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## Comparative Analysis of the Implementation of HR Accounting on Financial Performance at PT. Bank Syariah Indonesia Tbk

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### ABSTRACT

Human resource accounting has emerged as a result of accounting standards' failure to give management and investors pertinent information. This study aims to compare PT. Bank Syariah Indonesia Tbk's financial performance ratio (profitability ratio) before and after the adoption of human resource accounting. The research method used is descriptive experimental research method. The data used is the company's annual report data for 2020 and 2021. Furthermore, the data is calculated using historical cost data analysis techniques and profitability ratios. The findings from this study indicate an increase in total assets and total equity in the statement of financial position after simulating the application of human resource accounting. This is due to the total value of the net human resource investment that occurs in each year of the existing implementation simulation statement of financial position, so that a new human resource asset account appears in the asset position and retained earnings adjustment in the equity position. While the results of a comparative analysis of financial ratios using return on assets, return on equity, asset utilization, equity multiplier and profit margin show a decline in 2021 but the numbers are relatively small. In future research it is expected to add years of research and add other financial ratios so that the results obtained are even better.

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## Introduction

It is impossible to separate human resources from the growth of any organization, whether it be a corporation or another group. Human resources, according to (Hamali, 2016), are a strategic approach to skills, motivation, development, and resource management. In theory, a company's or organization's ability to fulfill its objectives depends entirely on its human resource base. Even with advanced infrastructure, facilities, and defined goals in place, a firm or organization without the backing of skilled people resources is likely to struggle to reach its objectives.

The core capital of a firm or organization is its human resources, which are strengths derived from human potential and used to carry out operations in pursuit of objectives. In a firm, people play a crucial part in its operation. People for a corporation are typically described as extremely valuable assets or sometimes referred to as human assets since they are thought of as a very vital resource for businesses (Rahayu & Affandy, 2012).

Human resources play a critical role in helping organizations of all sizes achieve their long-term objectives in a variety of service industries or other major and small-scale businesses. Human resources might therefore be viewed as an asset rather than a burden (Dong, 2015). The treatment of investments in people, which are regarded as a cost rather than an asset, demonstrates that traditional accounting has not yet correctly addressed the money that have been issued by businesses to finance their human resources. These human

resource expenditures come in the form of hiring expenses, hiring fees, selection expenses, and employee training expenses. The financial reports that management presents do not accurately reflect the condition of the financial information due to the inaccurate assessment of human resource assets. This is a result of operational costs, specifically the cost of human resources, being inflated and being charged all at once. The amortization approach should allow for the periodic capitalization and allocation of human resource expenses. Human resource accounting has emerged as a result of accounting standards' inability to give management and investors pertinent information (Fiscal Yunus, 2016).

Resources for people are always seen as a burden. Rensis Linkert, the head of the University of Michigan's Institute for Social Research, first proposed the concept of human resource accounting in the (Riyanto, 1990). The concept of human resource accounting (HRA) comes from a perspective on how crucial human capital is to the economy and how important human resources are to the existence of businesses. A corporation will pay expenses to develop or train the professional human resources it has obtained, therefore the loss or transfer of such resources is a significant loss (Sharma & Shukla, 2010).

The main objective of human resource accounting is to assist company managers in measuring the effectiveness and efficiency of human resources. This is increasingly important, especially in an increasingly competitive business so that the right management strategy is needed in managing these human resources. Therefore, it is very important that this research is conducted to find out how the company's financial performance differs before and after the implementation of human resource accounting. The application of human resource accounting is not easy and has challenges, the results of Saqer and Abdullah's study conclude that there are challenges in the application of human resource accounting in auditing firms in Jordan. The challenges are divided into humanitarian and accounting challenges (Al-Tahat & Al-Zoubi, 2020).

Recently in 2021 PT. Bank Syariah Indonesia Tbk is a concern throughout Indonesia. This is because the three largest state-owned sharia banks, namely PT. Bank Mandiri Syariah, PT. BRI Syariah and PT. BNI Syariah merged into one entity, namely Bank Syariah Indonesia, to be exact on 1 February 2021 or 19 Jumadil Akhir 1442 H. This merger will unite the advantages of the three Sharia Banks so as to present more complete services, wider reach, and have better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and government commitment through the Ministry of BUMN, Indonesian Sharia Banks are encouraged to be able to compete at the global level (Bank Syariah Indonesia, 2021).

