

Conformity Of The Employment Agreement With The Implementation Related To The Pension Fund In Pensioners

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Abstract

Wages in old age are very important because life in the old age must have welfare, especially when health is no longer able to support to work properly. Pension funds are something that is highly expected by retirees because work productivity has decreased. Welfare obtained from pension funds is a form of agreement at the outset that must be in accordance with the rights and obligations of workers. From various previous studies, it was found that there is a discrepancy in the practice of pension fund agreements that workers should receive. This study aims to find out and help retirees to convey if there is a discrepancy with the rights they should get from DAPENMA, and help retiree participants to simplify problems regarding updating data that experience several obstacles. This study used a qualitative method by collecting primary data obtained by interviews and questionnaires to DAPENMA PAMSI pension participants. The sample obtained in this study was 31 data on retired participants. The implementation of the pension funds received by participants is in accordance with what was promised by the DAPENMA PAMSI Institution and is in accordance with the government regulation of the Republic of Indonesia no. 76 of 1992 concerning the Employer Pension Fund CHAPTER IV concerning the Rights of participants. And updating data that is felt to have problems by participants is also caused by both parties.

Keywords: Employment Agreement; Wages; Pension Fund

1. Introduction

Human Resource Management is management that according to experts is a process as well as an effort to recruit, develop, motivate, and evaluate the overall human resources that a company needs in achieving its goals. This definition includes from choosing who has the quality of breast milk and deserves to occupy a position in the company (the man on the right place) as hinted by the company to how this qualification can be maintained and even improved and developed over time. In human power management, there are several stages that have been mentioned earlier, there is a recruitment stage, namely the process of filling in vacant or vacant formations, ranging from planning, announcements, applications, screening to appointment and application. The next is the maintenance process which is the responsibility of each leader. Maintenance of human resources accompanied by rewards (reward system) will affect the running of the organization. The main purpose of maintenance is to make people in the organization feel at home and survive, and can play an optimal role. Human resources that are not maintained and feel that they are not rewarded or rewarded reasonably, can push these workers out of the organization or work not optimally. And the last one is development, namely continuous education and training. Highlighting about maintenance activities, how hopeful the company is for work commitment to the company in order to create productive work (Susan, 2019).

The creation of maintenance activities cannot be separated from the existence of a relationship, where in an organization in a company, be it private or a state-owned company, it must have a relationship between workers, entrepreneurs, government and society who need each other and have their own usual interests called industrial relations. Industrial Relations itself is a study to see interindividual behavior in the workplace which is related to human resource management raising four goals, namely commitment, flexibility, quality and integration strategies (Yiu et al., 2020). Seeing that commitment is one of the targets of industrial relations related to human resource management, commitment can be created if there is good interaction or relationship between workers, employers and the government. (Yiu et al., 2020). Because when workers have a good relationship with employers, there will also be commitments in

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the place where they work and they will get benefits or agreements that have existed since the beginning between workers and employers and the government, namely wages which are one of the advantages, the relationship or cooperation in the PKB (Collective Labor Agreement) organization is regulated in Law of the Republic of Indonesia No. 13 of 2003 concerning *ketenagakerjaan*, in article 1 number 15 contains: Underlying the employment relationship of employer workers who have elements of work, wages, and orders. Therefore, looking at the agreement on wages, the pension fund is also one of the agreements in the form of *upah* in old age, pensioners themselves, especially for members of civil servants, are interpreted as honorable dismissal of employees because of their expired service period and service period agreements become initial cooperation (Indonesia, 2014).

Wages in old age are very important because life in the twilight must have welfare, especially in old age will have health that does not necessarily guarantee a person can do their duties well, pension funds are also something that pensioners expect because of declining work productivity (Dewi Kartikasari, n.d.). This triggered an agreement between employees and the company to appreciate the services that employees have provided for the company, namely the pension fund, one of which is. Apart from being an appreciation of pension funds, it is also one of the things that workers really yearn for to ensure an old age that is no longer as productive as people in their youth. In addition to guaranteeing old age, pension funds also provide insurance coverage when they experience an unpleasant event such as an accident or other unwanted sad news even though the person who experiences it still has *pan-life dependents*, for example, such as debts to banks, which are clear that the bank itself does not want to suffer losses, or dependents of children who are still in school, which was supposed to be the responsibility of parents but unwanted things happened, that's where *asuransi* is needed and becomes one with the pension fund (Zaenurrosyid et al., 2021) Not only does it provide benefits to pension recipients but also provides benefits to pension funders, starting from the company itself that provides it but also the institution that cooperates with the company. For the company itself, it provides several benefits, including providing work motivation for employees, providing peace of mind for employees, preventing existing turnovers, due to the concerns of workers, building a good image for workers and prospective employees. Meanwhile, one of the benefits obtained by the Financial Institution is to benefit from the fund by making investments (Yunawati, 2016).

