

Reviewing the Management of Third Party Rights Calculation of Employee by the Ministry of Finance

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Abstract

This study aims to investigate and investigate the efficiency and effectiveness of the Ministry of Finance's management of Employee Third Party Calculation (PFK) funds. This study is also aimed at obtaining alternative models for managing the Employee PFK fund in order to improve the efficiency and effectiveness of its management. This research is motivated by the times and changes in regulations in various ways. The method used in this research is a qualitative method which is expected to be able to answer the why and how of the research object. Data were obtained through literature studies, in-depth interviews, focus group discussions, and data documentation from related parties. The data obtained were cross-checked and triangulated so that their validity was well maintained. Furthermore, the data is processed by grouping it according to the formulation of the research problem. While the analysis is carried out through logical thinking by looking for the relationship between data and information in order to obtain the effectiveness and efficiency of the object of research. The results of the study indicate that the management of the Employee PFK fund by the Ministry of Finance is carried out effectively and efficiently according to the size of the current legislation. All employee PFK funds can be distributed in their entirety to the beneficiary parties. The Ministry of Finance also does not spend large funds to carry out its management when compared to the amount of PFK Employees managed. However, the current Employee PFK management model still saves an opportunity cost for the Ministry of Finance and an opportunity loss for the beneficiary party. In addition, the current management model does not encourage the independence of the beneficiary parties in managing PFK Employee funds and continues to depend on the Ministry of Finance.

Keywords

Employee PFK funds;
qualitative; effectiveness;
efficiency; opportunity cost



I. Introduction

The state of Indonesia, with a constitution namely the 1945 Constitution, has the following objectives: 1) to protect the entire nation and the entire homeland of Indonesia, 2) to promote public welfare, 3) to educate the nation's life, and 4) to participate in carrying out world order based on independence and peace eternal. Operationally, the government must carry out development activities and services to the community. To run the wheels of government and service to the community, the government needs employees or state civil apparatus (ASN). They are in charge of operating development activities and services to the community.

As the party that employs ASN, the government takes the initiative to improve their welfare. In addition to improving the performance of ASN, this is aimed at realizing welfare for all the people considering that ASN is also part of the people. This effort was

realized by the government since 1963 which was marked by the issuance of Government Regulation No. 9/1963 concerning Public Servant Welfare Expenditure. Through these laws and regulations, the government is trying to improve the welfare of its employees through the establishment of a civil servant welfare fund through deductions from their salaries by 10% of their basic salary which is retroactive from July 1, 1961. Presidential Regulation No. 9 of 1963 concerning Provision of Improved Income / Transfer Income to Former Civil Servants / Members of the State Police as well as Widows and Orphans which was promulgated on May 13, 1963. In the last regulation it was stated that the provision of income to former civil servants / members of the Police (retired) became state financial burden State Budget (APBN). In the same year, the government initiated the imposition of employee pension payments outside the state budget through the issuance of Government Regulation no. 9 of 1963, which is managed by a state company. This was followed up with the issuance of Government Regulation no. 10 of 1963 concerning Civil Service Savings and Insurance. Following up on the Government Regulation, the government established PT Taspen through the issuance of Government Regulation no.

Efforts to improve the welfare of ASN are also in the form of providing health insurance. The 10% deduction from basic salary and family allowances is distributed as follows: 1) 4 3/4% for pension fund contributions, 2) 3 1/4% for old-age savings contributions (THT), and 3) 2% for health care contributions. This is regulated in Presidential Decree No. 8 of 1977 concerning Amendments and Supplements to the Decree of the President of the Republic of Indonesia No. 56 of 1974 concerning the Distribution, Use, Method of Withholding, Depositing, and Amount of Contributions Collected from Civil Servants, State Officials, and Pension Recipients. The laws and regulations regarding pension/ENT/ASN health contributions continue to develop according to developments and needs.

The Ministry of Finance makes the deduction of employee PFK contributions because this ministry pays the salaries of ASN. This started with the Presidential Decree No. 9 of 1963 concerning Provision of Income Improvement / Transitional Income to Civil Servants / Members of the State Police and Widows and Orphans. Deduction of contributions by the Ministry of Finance is an effective and efficient option because the salaries of government officials (both central and regional) are paid by this ministry. Since strengthening regional financial autonomy (2005), the salaries of regional employees have become a burden on the APBD.