Several previous studies that applied Human Resource Accounting included (Rahayu & Affandy, 2012) which stated that the preparation of financial reports using Human Resource Accounting showed an increase in performance from each period used as research (2010 to 2014). (Isnaniati, 2020) the results showed that implementing human resource accounting would affect financial reports by increasing total assets, total equity and total profit. and loss reduction. There is an increase in the percentages of ROA and ROE, but there is a decrease for ATO.

Meanwhile, previous research conducted by (Adi & Agung, 2017) showed that the application of human resource accounting greatly affects company liquidity, especially for current ratios. Then another study was also carried out by (Tandige & Sinurat, 2020), namely the Application of the Human Resource Accounting System for Employee Performance at the Papua Motor Jaya Workshop in Sorong City. It can be concluded that it is effective, which is tested by evaluating compliance by assessing the contribution of employee performance. Employee cooperation, stated well as evidenced from the questionnaire reports of healthy practices. The results of research conducted by Upasna et al show that it seems that corporate organizations in India place more emphasis on 'Human Capital Accounting' rather than 'Human Asset Accounting'. Therefore, there is a need to develop an asset approach related to human resources (Joshi, 2012).

Therefore, with the application of human resource accounting at PT. Bank Syariah Indonesia Tbk is expected to produce more real financial reports. And companies value employees more as human resources who contribute to the achievement of goals and the success of the company. Based on the background of these problems, this research is an attempt to contribute ideas about human resources and for the development of accounting, especially accounting for human resources in terms of treatment and measurement at PT. Indonesian Sharia Bank Tbk.

## Research Method

Descriptive experimental research falls under the category of Comparative Analysis of the Application of HR Accounting on Financial Performance at PT. Bank Syariah Indonesia Tbk. An experimental design with

defined action steps is known as experimental research (simulation), and it allows for the factual collection of data that is relevant to or required for the subject being examined (Ariffin, 2013).

Due to its status as a major Islamic bank and one of the banks with sound financial circumstances, the researchers in this study picked PT Bank Syariah Indonesia Tbk as their research subject. In order to compare profitability financial ratios before and after the implementation of human resource accounting, the researchers used the financial performance as described by the historical cost method. It is anticipated that this comparison will reveal an improvement in the performance of financial reports at PT Bank Syariah Indonesia Tbk.

The data used in this study is in the form of data on the company's annual financial reports for 2020 and 2021. This data will then be calculated using historical cost and analyzed using probability ratios. As for this research, it is very important that management can develop a strategy in managing human resources, where the main objective of human resource accounting is to assist company managers in measuring the effectiveness and efficiency of human resources.

Qualitative analysis techniques in this study were carried out in two ways, namely the historical cost measurement method and using the financial ratios profitability method. The explanation is as follows:

1. Employing the historical cost measurement approach to calculate the amount of investment in human resources. This method determines and capitalizes all expenses related to the acquisition and training of company-owned human resources, which are then held and amortized over the assets' estimated useful lives, and by recording losses on asset write-offs or raising asset values if there are additional expenses that can increase the potential benefits of assets. Furthermore, according to (Fiscal Yunus, 2016) historical cost approach accounts for all expenses made by the business in acquiring and developing its employees, including recruiting, selection, and training expenditures.

Periodic loading on the financial statements by way of amortization also needs to be done. The following is the formula used to calculate amortization from Human Resource Cost Accounting (HRCA) (Amin, 2004):

$$HRCA = \frac{A + B}{X}$$

Information:

A = Acquisition costs (recruitment, selection and acceptance costs)

B = Development Costs

X = Expected useful life

2. The second analysis tool uses profitability financial ratios, which are ratios or comparisons to determine a company's ability to obtain profit (revenue) from revenue (earnings) related to sales, assets, and equity based on certain measurements.

The financial ratios used in this study are the same as in research (Rahayu & Affandy, 2012) namely Return On Assets, Return On Equity, Profit Margin, Asset Utilization and Equity Multiplier, the following formula is used:

**a. Return on Assets**

$$ROA = \frac{\text{Earning before tax}}{\text{Total Asset}} \times 100$$

**b. Return on Equity**

$$ROE = \frac{\text{Earning before tax}}{\text{Total Equity}} \times 100$$

**c. Profit Margin**

$$\text{Profit Margin} = \frac{\text{Operating Earning}}{\text{operating Revenue}} \times 100$$

**d. Assets Utilization**

$$\text{Assets Utilization} = \frac{\text{Operating Revenue}}{\text{Total Asset}} \times 100$$

**e. Equity Multiplier**

$$\text{Equity Multiplier} = \frac{\text{Total Asset}}{\text{Total Equity}}$$

The function of this ratio is to pay attention to the company's ability to generate profits. The trick is to pay attention to the company's assets in the production process that it does. By using this ratio analysis, you can easily find out whether the company's assets are effective or not. Therefore, by implementing human resource accounting where human resources are considered as assets in the company's financial statements, it can be seen how effective and efficient human resources are in the company.

