

PENGELOLAAN DANA PENSIUN YANG TEPAT DALAM RANGKA MENDUKUNG KESINAMBUNGAN FISKAL

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Abstract

Purpose – Research on pension management aims to find an alternative management of pension funds to support fiscal sustainability in Indonesia. With proper management and retirement system is expected to reduce the burden of the state budget so that sustainability fiscal can be maintained.

Research Methodology – Research conducted on 85 carriers Saiba application in the Jakarta area. The research activities carried out in October to November 2016. Data and information obtained from the survey results were processed using two methods of descriptive statistical analysis and the importance performance analysis (IPA).

This study was formulated by using explanative qualitative research methodologies, namely a research method that explains the factors that cause the occurrence of phenomena. The phenomenon of the object in this study is the fiscal sustainability that continues to weaken and the proposal to reduce it by changing the pension payment mechanism for State Civil Apparatus of Indonesia

Findings – From the results of this study concluded that Fiscal sustainability Indonesia continues to decline marked by increasing deficits Primary balance. In the pension payment mechanism the government of Indonesia bears the burden of pension payments through the state budget, while the role of the pension management company is limited to making the old days allowance (ENT). To overcome the burden of the future, the Indonesian government is advised to change the pension payment system from pay as you go to fully funded followed by a large increase of pension contributions. Furthermore, the Government gives greater authority and responsibility to the pension management institution.

Recommendations – This study is expected to provide a perspective on ways to reduce the burden on the state budget, and further maintain the fiscal sustainability in a secure position

Keywords: *Pensiun, fiscal sustainability, Pay as you go, fully funded*