Since 1963 until now there have been many changes, both in science, technology, state/regional financial management, as well as other governance. Meanwhile, the Ministry of Finance's policy for collecting/distributing Employee PFK funds is still being implemented. This is interesting to be researched and studied further. In order to provide a clear direction, this research formulates the research problem as follows:

1. What is the mechanism for managing Employee PFK funds by the Ministry of Finance?
2. How effective and efficient is the management of the Employee PFK funds?
3. Are there alternative models for managing Employee PFK funds to increase their effectiveness and efficiency?

II. Review of Literature

The welfare of civil servants which is considered very necessary is the maintenance of health and continuity of income after entering retirement age. For health care, the Government requires civil servants as participants in health insurance at PT Askes (now BPJS Kesehatan). Meanwhile, to maintain sustainable income after entering retirement age, the Government requires civil servants as insurance participants at PT Taspen. As insurance participants, civil servants are obliged to pay premiums/contributions to PT Taspen and BPJS Health. In order to provide convenience, the payment of insurance premiums is made through monthly salary deductions for employees, for PT Taspen in the form of a Mandatory Employee Contribution (IWP) of 8% of the main salary plus family allowances with details of 3.25% for Old Age Savings (THT) and 4, 75% for old age guarantee (pension). As for BPJS Health, 1% of salary (take home pay) as health insurance contributions. In theory, employee participation in pension/ENT and health insurance is a form of risk transfer from the government to the insurance administering agency.(Suryanto, 2020).

PNS participation in pension and health insurance programs is an obligation, PNS has no choice to refuse it. This policy makes it easier for insurance providers to obtain insurance program participants. In addition, this also gives civil servants great confidence in the insurance coverage they will receive from the organizing body. The obligation to participate in the insurance program can also overcome the low interest of civil servants in participating in the insurance program. The interest of civil servants in participating in insurance is still relatively low (Nasution,2015). This is partly because the presence of an image makes it difficult when submitting a claim(Sanjaya, 2016). Rosita (2010) highlighting the working relationship of PT Taspen with the State Treasury (Directorate General of Treasury, Ministry of Finance). Case study conducted at PT Taspen Cab. The Bogor description describes the mechanism of PT Taspen's business process and accountability to the State Treasury. One conclusion is that there is an accountability for pension payments in the form of a Payment Accountability Letter (SPJP) to the Head Office of the Directorate General of Treasury. The accountability is based on the Treasurer Accountability Report (LPJ) from each payment office after being authorized by the relevant State Treasury Service Office (KPPN).

The implementation of measuring the effectiveness of financial management has various ways. Study Afrizal et al. (2016)The financial management of the Regional Apparatus Work Unit in Sabang City focuses on effectiveness in achieving goals, the closer to the goal, the higher the effectiveness. The same opinion was given by Rondonuwu et al. (2015)which states that "an organization, program, or activity is considered effective if the output produced can meet the expected goals".Indicators of the effectiveness of the implementation of an activity are: 1) timeliness, 2) accuracy of cost calculations, 3) accuracy in measurement, 4) accuracy in making choices, 5) accuracy in thinking, 6) accuracy in carrying out orders, 7) accuracy in determining goals, and 8) target accuracy(Mingkid et. al, 2017).To measure the effectiveness of acceptance, for example, technically Syahril & Ilat (2016)illustrate it with the formula:

Realization of Receipts

$$\text{Effectiveness} = \frac{\text{Realization of Receipts}}{\text{Target}} \times 100\%$$

In measuring the efficiency of the implementation of an activity, there are several techniques that can be used. To measure regional financial efficiency, for example, Syahril & Ilat (2016) using the ratio of routine expenses and receipts as outlined by the formula:

$$\text{Effectiveness} = \frac{\text{Routine Expenses}}{\text{Reception}} \times 100\%$$

Meanwhile, Rondonuwu et al. (2015) measuring efficiency by comparing the output/input associated with the performance standard/target set. The costs to be incurred are compared with the applicable standards. The smaller the standard, the greater the efficiency.

III. Research Method

This study uses quantitative and qualitative methods (mixed method) which is expected to be able to provide a complete answer to the formulation of the problem raised. The formulation of the problem that revolves around the question of how is one of the reasons for using qualitative methods in this study. The qualitative method used is descriptive qualitative (John, 2013), while the analysis uses content analysis techniques (Schreier, 2012). The results of the interview will be processed so that the content in it is known. From the content, a description of the main issues discussed can be given. In addition, the formulation of the problem regarding efficiency requires to perform numerical measurements so that quantitative methods are also used. With the mixed method, this study is expected to be able to reveal the empirical facts that occurred. Quantitative data and information will be strengthened by qualitative data and information so as to be able to reveal the object of research in depth.