## Result and Discussion

### Analysis of Financial Ratios Prior to the Implementation of HR Accounting

The Profitability Ratio aims to measure a company's ability to earn profits, both in relation to sales, assets, and to its own capital. The following is a descriptive analysis of the data taken by researchers for this study, namely the financial statements (statement of financial position and income statement) for 2020-2021. Analysis of financial ratios before and after the implementation of Human Resource Accounting is a benchmark for PT. Bank Syariah Indonesia Tbk for 2020-2021, the following data is presented to calculate the financial ratios below:

**Table 1**  
Accounts in the Financial Statements Prior to the implementation of HR Accounting  
(in million rupiah)

	31-Dec-20	31-Dec-21
Total Asset	Rp 239.581.524	Rp 265.289.081
Total Equity	Rp 21.743.145	Rp 25.013.934
Operating Revenue	Rp 16,929,592	Rp 17,808,432
Operating Earning	Rp 3,126,366	Rp 4,107,849
Earning before Tax	Rp 3,079,399	Rp 4,062,208

Sources: Data Processed, 2022

**Table 2**  
Profitability Financial Ratios Before Simulation of Human Resource Accounting Implementation

Ratio	Year 2020	Year 2021
<i>Return On Asset (ROA)</i>	1,29%	1,53%
<i>Return On Equity (ROE)</i>	14,16%	16,24%
<i>Profit Margin (PM)</i>	18,47%	23,07%
<i>Asset Utilization (AU)</i>	7,07%	6,71%
<i>Equity Multiplier (EM)</i>	11,02%	10,61%

Sources: Data Processed, 2022

Table 2 shows how the results of the comparison of profitability financial ratios before the Simulation of the Application of Human Resource Accounting. Here's the explanation:

1. The Return On Assets (ROA) ratio is in the range of 1.29% in 2020 to 1.53% in 2021. Since the profit and loss before taxes in 2020 and 2021 rose along with the total asset position, it is clear that the Return On Assets ratio has climbed rather dramatically. This ratio demonstrates that the capacity to run real estate or other assets to create profits is not very strong.
2. The Return On Equity (ROE) ratio is currently 14.16%, and in 2021 it will be 16.24%. It is clear that the Return on Equity ratio has grown, which is due to an increase in the loss before tax in 2021 over 2020 and an increase in equity position in the same year. Consequently, this ratio demonstrates that it is fairly possible to run capital in a profitable manner.
3. In 2020, the position of the Profit Margin ratio is 18.47% and in 2021 it is 23.07%. It can be seen that the Profit Margin ratio has increased quite well every year, this is because the operating loss position in 2020 and 2021 has increased, while the operating income position has also increased.
4. In 2020, the position of the Asset Utilization ratio is 7.07% and in 2021 it is 6.71%. It can be seen that the Asset Utilization ratio has decreased, this is because the operating income position in 2020 and 2021 has increased, while the total asset position has also increased, so that this ratio shows that the ability to rotate assets to generate operating income is not good enough.
5. In 2020, the Equity Multiplier position will be 11.02% and in 2021 it will be 10.61%. It can be seen that the Equity Multiplier ratio has decreased, this is because the total asset position in 2020 and 2021 has increased, while the equity position has increased, so that this ratio shows that financial performance is getting better, because the smaller this ratio, the better the financial performance.

### Simulation of the Application of Human Resource Accounting

This study aims to determine how the results of the application of Human Resource Accounting to financial performance at PT. Bank Syariah Indonesia Tbk, which in this research uses the Historical Cost method in

calculating human resource assets, where the Historical Cost method adds up the costs of acquiring and developing employees as human resource assets. Calculations with Historical Cost in the simulation of implementing human resource accounting at PT. Bank Syariah Indonesia Tbk are as follows:

