The Application of PSAK 24 on Employee Benefits in Banking Institutions Listed in Indonesia Stock Exchange

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Abstract

Objective – This study aims to examine the implementation and differentiation of PSAK 24 regarding employee benefits (Revision 2010) with PSAK 24 (Revision 2013) in the banking institutions listed on the Indonesia Stock Exchange (IDX).

Design/methodology – This study analyses secondary data in the form financial statements obtained from IDX. Purposive sampling method was employed with 31 samples. The hypothesis was tested using paired sample t-test.

Results – The results showed that banking institutions listed on the Indonesia Stock Exchange (IDX) applied PSAK 24 on employee benefits but there were some banks that in the same year that applied PSAK 24 with different revisions. The average of banks in the period 2013 to 2014 implements PSAK 24 (Revision 2010) which is the first revised PSAK adopting IFRS in it and in the period 2015 to 2016 implements PSAK 24 (Revision 2013) which is the second revised PSAK adopting IFRS in it. In addition, there are differences in implementation between PSAK 24 (Revision 2010) and PSAK 24 (Revision 2013) by the banks listed on the IDX.

Research limitations/implications – This study may be limited in its sampling approach and total number of samples used. The findings of this study imply that the application of required accounting standard in Indonesia is still varying particularly within banking institutions. The regulator and standard setter may take further steps in enforcing the relevant accounting standards to achieve more harmonious level of application.

Keywords PSAK 24 (Revision 2010), PSAK 24 (Revision 2013), Employee Benefits.

1. Introduction

The achievement of an organization's goals cannot be separated from the performance of its employees. Employees will devote all their energy and mind to increase productivity if they are satisfied in their work. Employee satisfaction is provided through employee benefits where the reward is expected by each employee. It is very important for companies to create job satisfaction for their employees. The more satisfied the employee is, the more it will provide maximum performance for the company and might lead to employee loyalty to the company.

The Government formulates a policy on employee benefits in Law Number 13 of 2003 concerning Manpower (UUK) which regulates generally about the provision of benefits in companies, ranging from short-term employee benefits such as wages up to compensation for termination of employment (PHK). The provisions regarding the benefits of layoffs themselves in the UUK are discussed in more detail so as a result of these provisions, the Financial Accounting Standards Board (DSAK) which is under the Indonesian Accounting Association (IAI) issued a Statement of Financial Accounting Standards (PSAK) which is a guideline for all accounting practices. Related to employee benefits are regulated in PSAK 24 which has a correlation with the regulation in the UUK regulations.

The current era of globalization demands an accounting system that can be used and applied internationally. The Indonesian Institute of Accountants (IAI) made a

commitment to join the International Federation of Accounting (IFAC) to converge PSAK with International Financial Reporting Standards (IFRS). This convergence was carried out by Indonesia as one of the commitments as a member of the G20 forum (a group of 20 major economies) where Indonesia is one of the jurisdictions of IFRS implementation (Tanzil, 2014). Indonesia began implementing IFRS convergence on Financial Accounting Standards in 2008 where this convergence was carried out in stages with the first target of IFRS implementation being completed in 2012 (Suprihatin and Tresnaningsih, 2013).The IFRS convergence stage in Indonesia is carried out through three stages, starting from the adoption stage, the final preparation stage and the implementation phase. These three stages are carried out in a span of five years. At the initial stage, the adoption stage was carried out in 2008 - 2010. The second stage was carried out in 2011 where this stage was the final preparation for IFRS convergence in the PSAK, while 2012 was the implementation phase where the implementation of IFRS-based PSAK was carried out in stages. The stages of IFRS convergence stage are carried out in order to prepare Indonesian companies to face global markets that require an internationally reliable financial performance report (Agastya, 2015).