IV. Results and Discussion

4.1 Mechanism of PFK Fund Management by the Ministry of Finance

The Ministry of Finance has the duties and responsibilities of managing state finances. This ministry is also the State General Treasurer (BUN) who is responsible for managing state money and settling bills to the state. In fact, this ministry also takes care of the management of non-budgetary (non-budgetary) finances which are not actually their duties and functions, for example the Employee PFK fund.

In managing Employee PFK funds, the Ministry of Finance has the following roles:

1. Withholding, namely cutting the salaries of central government employees for payment of THT/pension/health contributions at the time of issuing salary SP2D.
2. Collectors, namely receiving THT/pension/health contributions from the Regional Government.
3. Distributors, namely distributing THT/pension/health contribution funds to PT Taspen and BPJS Health.
4. Person in charge, which is responsible for the management of Employee PFK funds by including them in the BUN Financial Report to be audited by the Supreme Audit Agency.

The above mentioned roles are illustrated by Figure 1 below.

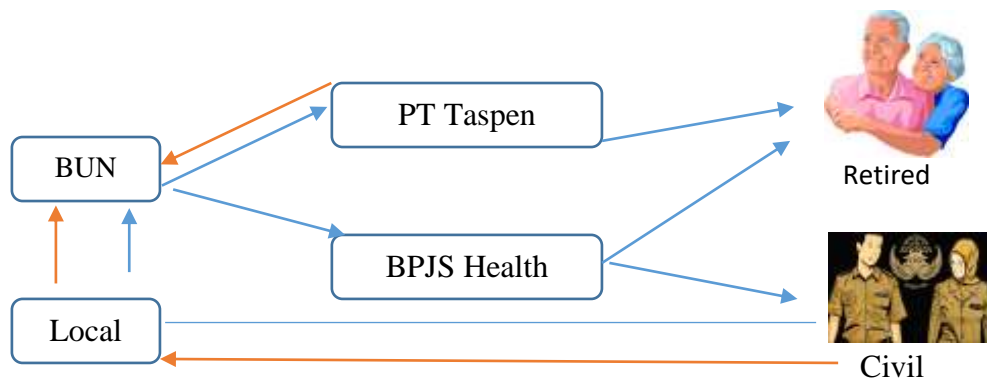


Figure 1. Flow of PFK Employee Funds and Assurance Services for Civil Servants/Retirees

Deposits at the RKUN begin with the creation of a billing code and filling out the form for the Local Government Non-Tax Deposit (SSBP) that will make the deposit. The local government (executed by the Regional General Treasurer/BUD) makes deposits to the perception bank in accordance with the billing code concerned. The deposit goes to the RKUN (at Bank Indonesia) and is administered by the Special KPPN for Receipts. Meanwhile, THT/pension/health contributions from central employees remain in the RKUN. The flow for receiving the Employee PFK funds is illustrated in Figure 2 below.

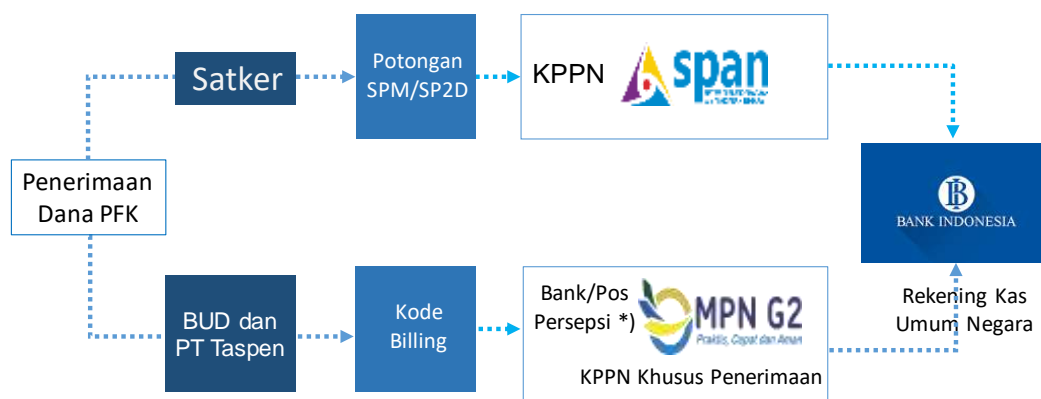


Figure 2. Monthly PFK Fund Receipt Flow
Source: Directorate General of Treasury, 2021