1. The capitalization of human resource assets is the total cost of acquisition and development, namely:
  - a. Total Total acquisition costs and development costs incurred by PT. Bank Syariah Indonesia Tbk in 2020 of IDR 96,746,000,000
  - b. Total acquisition costs and development costs that have been incurred by PT. Bank Syariah Indonesia Tbk in 2021 of IDR 99,992,000,000
2. Amortization of human resources The straight-line amortization method used in this study follows PSAK No. 19 of 2009 (Ikatan Akuntan Indonesia, 2010), that the amortization method used must describe the pattern of consumption of the entity for the expected future economic benefits, if the pattern cannot be determined reliably, the straight-line method is used. The economic life follows the asset management policy according to PSAK No. 19 of 2009 but because this research is an experiment, the researchers followed Law no. 13 of 2003 article 59 concerning employment which states the limit of a work contract for 3 years, this researcher uses an economic age of 3 years. The following is the calculation of the amortization of human resource assets at PT. Bank Syariah Indonesia Tbk is described as follows:

**Year 2020**

$$\text{Amortization Expense in 2020} = \frac{\text{Rp. 96.746.000.000}}{3 \text{ Year}} = \text{Rp. 32.248.667.000}$$

**Year 2021**

$$\text{Amortization Expense in 2021} = \frac{\text{Rp. 99.992.000.000}}{3 \text{ Year}} = \text{Rp. 33.330.667.000}$$

**Table 3**  
Calculation of the Investment Value of Human Resources

Information	Year 2020	Year 2021
Acquisition Expenses		
Development Cost	Rp 96.746.000.000	Rp 99.992.000.000
Human Resources Asset	Rp 96.746.000.000	Rp 99.992.000.000
Amortization	Rp 32.248.667.000	Rp 33.330.667.000
HR Net Investment Value	Rp 64.515.333.000	Rp 66.661.333.000
Initial Value of HR Investment	-	Rp 64.515.333.000
Total HR Net Investment Value	Rp 64.515.333.000	Rp. 131.176.666.000

Sources: Data Processed, 2022

The results after asset capitalization and human resource amortization, the final calculation is the net investment of human resource assets which will become a new account in the position of assets in the form of human resource assets. The addition of the human resource asset account will increase the total assets of PT. Bank Syariah Indonesia Tbk in 2020 is IDR 64,515,333,000 and in 2021 it is IDR. 131,176,666,000 causes the position of total liabilities and equity to be different from the position of total assets after simulating the application of human resource accounting. Therefore the investment in human resources that is made will affect the amount of equity, it is necessary to adjust retained earnings to the value of human resource assets in the statements of financial position that occur in 2020 and 2021, namely IDR 64,515,333,000 and IDR 131,176,666,000.

In the 2020 and 2021 profit and loss statements, a new account will add amortization of human resource assets in the operational expense position of IDR 32,248,667,000 and IDR 33,330,667,000 respectively and reduce the labor burden by the cost of development (training) for employees, namely IDR 96.746,000,000 and IDR 99,992,000,000. The journals needed to record the simulation of the application of human resource accounting are as follows:

**Year 2020**

HR Asset	Rp 96.746.000.000
Labor Expenses	Rp 96.746.000.000

Amortization HR Asset	Rp 32.248.667.000	
Accumulated Amortization HR Asset		Rp 32.248.667.000
<b>Year 2021</b>		
HR Asset	Rp 99.992.000.000	
Labor Expenses		Rp 99.992.000.000
Amortization HR Asset	Rp 33.330.667.000	
Accumulated Amortization HR Asset		Rp 33.330.667.000

Analysis of financial ratios after the implementation of human resource accounting is a benchmark to be compared with financial ratio analysis before the application of human resource accounting. The following data is presented to calculate the profitability ratios below:

**Table 4**  
Accounts in the Financial Statements After the implementation of HR Accounting  
(in million rupiah)

PT. Bank Syariah Indonesia Tbk	31-Dec-20	31-Dec-21
Total Asset	Rp239.678.270	Rp265.389.073
Total Equity	Rp21.839.891	Rp25.113.926
Operating Revenue	Rp16.929.592	Rp17.808.432
Operating Earning	Rp3.094.117	Rp4.074.518
Earning before Tax	Rp3.047.150	Rp4.028.877

Sources: Data Processed, 2022

**Table 5**  
Profitability Financial Ratios After Accounting Implementation Simulation  
Human Resources

Ratio	Year 2020	Year 2021
<i>Return On Asset (ROA)</i>	1,27%	1,52%
<i>Return On Equity (ROE)</i>	13,95%	16,04%
<i>Profit Margin (PM)</i>	18,28%	22,88%
<i>Asset Utilization (AU)</i>	7,06%	6,71%
<i>Equity Multiplier (EM)</i>	10,97%	10,57%

