakeholders. In this case, the researcher asked about the steps taken by BPJS Ketenagakerjaan to ensure that the information provided is reliable and timely.

Responding to this question, the source "AA" explained that, "In ensuring that the financial information we provide is reliable and timely, BPJS Ketenagakerjaan follows several important





steps. First, we have BPJS Ketenagakerjaan Accounting Guidelines that we strictly apply in the preparation and presentation of the Pension Guarantee Program financial reports. These guidelines ensure that every financial transaction we make is recorded carefully and transparently in accordance with applicable accounting standards. In addition, we are also subject to the rules issued by the Financial Services Authority (OJK). OJK has issued Circular Letter Number 22/SEOJK.05/2023 which regulates our obligations in preparing and reporting monthly financial reports”

In line with this statement, the results of the documentation in the form of BPJS Ketenagakerjaan Board of Directors Regulation Number: Perdir/31/122021 concerning BPJS Ketenagakerjaan Investment Management Policy Article 14 point d states that, “Performance Presentation, namely when communicating investment performance information, BPJS Ketenagakerjaan personnel must strive to ensure that the information is presented in a balanced, accurate, and complete manner. This regulation emphasizes that BPJS Ketenagakerjaan must present accurate information based on applicable financial accounting standards.

In addition, the BPJS Ketenagakerjaan Accounting Guidelines explain in point 1.3 that the purpose of preparing accounting guidelines is to assist the BPJS Ketenagakerjaan Program in preparing financial reports in accordance with generally applicable Financial Accounting Standards (SAK). These Accounting Guidelines are the minimum reference that must be met by organizers in preparing program financial reports in accordance with generally applicable SAK.

## **CONCLUSION**

Based on the analysis that has been done, it can be concluded that the implementation of PSAK 109 (PSAK 71) in BPJS Ketenagakerjaan is carried out through several key stages involving organizational and governance adjustments. BPJS Ketenagakerjaan periodically updates accounting policies, including revisions to accounting manuals and operational guidelines, through consultation with accounting experts and auditors. In addition, BPJS Ketenagakerjaan also ensures compliance with regulations set by the Financial Services Authority (OJK) and carries out strict internal and external supervision.

The implementation of PSAK 109 (PSAK 71) includes the classification and measurement of financial instruments and the impairment of financial instruments. BPJS Ketenagakerjaan has



demonstrated its commitment to the principle of transparency by conveying information related to the financial instruments used clearly and openly. BPJS Ketenagakerjaan also applies the principle of accountability by documenting every financial transaction carefully and complying with applicable regulations.

In terms of responsibility, BPJS Ketenagakerjaan applies a three-layer risk management model (Three Lines of Defense) which ensures that the entire risk management and compliance process runs effectively and is coordinated. The principle of independence is also maintained through supervision carried out by the Supervisory Board, Internal Supervisory Unit (SPI), National Social Security Council (DJSN), and Financial Services Authority (OJK).

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