The role of local governments in cutting and depositing PFK funds for Regional Government Employees is described by Mr. Bagus (Head of Treasury and Cash Management as the BUD Proxy for the Boyolali Regency Government) as follows:

“The process begins with making a Salary List for all SKPD by the salary admin (at the Regional Finance Agency) using the Salary SIM application. The Salary List already includes deductions from health/ENT/pension contributions. Furthermore, the Salary List is submitted to the SKPD for validation. If it is correct, then the Technical Implementing Officer for SKPD Activities issues an SPP and is followed by the issuance of a Payment Order (SPM) by the Head of SKPD (Budget User) using the Simpedakeu Application. The SPM is submitted to the BUD Proxy (Head of Treasury and Cash Management) to be issued SP2D after being declared complete, correct, and valid. Furthermore, the SP2D is submitted to the Central Java BPD (where the Regional General Cash Account is located) accompanied by a

billing code for depositing Employee PFK contributions. The proxies of the BUD receive the State Revenue Transaction Number (NTPN) for the employee's PFK deposit no later than the next day. NTPN is the main attachment in reporting employee PFK deposits to the Ministry of Finance, PT Taspen, and BPJS Health.”

A similar mechanism is also implemented by the Bogor Regency Government. Meanwhile, the receipt of THT/pension/health contributions from central employees is made through salary deductions which are disbursed through KPPN. This is as expressed by Mr. Endarto, Head of the Disbursement Section at KPPN Bogor as follows:

“KPPN receives the SPM Salary from the ministry/institution work unit, including a list of salaries. The payroll has detailed deductions from THT/pension/health contributions for each employee. Salary list recapitulation information becomes a source of data for the work unit to issue Salary SPM so that the gross amount, the number of deductions, and the net amount are listed. The SPM Salary is followed up by KPPN by issuing SP2D. The realization of personnel expenditures is equal to the gross value while the amount of funds transferred from the RKUN to each employee is the net amount so that the discounted value remains in the RKUN.”

The distribution of Employee PFK funds to PT Taspen and BPJS Health is carried out by the Head Office of the Directorate General of Treasury (Directorate of PKN and Directorate of SP) and KPPN Jakarta II with the following details:

1) Issuance of SKP

The Decision Letter for Payment of Third Party Right Calculations (SKP-PFK) was issued by the PKN Directorate after reconciliation with PT Taspen and BPJS Health. The issuance of the SKP-PFK is based on the cut-off data on the 1st and 10th of each month and submitted to: a) the Organizing Agency, b) the Proxy of the Budget User for Returning Employee PFK Receipts, and c) the Head of KPPN Jakarta II.

2) Bill submission

The invoices submitted by PT Taspen and BPJS Health to the SP Directorate are based on the SKP-PFK they received from the PKN Directorate.

3) SPP Publishing

The invoices from PT Taspen and BPJS Health were tested for material and formal validity by the Commitment-Making Officer (PPK) for further issuance of the SPP and submitted to the Payment Instruction Signing Officer (SPM) who was still in the SP Directorate.