The benefit benefits presented by this pension fund to the recipients and pension funders, it is necessary to have the conformity of the agreement stipulated at the beginning regarding the employment agreement. If there is something that is not in accordance with the agreement, the pension fund does not meet the benefits for the recipient or pension funder. This agreement must be in accordance, starting from companies that have cooperation with institutions or can be said to be Financial Institution Pension Funds (DPLK) or companies with Employer Pension Funds (DPPK).

Pension funds are regulated in the Government Regulation of the Republic of Indonesia No. 77 of 1992 concerning Financial Institution Pension Funds (DPLK) or Employer Pension Funds (DPPK). In this government regulation in DPLK, it regulates the requirements of pension funds which are rights that have been agreed upon by both parties, from employees and companies. It is not an obligation to create a pension fund because it is a policy made by the company in accordance with the provisions, if it is not implemented in accordance with its provisions then there are things that are questionable (Norman & Pahlawati, n.d.).

There are differences in the two pension fund providers, the Employer Pension Fund itself is established by individuals or companies that do not cooperate with existing financial institutions, besides that it is mandatory for the owner or founder of the company in managing existing contributions to guarantee its future (Yunawati, 2016), and the phenomenon is that there are several risks that occur because of pension funds. The money they promise sometimes has the risk of lack of funds that end up causing losses to the company itself and the employees they promise, the investment they apply actually causes losses. (Lestari, 2013; Norman & Pahlawati, n.d.). However, there is one example of a company engaged in the Employer Pension Fund, namely DAPENMA PAMSI, namely the Joint Pension Fund for Drinking Water Companies throughout Indonesia, where DAPENMA PAMSI has the purpose and objective that the Pension Fund exists to organize a defined benefit pension program, which aims to maintain the continuity of participants' income after retirement / cessation, including parties who are entitled to increase motivation and peace of work for participants.

Unlike DPLK (Financial Institution Pension Fund), this financial institution can only be done by banks or insurance companies, one of which is a financial institution managed by a State-Owned Enterprise (BUMN) yaitu PT. Taspen, usually PT. Taspen (Persero) yang coordinates the pension funds of civil servants (PNS) (Ady et al., 2021). PT. Taspen itself has a Vision and Mission, where the Vision: "To become a Superior, Trusted and Sustainable Social Insurance Company and Pension Fund in order to realize the welfare of Participants to increase Indonesia's economic and social value.",

Mission: "Ensuring the realization of the Best Service and Reliable Investment as well as Business Innovation and Digital Transformation Leadership supported by Human Resources who are Trustworthy, Compensatory, Harmonious, Loyal, Adaptive and Collaborative." According to the phenomenon of past research, the service and suitability of the pension fund agreement also went well, especially in the services provided by PT. Taspen. In DPLK and DPPK the same sama has a different level of risk and will greatly affect retirees (Langkai et al., 2018).

From various studies that before there were differences in research results related to the suitability of agreements according to (Yunawati, 2016) the monthly benefits provided by the company did not have a significant effect on pension fund benefits, while (Dwi, 2021) stated that there were differences in insurance agreements with those that should be regulated in pe regulations insurance of Law No. 2 of 1992 concerning Insurance Business with a Financial Institution Pension Fund Agreement whose arrangement is based on Law No. 11 of 1992 concerning Pension Funds. Disbursement of funds carried out through authentication gets various obstacles this is researched by (Ristiananto & Yurista, 2021) While in the research conducted by (Raida, 2020) and (Nussy, 2014) there is a conformity, the management of pension funds is very in accordance with the agreement made at the beginning through the DPLK agreement, while according to (Nussy, 2014) the management of pension funds is also in accordance with the agreement at the beginning because the taspen pension fund is in accordance with the statement Financial Accounting Standards (PSAK). From the differences, it is necessary to conduct research on the type of research on DAPENMA PAMSI.