According to FN and Suyatmini (2014) the benefits of IFRS convergence on SAK in general are to facilitate understanding of financial statements with the use of internationally recognized Financial Accounting Standards (enhance comparability), increase the flow of global investment through transparency and create efficiency in preparing financial statements. Suprihatin and Tresnaningsih (2013) in their research results also concluded that IFRS was empirically proven to be able to provide more comparable and high-quality information to investors.

To improve accounting standards regarding employee benefits, PSAK 24 has been revised several times. Starting from PSAK 24 (Revision 1994) which only regulates the cost of pension benefit accounting. DSAK then issued PSAK 24 (Revision 2004) which has a broader scope that is not only about pension benefits, but also regulates all employee benefits that apply in the company. PSAK 24 also continues to experience changes, namely the issuance of PSAK 24 (Revision 2010) which became effective on January 1, 2012. Revised PSAK 24 (2010) is the first revision to adopt IFRS in accounting regarding employee benefits which in this case adopts International Accounting Standard 19 (IAS 19) as of January 1, 2009. DSAK subsequently re-released PSAK 24 (2013 Revision) which was effective January 1, 2015 as a result of the revision of IAS 19 as of January 1, 2013. The latest changes to date are PSAK 24 (Revision 2015) effective on January 1, 2017.

PSAK 24 (Revision 2013) has four general differences from PSAK 24 (Revision 2010), namely measurement and assumptions that are regulated in more detail, there is no longer a component of changes in the present value of liabilities that may be amortized or deferred, recognition of component costs, and more disclosures complex. These four differences indirectly have an impact on the company, including banks in this case listed on the Indonesia Stock Exchange (IDX) to provide employee benefits to workers or employees. Banks as financial intermediaries (financial intermediaries) (Dendawijaya, 2003: 25) are required to provide employee benefits to workers or employees in a timely manner (Mardi, 2011).

PSAK 24 (Revision 2013) has a significant impact on other comprehensive income as a result of the elimination of the corridor method and the imposition of the income statement so that the company charges directly to other comprehensive income and for past service costs must be recognized directly in the income statement that will affect the company's pre-tax profit (Witjaksono, et al: 2014).

The importance of PSAK 24 is applied, namely for the transparency of recognition of employee benefits provided by the company. Not only as a source of information on reporting employee benefits for employees, but also for investors, which increases investor confidence in the liquidity of a company. In addition, the revision or renewal of PSAK 24 affects the measurement, presentation and disclosure of post-

Application of PSAK 24

employment benefits. The company must recalculate post-employment liability based on new standards. The impact of this change will affect the presentation of the value of equity and liabilities in the statement of financial position. More disclosure provisions and more complete so that employees can more easily assess the benefits of definite benefits.

Research on the application of PSAK 24 regarding employee benefits has also been carried out by Watung, et al. (2016). In his research explained that in general, PT Bank Maybank Idonesia Tbk KCP Kotamobagu has applied recognition and measurement of employee benefits in accordance with the scope of PSAK 24 (Revision 2015), although for some calculations of employee benefits such as severance pay PT. MayBank provides severance pay based on the calculation of Law No. 13 of 2003 concerning Manpower. PT Bank Maybank Indonesia is one of the banks that have been listed on the IDX.

Not only by companies listing on the IDX, PSAK 24 has also been applied to the Bank of North Sulawesi which is a Regional Bank that is not listed on the IDX. This is explained by Paath and Nanggoi (2015) in his research entitled "Evaluation of the Application of PSAK 24 Revision 2010 concerning Employee Benefits Particularly to Rewards After Working at the North Sulawesi Bank. This shows that in general the company has implemented recognition and measurement of post-employment benefits in accordance with the scope of PSAK 24 (Revised 2010) regarding post-employment benefits. However, in actuarial calculations performed by actuaries at Bank Sulut, they are not yet fully compliant because according to PSAK 24 Revised 2010. Project Unit Credit (PUC) method requires an entity to make various actuarial assumptions that have not been used, namely the rate of return on program assets, employee turnover and trends level of health costs (for health benefit defined programs). Bank Sulut uses a simpler method by ignoring these three assumptions.