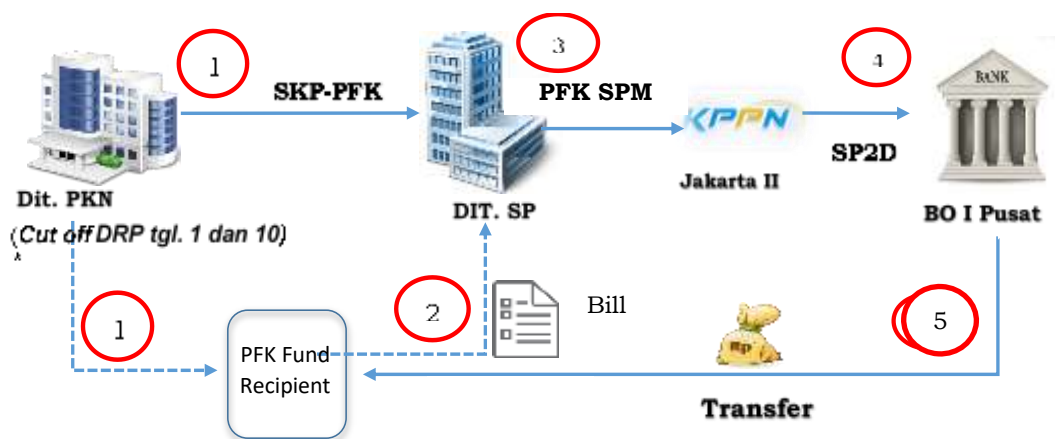
4) SPM Publishing

This stage is carried out to follow up the SPP as a form of check balance (mutual testing) in order to maintain accountability for payments to third parties. If there are no errors, PPSPM issues the SPM and submits it to KPPN Jakarta II as the BUN Proxy.

5) SP2D Publishing

Regarding the SPM issued by PPSPM (at the SP Directorate), KPPN Jakarta II conducts formal and substantive testing. If it is complete, correct, and meets the requirements, then KPPN Jakarta II issues SP2D, one of which is submitted to the bank (where the RKUN is located) in order to transfer books from RKUN to third party accounts (PT Taspen and BPJS Health).

The mechanism for distributing the PFK Employee funds above is illustrated in Figure 3 below.



Source: Directorate General of Treasury

Figure 2. Distribution of Employee PFK Funds

4.2 Effectiveness and Efficiency of Employee PFK Fund Management

Employee PFK funds are sourced from local government deposits and deductions made by KPPN. Apart from being a deductor, local governments are also obliged to deposit employee PFK funds to fulfill their obligations as employers. In accordance with the Law on ASN, the regional head is the Civil Service Guidance Officer so that he is the employer of the Regional Civil Servant/ASN. Withholding contributions from salary payments can be carried out properly, there has never been a turmoil or protest from employees to the government. In the Boyolali and Bogor Regency Governments, deductions from the salaries of regional employees for the fulfillment of THT/pension/health contributions and their deposit to the RKUN have also been carried out in a disciplined and orderly manner at the beginning of the month: 1) no later than the 5th of every month for deductions from salaries and allowances, and 2) no later than the 10th of every month for deductions from the Income Improvement Allowance (TPP). The two local governments are disciplined in submitting reports on the deposit of contributions, both to the Ministry of Finance and to PT Taspen and BPJS Health. One of the key informants from the Boyolali Regency BKAD, Mr. Dwi Pramono, explained as follows:

“We created a billing code for employee PFK deposits at the beginning of the month of salary payment. If yesterday was payday, today all deposit obligations to the RKUN have been completed, no later than the 5th. Payment of the Income Improvement Allowance (TPP) is carried out every 7th so that the deposit payment is also every 7th. For TPP, the deposit is only for BPJS only.”

Several problems that arise in the management of Employee PFK are: 1) data requests by name by address, 2) account code errors, and 3) non-compliance with deposits. Regarding the first obstacle, Mr. Dwi Pramono (an informant from the Boyolali Regency BKAD) explained that:

“We also send data by name by address to BPJS Kesehatan. If there is total recap data, we also attach the data per by name for reconciliation. Thus, it is clear how much the employee on behalf of a received and how much the employee on behalf of B received. Taspen has never asked for data by name by address because it can be obtained through the application provided by PT Taspen. BPJS should have an application that can provide data by name by address.”

Meanwhile, regarding the second obstacle, Mr. Agus from the SP Directorate explained as follows:

“Complaints from the organizing body are usually about account issues. An error occurred, for example, BPJS Health deposit used a PT Taspen account so that the contribution deposit was recorded as the right of PT Taspen. Misuse of the account can also happen the other way around. In order to match the data as it should be, we reconcile so that the organizing body can cross-check. The follow-up to the errors obtained from the reconciliation is data revision or compensation.”

Meanwhile, regarding the third obstacle, Mr. Andriansyah (an informant from the BPJS Health Headquarters) stated through his statement:

“When the local government does not pay the dues, we make a forced effort by cutting the DAU. This has been implemented in 2018. Last 2018, we submitted an application to the Ministry of Finance (Directorate General of Fiscal Balance) to cut the DAU of the Regional Government concerned and submit it to BPJS Health.”

Like BPJS Health, PT Taspen also does the same thing when experiencing this condition. This is as explained by Mr. Jasman as follows:

"Until now, we are in the coordination stage with the Directorate General of Fiscal Balance. Meanwhile, implementation to local governments has not been felt significantly. The impact is different from when it was still at KPPN, if there is a local government that has not completed its obligations, the DAU cannot be paid. For now, sometimes even though local governments have been notified or given warnings, there is still the potential for them to be absent from their obligations.”