Seeing the background that pension funds are very important and provide many benefits, besides that there are some differences and gaps in pension fund institutions, the author is invited to conduct research at the DAPENMA PAMSI Financial Institution or the Joint Pension Fund of Drinking Water Companies throughout Indonesia which coordinates all pension funds of Regional Drinking Water Companies throughout Indonesia to see the suitability of the kerj agreement a and the suitability of pension fund benefits to pension participants as well as employers.

The Joint Pension Fund of Regional Drinking Water Companies throughout Indonesia (DAPENMA PAMSI) is an institution that regulates the pension funds of all retired PDAM employees in Indonesia, through an interview on June 24, 2022, at 10.00, the author conducted an interview with the PDAM pension fund manager, namely Mr. Anton Budiharjo. Mr. Anton stated, In 2022 in April, in the recipients of pension funds from the Drinking Water Regional Company whose pension funds are managed by DAPENMA PAMSI, there are several obstacles and the conformity of the agreement at the beginning is not understood by pension recipients, this is related to the update or obligation every three years to make an update data through the form sent by DAPENMA, to retirees, but the form is not received by retirees, thus hindering the receipt of funds every month. It is still unknown that this problem originated from the pesiunan or from the DAPENMA Institution itself which was negligent in submitting the form.

From this background, there are two research problems, the first is, is the implementation of the pension fund received by participants in accordance with what was promised by Lembaga DAPENMA PAMSI? Which is based on the government regulation of the Republic of Indonesia no. 76 of 1992 concerning the Employer Pension Fund CHAPTER IV regarding the Rights of participants, and what are the causes of the difference between the discrepancy in the implementation of the pension fund and the promised one? and the second regarding the negligence of updating the data, did it occur due to the negligence of the DAPENMA party or the negligence of the retired participants?

The purpose of this study is to find out and help retirees to convey if there is a discrepancy with their rights they should get from DAPENMA, and help retirees to facilitate problems regarding updating data that experience several obstacles.

The benefit of this study is to find out whether this employment agreement is in accordance with the benefits of pension funds to pension recipients, and pension fund providers ranging from the company itself and the institutions that work with the company. The pension fund will also provide guaranteed benefits for workers to be productive in carrying out their work and for the old age of workers.

2. Literature Review

2.1. Employment Agreement

An employment agreement is a process of binding oneself to the owner of the company with the expectation of wages on the part of the owner of the company so that there will arise rights and obligations that must be obeyed by both, because the employment agreement will also only be fulfilled if there is an agreement from both parties, and there is the ability to do the agreement, this is revealed by (Halim, 2018).

Meanwhile, (Sukardi & Herlambang, 2020) defines that an employment agreement is where the first party, namely the worker or employee, has a commitment to work and receive wages from the other party through an agreement that has been made.

For (Sitorus & Uwiyono, 2022) the definition of a work agreement is also carried out by both parties with legal skills and the promised work, so that only then will the work agreement be validly implemented. Meanwhile, (Aisha, 2019) revealed that the kerja agreement is based on law number 13 of 2003 (employment), namely an employment agreement is an agreement between workers and employers with mutual consent and made together, which has been registered with the employment institution.

(Hamzah, 2009) wrote the Collective Labor Agreement or referred to as the Collective Arbeids Overenkomst (CLA) in English, which is in the Civil Code article 1601n states "The Labor Agreement is a regulation made and collected by an incorporated organization and several trade unions regarding the terms of work that must be implemented when drafting an employment agreement.

In the book compiled by (Sridadi, 2015) collective labor agreements have the meaning of several perspectives, namely philosophical, legal, management, and conceptual aspects. In the philosophical aspect, the Collective Labor Agreement is the answer to a problem faced by a relationship, made by two parties, workers and employers consisting of sat u companies or more, to bring together all forms of opinions or complaints or solutions that are united in one container, namely PKB. So an employment agreement can be defined as an agreement made between the owner of the company and the workerto get a mutual agreement, starting from complaints and rights and obligations that must be carried out by both parties, not only that the employment agreement can be the basis for a solution to a problem at hand

2.2. Pension funds

(Marwa, 2020) defines a pension fund through a legal entity in article 1 number 1 of the Pension Fund Law, the pension fund becomes a handle to become a benefit for retirees in the future.