Based on previous research, it was concluded that both companies that are listed on the stock exchange and those who do not, have generally applied PSAK 24 regarding employee benefits. However, the implementation has not been fully carried out in accordance with PSAK 24 because it is hampered by several factors and requires several adjustments.

2. Literature Review, Theoretical Framework and Hypothesis Development

Employee Benefits are obligations that will be given to workers or employees in a certain period. Each company in various fields of industry will include an employee benefit liability account. Regarding Employee Benefits, in the Statement of Financial Accounting Standards (PSAK) which is a guideline for all accounting practices regulated in PSAK 24 which has a correlation with laws and regulations, namely Law Number 13 of 2003 concerning Manpower.

UUK has clearly distinguished between severance pay and service fees based on the length of service period and the payment formula, thus making it an absolute obligation that must be met by each company. Based on this reason the company must inevitably reserve funds in accordance with the principle of accrual basis and must prepare debt for employee and post-employment benefits that will be due later (Putri, 2017). If the employee is out due to retirement, the company must provide retirement benefits to the employee. If the employee continues to work and has not retired then the company must reserve funds to give rights to its employees without reducing the company's profits because it has reserved the funds for this benefit which is closely related to the company's cash flow.

Since it was ratified on December 19, 2013 by the Financial Accounting Standards Board, the revised 2013 PSAK 24 which revised the revised 2010 PSAK has been effectively applied for the fiscal year beginning January 1, 2015. This revised 2013 PSAK 24 has the four biggest differences from the revised 2010 PSAK 24 namely

measurements and assumptions that are regulated in more detail, there is no longer a component of changes in the present value of liabilities that may be amortized or deferred, recognition of component expenses, and more complex disclosures. These four differences certainly affect the financial statements of banks, especially reporting on employee benefits.

The difference between this and previous research is that in this study the authors want to see the extent to which banks listed on the Indonesia Stock Exchange applying PSAK 24 regarding employee benefits in their financial reporting and compare whether the application of PSAK 24 (Revision 2013) is the same as the application of PSAK 24 (Revision 2010). This is the reason and description of this research, the research hypothesis can be stated as follows:

The average application of PSAK 24 (Revised 2013) is not the same as the average application of PSAK 24 (Revised 2010).

3. Research Method

This research design aims to find out how the implementation of PSAK 24 (Revision 2013) and the implementation of PSAK 24 (Revision 2010) regarding employee benefits to banking companies listed on the Indonesia Stock Exchange. The sampling technique was carried out through purposive sampling method. The total population is 35 banks, while for the research sample that meets the criteria is 31 banks.

This study uses a different test which tests the differences in the application of PSAK 24 (Revision 2013) with the application of PSAK 24 (Revision 2010). The scale used is the ratio scale which provides information about the absolute value of the object measured in the form of items that serve as guidelines for seeing the application of PSAK 24 to banks.

This study uses a paired sample t-test to examine the differences between two samples in pairs. The difference in the situation that was examined in this study was to see the differences in the application of PSAK 24 (Revision 2013) to PSAK 24 (Revision 2010). For the application of PSAK 24 (Revision 2010), use report data for the 2013-2014 period, while for the application of PSAK (Revision 2013), the financial statements for the 2015-2016 period are used

4. Result and Discussion

The adoption of PSAK 24 (Revision 2010) and PSAK 24 (Revision 2013) has two observation periods for each application, namely from 2013-2014 and 2015-2016. This means that the application of PSAK 24 (Revision 2010) and PSAK 24 (Revision 2013) has 62 objects for each group of observations so that the total of all observations is 124 observations.

Data analysis is done using quantitative methods by first seeing the implementation of PSAK 24 to the financial statements of each banking company. The financial statements used are 31 bank annual financial statements starting from 2013 - 2016.