Various obstacles can be overcome with good coordination with other related parties.

The Ministry of Finance, Regional Government, and implementing agencies can carry out their duties and roles properly and effectively. This effectiveness is proven by the accuracy of the amount of Employee PFK funds distributed to the organizing body (among others to PT Taspen) as shown in table 1 below.

Table 1. Receipt and Distribution of Employee PFK Funds to PT Taspen

TASPEN						
Bulan	PNS Pusat		PNS Daerah		Selisih	
	Input	Output	Input	Output	Input	Output
Januari	4,957,554,845	4,957,554,845	691,079,423,148	691,079,423,148	-	-
Februari	477,809,442,769	477,809,442,769	1,163,843,022,901	1,163,843,022,901	-	-
Maret	245,124,725,475	245,124,725,475	944,657,720,066	944,657,720,066	-	-
April	267,237,615,939	267,237,615,939	1,073,290,884,055	1,073,290,884,055	-	-
Mei	290,490,235,719	290,490,235,719	1,110,724,959,656	1,110,724,959,656	-	-
Juni	259,387,378,883	259,387,378,883	638,366,825,677	638,366,825,677	-	-
Juli	262,754,601,369	262,754,601,369	1,471,963,273,760	1,471,963,273,760	-	-
Agustus	262,769,932,489	262,769,932,489	1,022,172,357,454	1,022,172,357,454	-	-
September	261,872,839,733	261,872,839,733	998,452,531,150	998,452,531,150	-	-
Oktober	261,089,820,145	261,089,820,145	883,009,347,661	883,009,347,661	-	-
November	260,570,280,412	260,570,280,412	1,175,207,117,262	1,175,207,117,262	-	-
Desember	260,899,505,456	260,899,505,456	1,011,536,416,099	1,011,536,416,099	-	-

Source: Directorate of PKN, Directorate General of Treasury, 2021

The effectiveness of the Ministry of Finance's performance in managing PFK Employees is also recognized by the organizers. Mr. Jasman, from the Head Office of PT Taspen, said:

"So far, we have never experienced a delay in receiving the disbursement of IWP funds from the Ministry of Finance. The amount varies each month with an average of around Rp. 2 billion. Now the billing process is very good, we only submit the bill to the SP Directorate, and we just have to wait for the disbursement."

The same thing was also expressed by Mr. Andriansyah, from the BPJS Health Head Office, who stated:

"The disbursement of health contributions has been going on for a long time. Even though there was a change of officials at the SP Directorate of the Treasury system or at the KPPN, the disbursement of the funds remained smooth and did not experience any problems or delays. If the SP Directorate has issued the SPM, we will receive the disbursement the next day."

The efficiency level of health insurance contributions, the results of data processing with DEA are as shown in table 2 below.

Table 2. Efficiency Level of Employee PFK Management (Health insurance contributions)

BPJS Health Efficiency Score (Envelopment Model)						
Month	2019		2020		Average	
	Central Civil Servant	Regional Civil Servants	Central Civil Servant	Regional Civil Servants	Central Civil Servant	Regional Civil Servants
1	0.999994	1	1	0.999759	0.999997	0.9998795
2	0.999998	1	1	1	0.999999	1
3	0.998815	1	1	1	0.999408	1
4	1	0.998881	0.999998	1	0.999999	0.9994405
5	1	0.999993	0.999988	1	0.999994	0.9999965
6	1	1	0.999992	1	0.999996	1
7	1	1	0.999998	1	0.999999	1
8	1	0.999999	1	0.999958	1	0.9999785
9	1	1	1	1	1	1
10	1	1	1	1	1	1
11	1	0.999926	1	0.999989	1	0.9999575
12	1	0.999993	0.999957	1	0.9999785	0.9999965
Average	0.999901	0.999899	0.999994	0.999976	0.999948	0.999937

Source: Data processed 2021.

The table above shows the efficiency score reaches 0.99. This figure is close to 1 which means it has a high level of efficiency. Thus, both from statistical calculations and from qualitative data, it is known that the management of health insurance contributions is carried out efficiently.