(Yuliani, 2017) revealed that pension funds are regulated in pension fund law No. 11 of 1992 which is hereby its existence to ensure the continuity of life for workers after the completion of their work period managed by legal entities such as banks or insurance companies.

Pension fund for (Suhartono et al., 2022) is defined as a form of one's independence during old age, so that there is no need to depend on others and to guarantee life in old age, and this interest is done by a person during the productive period of his work.

Similarly to (Indahsari et al., 2018) that the Pension Fund Law No. 11 of 1992, with the same intention to ensure survival, but not an obligation of the person to establish a pension fund, but if it has carried it out becomes an obligation to fulfill the agreement in accordance with applicable provisions. (Nurvitasari & Rita, 2021) the pension fund itself became a program for the survival of workers. It is concluded that the pension fund is a legal entity that aims to ensure the survival of workers who have experienced retirement, and the pension fund itself has been regulated in the Pension Fund Law no. 11 of 1992, in order to ensure the protection of agreements between company owners and workers

2.3. Linkage of Employment Agreement with Pension Fund

The work agreement regarding the Pension Fund has been regulated by the government in the Financial Services Authority regulation number: KEP-178 / NB.11 / 2020 concerning ratification of the Joint Pension Fund Regulation of Regional Drinking Water Companies throughout Indonesia. This employment agreement in which pensioners will get pension fund benefits, namely receiving periodic payments in accordance with established regulations which have an employment agreement which is as follows:

- (1) Become a DAPENMA participant after registering (article 28 Participation)
- (2) The period of service is calculated from the date of appointment as an employee (article 29 Period of Service)
- (3) Pay 5% (five hundredths) of the basic income of the pension (article 34 contributions)
- (4) Retirement Age between the ages of 56 (Normal retirement), Accelerated retirement age (46) (article 35 Retirement Age)
- (5) Participants may give opinions and suggestions (article 36 Rights, Obligations and Responsibilities of participants)

- (6) Participants are entitled tonormal pension benefits or accelerated retirement benefits or disability pension benefits or postponed pensions, as per the regulations (article 36 Rights, Obligations and Responsibilities of participants)
- (7) Participants who stop working have reached the normal retirement age or accelerated retirement age andhave been participants for at least 3 (three) years, entitled to pension benefits (article 36 Rights, Obligations and Responsibilities of participants)
- (8) Participants who quit before reaching the accelerated retirement age and have been participants for at least3 (three) years are entitled to a postponed pension (article 36 Rights, Obligations and Responsibilities of participants)
- (9) Participants who quit due to disability, are entitled to disability pension benefits (article 36 Rights, Obligations and Responsibilities of participants)
- (10) Participants who are participants of 3 (three)years are entitled to normal participant dues and employer normal dues plus a 3 (three) month time deposit. (article 36 Rights, Obligations and Responsibilities of participants)

2.4. Conformity of Employment Agreement related to Pension Fund

According to (Yunawati, 2016) the monthly allowance provided by the company does not have a significant effect on pension fund benefits, because the monthly allowance provided sometimes experiences problems in paying to workers, while Dwi's research, (2018) states that there are differences in insurance agreements with y, ang should be regulated in the insurance regulations of Law No. 2 of 1992 concerning Insurance Business with Financial Institution Pension Fund Agreement whose arrangement is based on Law No. 11 of 1992 concerning Pension Funds, because the insurance agreement is supposed to provide benefits for pensioners when they die, but is not kept. Meanwhile, in the research conducted by (Nussy, 2014; Raida, 2020) there is a conformity, the management of pension funds is very in accordance with the agreement made at the beginning through the DPLK agreement, while according to (Nussy, 2014) the management of pension funds is also in accordance with the agreementn at the beginning because the taspension pension fund is in accordance with the Statement of Financial Accounting Standards (PSAK).