	N	Minimum	Maximum	Mean	Std. Deviation
Revision (2013)	62	0.30	0.74	0.50	0.12
Revision (2010)	62	0.44	0.91	0.68	0.12
Total	124				

Table 1
Descriptive Statictics

PSAK 24 (Revision 2010) adopted IAS 19 as of January 1, 2009. This revised PSAK consists of paragraphs 01 - 162 starting from the scope; definition; recognition, measurement and disclosure of short-term employee benefits; post-employment benefits which consist of recognition, measurement and disclosure of defined contribution programs and defined benefit programs; recognition of measurement and disclosure of other long-term employee benefits; and recognition, measurement, and disclosure of employment contracts. This statement was applied effectively on January 1, 2012. All 162 paragraphs of PSAK 24 (Revision 2010), there are 79 items that are used

as references to see the application of PSAK 24 (Revision 2010). These 79 items constitute 28 paragraphs of 162 existing paragraphs.

PSAK 24 (Revision 2010) uses data on bank financial statements for 2013 and 2014. PSAK 24 (Revision 2010) has 79 items that must be applied by banks in terms of employee benefits. During the 2013-2014 period, the average item PSAK 24 regarding employee benefits was applied by banks listed on the Indonesia Stock Exchange by 68%, which means that of the 79 items regulated in PSAK 24 that were applied by banks only 54 items.

The minimum value for the application of PSAK 24 (Revision 2010) was obtained at 44% for 2013 and 2014 which meant that particular bank only applied 35 items out of 79 items required. The highest value was 91% for 2013 and 2014 which indicated that particular bank applied 72 items out of 79 items required in PSAK 24.

PSAK 24 (Revision 2013) adopted IAS 19 as of January 1, 2014. This PSAK consists of paragraphs 01 - 174 starting from the objective; scope; definition; recognition, measurement and disclosure of short-term employee benefits; recognition, measurement and disclosure of post-employment benefits in the form of defined benefit plans and defined contribution programs; recognition, measurement and disclosure of other long-term employee benefits; and recognition, measurement and disclosure of severance pay. This statement was effectively implemented on January 1, 2015. 174 paragraphs of this revised PSAK, 69 items which are the descriptions of 34 paragraphs are references to see the application of PSAK 24 regarding employee benefits (Revision 2013) on banks listed on the IDX.

PSAK 24 (Revision 2013) uses data on bank financial statements for 2015 and 2016. PSAK 24 has 69 items that must be applied by banks in terms of employee benefits during the 2015-2016 period. The average item of application of PSAK 24 (Revision 2013) was 50%, which means that the average banking system applied 35 items from 69 items required.

The minimum value for the application of PSAK 24 (Revision 2013) is 30% for 2015 and 2016 which means that only 21 items out of 69 items were applied in that year by a particular bank. The maximum value obtained is 74% for 2015 and 2016 which one of the sampled banks applies PSAK 24 (Revision 2013) of 51 items from 69 items in the year.

Table 2
Kolmogrov Smirnov

	Statistic	Df	Sig.
Revision 2013	0.11	62	0.05
Revision 2010	0.11	62	0.05

The classic assumption test in the form of data normality test was performed using a nonparametric one sample Kolmogorov-Smirnov statistical test. The first classical assumption test is to test the normality of the data. Based on the results of the tests carried out concluded that the value of Asymp. Sig. (2-tailed) normally distributed because of the Asymp value. Sig. (2-tailed)> 0.05 (Ghozali, 2009: 114). After the variables are normally distributed, the data can be used to test other statistics. The test results show a significance value of 0.05, which means the value of Asymp. Sig> 0.05 and means that the data used for research is normally distributed.