Efficient management of PFK Employees originating from pension contributions/THT cannot be carried out using the DEA method because the funds received by the Ministry of Finance are equal to the value of the funds disbursed in each distribution period. This actually shows the high efficiency and high quality of performance. Mr. Jasman, from PT Taspen, stated that, “PT Taspen has a prediction or target for revenue collection. We will compare this target with the receipts from the RKUN. Realization of revenue is close to the target, which is reaching 98.5%.”

Regarding the efficiency of bill settlement time, Mr. Agung Hartoyo (Head of Section PFK and TGR Policy as PPK), explained as follows:

“SKPs issued by the PKN Directorate, one of which is distributed to the SP Directorate to examine invoices from the Organizing Body. For the duration of the bill settlement time, it follows the applicable time norm, a maximum of 17 days starting from the receipt of the bill, the process of issuing the SPP, and until the receipt of the SPM by KPPN.”

The effectiveness and efficiency as disclosed in the above discussion is based on the prevailing regulations or laws. In addition, the entire pension/ENT/health contribution fund has been channeled properly. However, there are still opportunities to improve its effectiveness and efficiency. Likewise, the existing obstacles can still be improved to overcome them. Mr. Ferry, an informant who is also the Head of the Sub-Sector for Employee Expenditures at the Bogor Regency BPKAD, stated:

“We hope that there will be a solution to the BPJS Health problem with the Bogor Regency Government. It is not impossible for other local governments to experience the same problem. Therefore, we suggest that BPJS Kesehatan provides an application that can be used for reconciliation purposes.”

In managing the Employee PFK funds, the Ministry of Finance must incur costs to carry out and support these tasks, namely:

1. Deposit acceptance fee

In accordance with the Decree of the Minister of Finance No. 616 of 2020 concerning the Amount of Fees for Services of Perception Banks, Foreign Exchange Perception Banks, Perception Posts, Other Perception Institutions, and Other Foreign Exchange Perception Institutions as Collecting Agents in the Implementation of the Electronic State Revenue System, the deposit fees are as follows:

Table 3. State Revenue Transaction Fee/Tariff

No.	Deposit Amount (Rupiah)	Fees (Rupiah)
1.	1.00 – 100.000,00	2,000.00
2.	100.001.00 – 1.000.000.000,00	3,000.00
3.	1,000,000,00 – 100,000,000.00	4,000.00
4.	100,000,001.00 – 1.000.000.000,00	5,000.00
5.	above 1.000.000.000,00	6,000.00

Source: Minister of Finance Decree No. 616 of 2020, processed.

2. Personnel costs

At the SP Directorate, the minimum personnel (employees) who play a role in managing PFK Employees include 1 KPA, 1 PPK, 1 PPSPM, and 1 staff. These

personnel are also supported by personnel at the Directorate of PKN, KPPN Jakarta II, and all KPPNs who pay employee salaries. All personnel work in exchange for salary and other legal income. The Ministry of Finance does not specifically state their salaries and allowances as costs used to manage employee PFK so it is difficult to state in nominal terms the burden of personnel costs borne by BUN. These personnel also carry out duties other than PFK Employees. The cost of managing employee PFK is an opportunity cost.

3. Cost of supporting facilities

Various facilities and infrastructure to carry out the duties and functions of the ministry are also used for the management of PFK Employees. This is also an opportunity cost borne by the ministry.

4.3 Alternative Model of Employee PFK Management

PT Taspen and BPJS Health are profit oriented in their operations. Both have branch offices in the regions. BPJS Health has been able to manage the funds of the insurance participants independently. They serve not only government employees, but also the general public. For the purpose of collecting contributions, BPJS Kesehatan already has adequate capabilities and supporting facilities. The system he has developed has been able to provide data by name by address which is needed in the operation of the guarantee (insurance) business. The explanation above is supported by the explanation of Mr. Agus Mustopa (an informant from BPJS Health) who said that:

“Today we have been able to collect and collect dues. We developed a system in 2018 to collect participant data from business entities, update data, etc., followed by billing statements. We also connect the system with banks and their payment channels. We design the system so that business entities (health insurance participants) are truly disciplined in fulfilling their obligations. From this facility, the average collectability rate of business entities reaches 99%.

Research data and information show that the effectiveness and efficiency of PFK employee fund management has the following ideal characteristics:

1. There is no delay in payment so that the funds can be used immediately by the organizing body;
2. Availability of data by name by address so that it can be known in detail the contributions of each insurance/guarantee participant;
3. There are no additional costs that should be eliminated;
4. There is the authority of the organizing body to take necessary actions if there are participants who fail to pay dues; and
5. There are parties who are actively monitoring the compliance of the parties in carrying out their obligations.