2.5. Default Update Form

The update form provided by DAPENMA is a pensioner data update form containing the participant's name, identity numberand other identities with the aim of updating recipient data in accordance with pension benefits. This form can also be accessed by downloading the file on the DAPENMA PAMSI web i.e. www.dapenmapamsi.co.id, so this omission can actually be given a solution by downloading the file from the DAPENMA PAMSI website

3. Methods

This type of research is qualitative research by collecting primary data obtained by interviews and questionnaires to DAPENMA PAMSI pension participants as well as conducting interviews with pension fund administrators at the Salatiga Regional Drinking Water Company and looking at data archived or stored by the DAPENMA PAMSI Management at PDAM Salatiga, Also conducted an researcher with 30 retired participants who were used as respondents. This data was analyzed using methods from Miles and Huberman with data reduction, data presentation, and drawing conclusions (Sugiyono, 2018). The research model can see in Figure 1.

4. Results and Discussions

4.1. Profile of DAPENMA PAMSI (Joint Pension Fund of Regional Companies Throughout Indonesia)

DAPENMA PAMSI was established on February 25, 1991 which was established by PDAM Cirebon city which was represented by the President Director, accompanied by Domestic Decree No. 690-29 and confirmed by deed No. 10 dated June 13, 1991 by Maria K.Soeharyo, SH Notary in Jakarta.

The establishment of DAPENMA PAMSI aims to provide definite benefits and to maintain the continuity ofthe production of retired participants, and to increase employee motivation and joint welfare, and for now PDAM participants alone there are 306 PDAMs.

This program is funded by normal and additional contributions, where normal contributions requireat least one year to fund part of the value of pension benefits, and these contributions are funded by participants which is 5% (five percent of PhDP) from the employer, and additional contributions are contributions deposited with an intention to pay off

pastworkload that is entirely the responsibility of the employer and can be paid in installments according to applicable regulations. Pension rights for participants consist of normal, accelerated, postponed, disabled, widowed/widowed, orphaned and heir pensions.