	Paired Differences								Application of PSAK 24
	Mean	Std. Devia-tion	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)	
				Lower	Upper				
Revision 2013 - Revision 2010	0.18	0.14	0.17	0.14	0.21	10,08	61	0.00	**Table 3** Paired Sample Test

Sig. (2-Tailed) in the study is 0.00 therefore the hypothesis H0 is rejected and H1 is accepted. H1 explained that the average application of PSAK 24 (Revision 2013) was lower than the average application of PSAK 24 (Revised 2010), therefore PSAK 24 (Revised 2010) in banking companies explained in more detail and or applied statements regarding employee benefits compared to PSAK 24 (Revision 2013).

Based on the results of the paired sample t-test, the average application of PSAK 24 (Revision 2010) and the application of PSAK 24 (Revision 2013) is 0.69 minus 0.51 and yields 0.18 where this difference is significant at the level of 1%. This shows that the application of PSAK 24 (Revision 2013) differs significantly from the adoption of PSAK 24 (Revised 2010). This difference can be seen from the lower application of PSAK 24 (Revision 2013) compared to the application of PSAK 24 (Revision 2010).

PSAK 24 when IFRS convergence in the first revision was revised in 2010 which was then followed by a second revision which revised PSAK 24 (2010) to PSAK 24 (2013). The results of this study indicate that the application of PSAK 24 (Revision 2013) is lower than the application of PSAK 24 (Revision 2010) to banks listed on the Indonesia Stock Exchange. There are several allegations that led to the adoption of PSAK 24 (Revision 2013) lower, namely:
1) PSAK 24 (Revision 2010) began to be effective on January 1, 2012 so that at the time of research observation for the period 2013-2014, Banking had gone through 1 year for the adjustment process from the previous revised changes, while PSAK 24 (Revision 2013) was effective on January 1, 2015 so that during observations for the 2015-2016 period, the average banking only applied 51% which was lower than the revised 2010 which was 69%.
2) In the application of PSAK 24 (Revision 2013) there is additional information on more disclosures on risks arising from defined benefit plans in which Banking must specify the characteristics of defined benefit plans and related risks. Based on observations of the application of PSAK 24 (Revision 2013), namely the period 2015 - 2016, for the related disclosure section, the average bank has not disclosed this in its financial statements.

Based on observations that have been made, there are several differences in the application of PSAK 24 (Revision 2013) to the application of PSAK 24 (Revision 2010), including:
1) In terms of actuarial assumptions, PSAK 24 (Revision 2013) provides more detailed explanation compared to PSAK 24 (Revision 2010) as the emergence of the addition of an actuarial assumption explanation: mortality.
2) PSAK 24 (Revision 2013) describes the components of defined benefit costs into service costs, the net interest on liabilities (assets) net defined benefits in profit or loss, and the measurement of the net defined benefit liabilities (assets) in other comprehensive income. This description is not found in PSAK 24 (Revision 2010).
3) Information disclosure regarding defined benefit plans is more complex in PSAK 24 (Revision 2013) compared to PSAK 24 (Revision 2010). PSAK 24 (Revision 2013) discloses information in the form of an explanation of the characteristics of defined benefit and risk programs, identifies and explains the amounts arising from defined benefit plans in the financial statements, and explains how the defined benefit program affects the amount, timing and uncertainty of the entity's cash flows in the future.

4) Change of name of severance of termination of employment contract (Revision 2010) to severance pay (Revision 2013).

5) In the 2013 revision, the definition section was more organized because it was classified according to type, such as: definition of employee benefits, definition related to program classification, definition related to net defined liability (assets), and so on.

6) Change of name from short-term leave (Revision 2010) to short-term paid leave (Revision 2013).

7) In the case of multiplier work programs, in the 2013 revision the description of the required information disclosure when adequate information was not available in applying defined benefit accounting or defined benefit compensation multiplier programs was explained in more detail than the 2010 revision.

The final paragraph of PSAK 24 (Revision 2013) states that the entity applies retrospective adjustments for the financial year period beginning on or after January 1, 2015. In connection with the changes in application from PSAK 24 (Revised 2010) to PSAK 24 (Revision 2013), Banks restate the financial statements for the years ended December 31, 2014 and January 1, 2014/31 December 2013.