Taking into account the five characteristics mentioned above, a more effective and efficient management model is designed by:

1. There is a separation between PFK Employees of the State Budget and Regional Budgets APBN and APBD are annual financial plan documents owned by the central government and regional governments. Both are different reporting entities. Judging from Article 53 of Law no. 5 of 2014 concerning the State Civil Apparatus, regional heads have the position of Personnel Guidance Officer as well as ministers. The staffing officers are employers as referred to in Article 19 paragraphs (1) and (2) of Law no. 24 of 2011 concerning the Social Security Administering Body which states that:

- (1) “The Employer is required to collect the Contribution that is the burden of the Participant from its Worker and deposit it to BPJS.

- (2) Employers are required to pay and deposit the dues that are their responsibility to BPJS.

This separation of management results in the local government depositing THT/pension/health contributions directly to the organizing body.

2. The Ministry of Finance as a regulator, not a collector

So far, the Ministry of Finance has acted as a collector and distributor. This was conveyed by Mr. Agung, an informant from the SP Director as follows:

“In the management of PFK Employees, we serve as KPA for distribution. In addition, we are also collectors, so we are obliged to calculate and administer all employee PFK deposits, as well as channel them to the organizing body”.

PT Taspen and BPJS Health are now well-established institutions. Taking into account the capabilities (establishment) that BPJS Kesehatan and PT Taspen have had, it is time for the Ministry of Finance to withdraw from its duties as collectors and distributors of participant contributions from local governments. In addition to increasing efficiency, this is also to empower the organizing body. This is in line with the principle of reinventing government, the government empowers those who provide services to the community (Osborne & Gaebler, 2005). Meanwhile, contributions from central government employees will continue as is currently being done.

3. Direct deposit and coordination between organizing bodies

The sooner the pension/ENT/health contributions are received by the Organizing Body, the sooner they can be used and utilized for productive purposes. The direct deposit referred to here is directly from the local government to the implementing agencies, not through the Ministry of Finance. Meanwhile, the pension/ENT/health contributions for central government employees will continue to be carried out as they are currently being done. In addition, BPJS Kesehatan and PT Taspen need to coordinate and synergize the sources of contributions they receive from the same party, government employees. For this reason, it is necessary to create an integrated application to fulfill the data by name by address they need.

V. Conclusion

From the reviews and discussions above, there are several conclusions that can be drawn regarding the management of Employee PFK funds by the Ministry of Finance, namely:

1. The management of Employee PFK funds has been carried out in accordance with applicable laws and regulations by involving many related parties. These parties have effectively and efficiently carried out their duties and roles and there have been no complaints from PT Taspen and BPJS Kesehatan as the recipients of the funds.
2. Efficiency and effectiveness of Employee PFK fund management has been realized properly in accordance with applicable laws and regulations. There are no violations of laws and regulations. Various findings on the financial statements have also been followed up properly and the Financial Statements relating to the management of Employee PFK funds have obtained an unqualified opinion (WTP).
3. The management of Employee PFK funds currently implemented (existing) still has opportunity costs or opportunity lost. The collection of Regional Employee PFK funds by the Ministry of Finance results in a longer time span for funds to arrive at the organizing body, resulting in opportunity lost. Meanwhile, the Ministry of Finance also bears the opportunity cost of collecting and distributing PFK regional employees.

Suggestions

Some recommendations that can be given from the results of this study are as follows:

1. The role of the Ministry of Finance as a collector and distributor of PFK funds for Regional Government Employees (not employees of the central government), needs to be reviewed. The situation that is developing today is different from the situation when the policy was taken. The implementing agencies have also become established institutions/business entities and are able to serve their stakeholders, including collecting contributions directly from the users of their services.
2. Further research/study is needed to calculate the opportunity cost incurred by the Ministry of Finance in carrying out its duties as a collector, withholding, and distributor of PFK Employee funds as a whole. In addition, future research needs to calculate the opportunity lost experienced by the Organizing Body due to the time lag between the deposit by the service user and the entry of the funds into the account of the Organizing Body.
3. The Ministry of Finance (especially the Directorate General of Treasury and the vertical agencies under it) needs to reposition, no longer being the collector of PFK funds for local government employees, but as a regulator and supervisor/supervisor.

These are the results that can be given in this study or research. Hopefully it will provide maximum benefits for the interested parties.

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