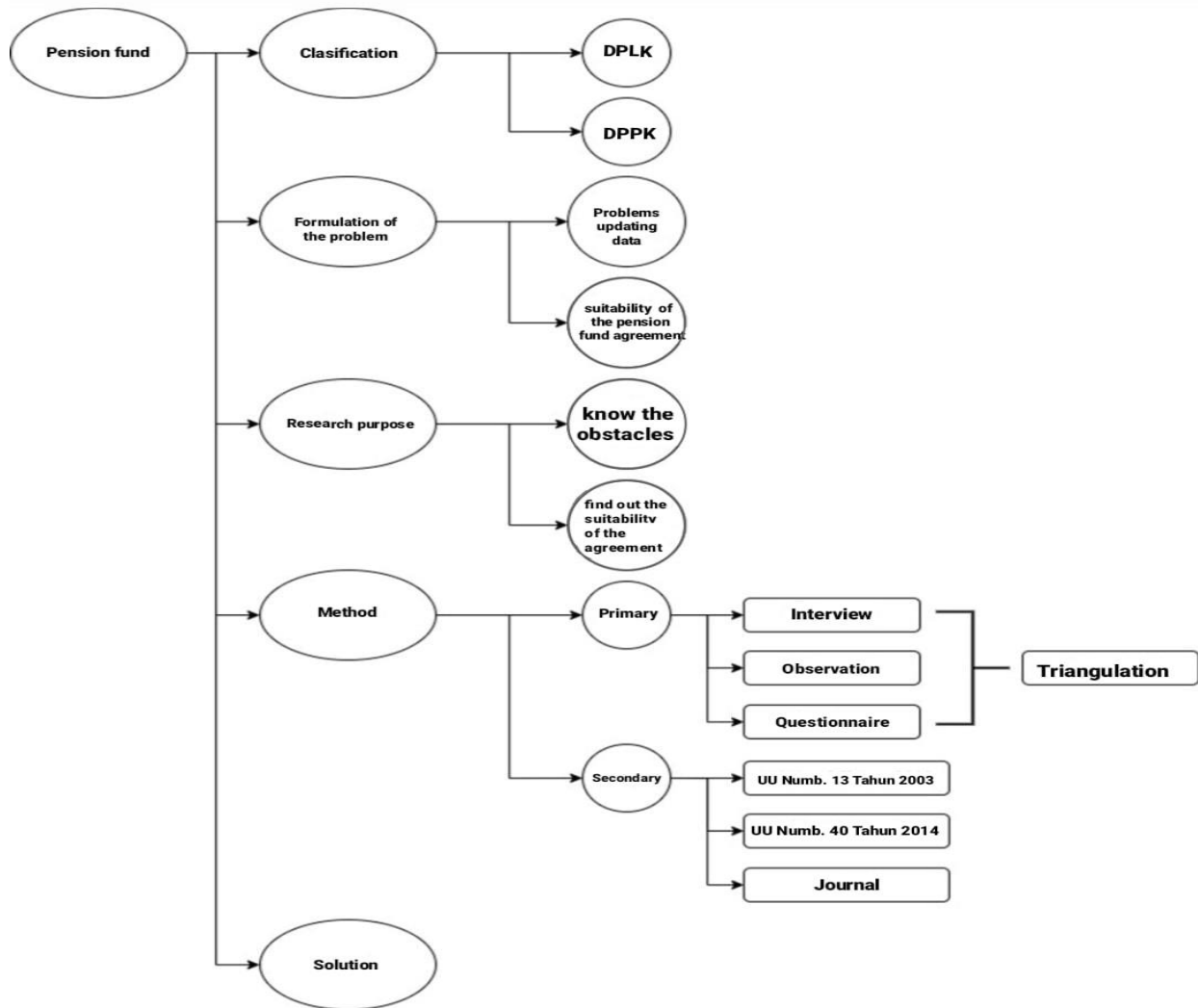


Figure 1. Research model

4.2. Explanation of PDAM Salatiga

The Regional Drinking Water Company of Salatiga City as a Regionally Owned Enterprise (BUMD) has been pioneered by the Dutch Government since 1921. In 1968 the Decree of the Associate Mayor of the Head of the Level II Region of Salatiga Number: 44 / Kepda / Um-Pan dated December 30, 1967 and the Decree of the Regional People's Representative Council of Gotong Royong (DPRD -GR) Number: 8 / DPRD-GR / Um-Pan dated May 18, 1968, the provision of drinking water was managed by the Drinking Water Service.

In 1969 Statrus Dinas Air Minum changed to a Regional Drinking Water Company (PDAM) according to the Decree. Mayor of the Regional Head of Level II Salatiga Number: 8.a/Kepda/Um-Pan dated April 1, 1971 and Regional Regulation of the Municipality of the Head of the Region of Level II Salatiga Number 20 of 1969.

In its development, the legal basis for the establishment of the Salatiga City PDAM has undergone several changes, most recently stipulated based on the Regional Regulation (PERDA) of the Level II Regional Municipality of Salatiga Number: 5 of 1981 concerning: Establishment of a Companyaan Regional Drinking Water Area Level II Salatiga Regional Municipality. Since the establishment of this PDAM, in 1991 the idea began to emerge to establish a pension

fund where the pension fund is the Work Founder Pension Fund (DPPK), to continue the continuity of a good life for its employees.

4.3. Identity of the respondent

4.3.1. Gender of the respondent

The gender of the respondent is the gender of the pension recipients, where all recipients start from the worker himself or the recipient of the pension starting from the husband, wife, children or beneficiary of the heirs. We can see the number of respondents from retired participants which amounted to 31 participants, including 24 men, while female retired participants had 7 participants.

4.3.2. Average age of respondents

Table 1. Average age table of respondents

Number	Age	Sum	Presented
1.	<56	3	10%
2.	56 – 60	6	19%
3.	61 – 65	15	48%
4.	66 – 70	6	19%
5.	>70	1	4%

From the table 1, it can be concluded that participants aged 61-65 there are 15 participants, while those under 61-65 have 9 participants, and ages above 61-65 there are 7 participants.

4.3.3. Respondent's last position

The respondents' last positions were taken from the last positions of the previous PDAM workers.