The adoption of PSAK 24, which was revised from the 2010 revision to the 2013 revision, has an impact on the obligation of banking companies to restate the financial statements. The presentation of the disclosure of PSAK 24 that has undergone this revision can be seen in the statement of financial position. Banking companies that implement PSAK 24 which underwent a 2013 revision will restate the statement of financial position for the report as of December 31, 2014.

Based on the results of the observations, the banks listed on the Indonesia Stock Exchange that presented the disclosures of PSAK 24 (Revision 2013) amounted to 71%. This shows that 31 banks that are objects of observation representing banks listed on the Indonesia Stock Exchange, as many as 22 banks have presented the disclosure of PSAK 24 (Revision 2013).

The next impact of the changes in the application of PSAK 24 from the 2010 revision to the 2013 revision is the emergence of other comprehensive income contained in the statements of profit and loss and other comprehensive income which divide items that will not be reclassified to profit or loss by items that will be reclassified to profit loss. Regarding the changes in application of PSAK 24, it will be seen in the emergence of actuarial gains or losses that will be in items that are not classified in the income statement.

Banks listed on the Indonesia Stock Exchange have shared other comprehensive income into items that will not be reclassified to profit or loss and items that will be reclassified in profit or loss. Regarding this change in the application of PSAK 24 (Revision 2013), there are still banks that do not share their comprehensive income as seen in 19% of banks listed on the IDX have not yet made a comprehensive distribution. This indicates that as many as 25 banks from 31 banks listed on the IDX have shared their comprehensive income.

The items that appear in this income statement will result in profits or losses in other comprehensive income. As in the financial statements, some banks present the 2014 financial statements due to the revision of PSAK 24 (2013) concerning employee benefits. Some banks, after restating the earnings report, show that there are several banks that experience gains or losses from the emergence of other comprehensive income which is divided into two posts, namely those that will not be reclassified to profit and loss and items that will be reclassified to profit or loss. This will result in an increase or decrease in total comprehensive income for the current year which results in the total profit for the current year per share.

Finally, the adoption of PSAK 24 (Revision 2013) differs from the application of PSAK 24 (Revision 2010) to banks listed on the Indonesia Stock Exchange. The differ-

ence in this application is not only in terms of disclosure and presentation in the financial statements, but also changes in the figures presented in the financial statements, both the statement of financial position, statements of comprehensive income and statements of changes in equity.

Based on observations, it was concluded that the average company has implemented PSAK 24 in terms of employee benefits. It's just that in its implementation, it hasn't been fully implemented because there are some obstacles and require adjustments. The average percentage of application of PSAK 24 (Revision 2013) is lower than the percentage of the average application of PSAK 24 (Revision 2010) because of changes in PSAK 24 (Revision 2013), namely how to calculate pension costs, recognition of actuarial gains and losses and disclosures. These changes will significantly affect the value of post-employment benefit obligations that will be presented in the financial statements. Disclosures are made more comprehensive by explaining the characteristics, amounts that arise from the program in the financial statements and sensitivity analysis of defined benefit programs. This is why the average item of application of PSAK 24 (Revision 2013) in banking has not been fully reported in its financial statements.

5. Conclusion

Based on the discussion of the results of the research that was stated earlier, it can be concluded that banking institutions listed on the Indonesia Stock Exchange (IDX) apply PSAK 24 regarding employee benefits.here are several banks that in the same year applied PSAK 24 with different revisions. Additionally, the average banking period for the period 2013 to 2014 applies PSAK 24 (Revision 2010) which is the first revised PSAK that adopts IFRS in it and in the period 2015 to 2016 applies PSAK 24 (Revision 2013) which is the second revised PSAK that adopts IFRS therein. Lastly there are differences in the application of PSAK 24 (Revision 2013) with PSAK 24 (Revision 2010) in banks listed on the IDX.

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