Table 2. Final Job Title Table

No	Last post	Sum	Presented
1.	Director	2	6,4%
2.	Section Head	6	19,3%
3.	Sub Section Head	5	16,1%
4.	Ordinary employees	18	58,2%

According to the table 2, the last position is dominated by ordinary employees with 18 participants and the last position of director has two participants, and the rest are participants who have superior positions, there are 11 retired participants.

4.3.4. The last group of respondents

The last group of respondents determined the number of workers will get the amount of pension benefits, which group A is a group that has the last education of elementary school (SD) to junior high school (SMP), group B which has the last high school education (SMA) to Diploma 3 (D3), group C which has the latest education strata 1 (S1), and D1 is only obtained when experiencing promotion. This group will continue to increase every 4 years and as long as workers do not make fatal mistakes.

Table 3. Table of last class of respondents

No	Last group	Sum	Percentage
1.	A1 – A4	3	9,8%
2.	B1 – B4	11	35,5%
3.	C1 – C4	15	48,4%
4.	D1 – D4	2	6,5%

From the table 3, most of them have groups C1 – C4, namely 15 participants, the highest in groups D1 – D4 there are 2 people, and the remaining 14 people have groups A1 – A4 to B1 – B4.

4.3.5. Pension beneficiaries

Pension beneficiaries are participants who benefit from the cessation of service as employees at PDAM Salatiga.

Table 4. Retirement Beneficiaries Table

No	Pension Beneficiaries	Sum	Percentage
1	Normal retirement	28	90%
2	Accelerated retirement	1	3,2%
3	Totally disabled pensions not due to service	1	3,2%
4	Totally disabled pensions due to service	-	-
5	Pensions died not in service	2	6,4%
6	Pensioners died of service	-	-
7	Widow/widower/child pension	7	22,6%
8	Heir pension	-	-

The normal pension beneficiaries are 28 participants and there are already some who have died and must be passed on to families ranging from husbands, wives, children, or heirs, there are pension recipients who are accelerated to one participant and due to total disability that is not due to service, there are two participants who claim the pension dies before the period of service so it must be given to the family, and the beneficiaries of widow/widower/child pensions there are tujuh participants from workers who have some died from normal pension receipts, and some have died but are not in service.

4.4. Promised employment agreement

The work agreement in question is an agreement given by DAPENMA PAMSI while a member of DAPENMA and is based on the DAPENMA PAMSI regulation that has been approved by the Financial Services Authority (OJK) number: KEP-178 / NB.11 / 2020 concerning Ratification of the Joint Pension Fund Regulation of Regional Drinking Water Companies throughout Indonesia, and through a questionnaire provided from 31 respondents, all participants agreed with the employment agreement provided by DAPENMA regarding pension funds where they have all officially become DAPENMA participants after registering (article 28 Participation), and the period of service to calculate the deduction of pension benefits starts from the date of appointment as PDAM employees (article 29 Working Period), and begin to pay 5% of contributions from the basic income of the pension (article 34 Dues), not less and not more than 5% of income. Participants also feel by being given space to give opinions and suggestions (article 36 Rights, Obligations, and Responsibilities), and all participants get pension benefits as a participant's right where the recipient of the pension norm 1, accelerated pension, disability pension as promised (article 36 Rights, Obligations and Responsibilities).

Through questionnaires and interviews conducted by the author, all participants stated that they received proof of DAPENMA membership in the form of a card and they agreed with the salary deduction to pay the pension fund contributions, through a meeting with one of the participants, namely respondent 1 "if you don't agree with the salary deduction, you can't be an employee, because it has become related to each other, the office has been taking care of it from the beginning, so we only accept membership cards and proof from the office about the contribution per month" which from the word is intended that being a series if they become employees in PDAM it will have a connection with pension fund benefits, they will only get Evidence of appropriate deductions is not less and not more than 5% (five hundredths) of the employee's income. All workers have also collected data on family members and other parties who are appointed as one of the requirements for DAPENMA PAMSI members. From the agreement given by DAPENMA PAMSI, namely the participants are allowed to give their opinions or suggestions, then from the questionnaires given and some interviews that the author submits almost entirely agree that the DAPENMA PAMSI party accepts either the advice or opinions given, but from interviews with respondent 1, respondent 2 and respondent 3, all three stated that they rarely and almost do not give any opinions or suggestions, however, they stated that the PDAM did provide space for them to provide suggestions or opinions through Mr. Anton as the administrator or Head of the General Sub-Section, to be distributed to the DAPENMA PAMSI, from all the questionnaires given they also stated that they obeyed the regulations given by DAPENMA PAMSI and got the pension benefits directly to their respective bank accounts.

For the participants of the normal pension benefit they declare to get the corresponding pension benefit which is 80% (eighty hundredths) of the basic income each month and never too late to get the pension benefit, as well as the beneficiary of the accelerated pension benefit due to non-service disability states that the benefit The pension provided is as promised 80% of the basic income and it is never too late to get the pension benefit. Similarly, with the widow/widower and child pension benefits, for widow/widower pension recipients, participants get 75% (seventy-five

hundredths) of the basic income of the pension and immediately get pension benefits a month after the husband / wife closes age, as well as the recipients of child pension. The participants as a whole agreed to receive additional pension benefits such as during Eid al-Fitr, with the condition that they re-data the pension recipients every three years by getting a form easily through Mr. Anton as the pension fund administrator.

4.5. Constraints on receiving pension benefits Discussion

From the employment agreement in number 4 above, the receipt of pension benefits does not experience many deviations in the agreement at the beginning. However, from interviews with respondent 2, the obstacle faced was that he was blocked or experienced a freeze on pension benefits because he had not re-collected it because he did not know the procedures for doing the data collection. Respondent 2 stated "actually, it's not a problem, just the initial time of the beginning still doesn't know how to re-data, so yes blocked the account, I couldn't retire it too late. So I have to take care of myself, send the data to the post office to send it to DAPENMA" this was also experienced by respondent 1 "I have never been blocked once because I have not updated the data, and at that time I wanted to pay for my son's college, yes, so I even borrowed it first, then I asked Mr. Anton to help with data collection, it turned out that there was a slight delay in the information from the PDAM, mbak, it should have been sent by post, it was not biased through the village, so PDAM gave me the info for too long".

Of the two sources, both stated that there was indeed a little confusion about this and the problem occurred at the time of the first re-data collection, which was three years after retirement. This happened with two things where the problem was with oneself experienced by the father of the two respondents because he did not understand, and the second problem was with the PDAM who was a little late in providing information about the form update. Seeing the action of the first respondent, the author confirmed with the PDAM pensioner manager, Mr. Anton Budiharjo, Mr. Anton stated "I made it a little straight, yes, regarding the delay in information, in fact, three but an had been informed in advance about this matter, and indeed there were three participants who experienced the same thing as Mr. Bambang. The form was sent directly to the participants and in my opinion this could happen due to negligence on the part of DAPENMA or the delivery service, so that there was a delay in getting to their respective homes or even not arriving. And there are possibilities such as incomplete addresses, or addresses that are no longer the same."

Through information from the parties concerned, this happened because of the lack of communication between each other and something was a little fatal so that pension recipients had to experience a freeze on pension benefits. So it can be concluded that the obstacles that occur can be caused by two parties, from the participants of the themselves or from the DAPENMA PAMSI side.

5. Conclusions

The implementation of the pension funds received by participants is in accordance with what was promised by the DAPENMA PAMSI Institution and is in accordance with the government regulation of the Republic of Indonesia no. 76 of 1992 concerning the Employer Pension Fund CHAPTER IV concerning the Rights of participants. This research also supports and complements the research theory conducted by Raida (2018) and Nussy (2020) regarding the suitability of work agreements related to pension funds in the DPLK agreement, and the authors complement this research by conducting research in the DPPK section. So this conformity needs to be maintained in order to continue to provide welfare for retired participants. Regarding data updating negligence occurs by several participants and is not always caused by one party. Negligence on the part of participants who do not understand and negligence on the part of DAPENMA who do not ensure that updating the data sudah to the destination or not. So that from this problem, socialization must be carried out every employee will retire, or if there is negligence on the part of DAPENMA PAMSI, it is better for the form to be sent at the PDAM Salatiga office, and send the form to each participant's address or can be taken at the PDAM Salatiga office, so that this better coordinates or overcomes the incomprehension of the participants and minimizes the occurrence of delays or even the form does not reach the address in foreign respectively

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