Sources: Data Processed, 2022

Table 5 shows how the results of the comparison of profitability ratios after simulating the application of human resource accounting. Here's an explanation :

1. In 2020, the position of the Return On Assets (ROA) ratio is 1.27%, and in 2021 it will be 1.52%. It is clear that the ratio of return on assets in this study has decreased after the implementation of human resource accounting in 2020 and then has increased in 2021. This is because the profit before tax position has decreased while the total asset position has increased by IDR 239,678,270 in 2020 and amounting to IDR 265,389,073 in 2021, so that at this ratio the ability to operate property/assets to generate profits is not very good.
2. In 2020, the position of return on equity (ROE) is 13.95% and in 2021 it is 16.04%. It is clear that the return on equity ratio in this study has increased in 2021 after the implementation of human resource accounting. This happened because the profit before tax position increased while the total equity position increased by IDR 21,839,891 in 2020 and IDR 25,113,926 in 2021. so that this ratio shows that the ability to operate capital to generate profit is quite good.
3. In 2020, the profit margin position is 18.28% and in 2021 it is 22.88%. It is clear that this ratio has increased from tofu after the implementation of human resource accounting, this happened because the operating profit position increased in 2020 by IDR 3,094,117 and in 2021 by IDR 4,074,518. Not with operating income that is not affected by the emergence of Human Resources assets.
4. In 2020, the asset utilization position is 7.06% and in 2021 it is 6.71%. It is clear that this ratio has decreased after the implementation of human resource accounting, this occurs because the total assets

have increased by IDR 239,678,270 in 2020 and IDR 265,389,073 in 2021. Not with operating income which is not affected by the emergence of Human Resources assets .

- In 2020, the equity multiplier position will be 10.97% and in 2021 it will be 10.57%. It is clear that the equity multiplier ratio in this study has decreased after the implementation of human resource accounting in 2021. This can be seen in the position of total assets which has increased by IDR 239,678,270 in 2020 and IDR 265,389,073 in 2021.

**Comparison of Profitability Financial Ratios Before and After the Implementation of Human Resources Accounting Simulation**

**Table 6**

Comparison of financial ratios of profitability before and after the simulation of applying human resource accounting

Ratio	before simulating the application of HR accounting		after simulating the application of HR accounting	
	Year 2020	Year 2021	Year 2020	Year 2021
	<i>Return On Asset (ROA)</i>	1,29%	1,53%	1,27%
<i>Return On Equity(ROE)</i>	14,16%	16,24%	13,95%	16,04%
<i>Profit Margin (PM)</i>	18,47%	23,07%	18,28%	22,88%
<i>Asset Utilization (AU)</i>	7,07%	6,71%	7,06%	6,71%
<i>Equity Multiplier (EM)</i>	11,02%	10,61%	10,97%	10,57%

Sources: Data Processed, 2022

Can be seen in table 6 shows a comparison of financial ratios before and after the simulation of the application of human resource accounting. As follows :

- In 2020 and 2021, the Return on Assets ratio dropped by 0.02% and 0.01%, respectively. Because accounts like the value of assets and earnings before taxes have an impact on how human resource accounting is used.
- In 2020 and 2021, the Return on Equity ratio declined by 0.2% and 0.21 percent, respectively. This is due to a drop in earning before taxes and an increase in equity (capital).
- The profit margin ratio in 2020 has decreased by 0.19%, and in 2021 it has also decreased by 0.19%. This is because operating profit has increased.
- The Asset Utilization ratio in 2020 decreased by 0.01%, while in 2021 there was no increase or decrease. Because total assets have increased.
- The Equity Multiplier ratio in 2020 has decreased by 0.05%, and in 2021 it has also decreased by 0.04%. This is because total assets and equity have increased.

Based on a comparison of the ratios of return on assets, return on equity, profit margin, asset utilization and equity multiplier it can be concluded that with the simulation of implementing human resource accounting the financial performance achieved by PT Bank Syariah Indonesia Tbk is not good because the return on assets, return on equity has decreased, although the profit margin has increased this is due to the amortization of human resources charged every year. Meanwhile, the equity multiplier and asset utilization ratios have decreased, although the numbers are relatively small, a decrease in the equity multiplier ratio can show better financial performance because the smaller this ratio, the better the company's financial performance.

**Discussion**

The results of the simulation of the application of human resource accounting using the historical cost method in calculating human resource assets by adding up the acquisition costs and employee development costs of PT. Indonesian Sharia Bank. After carrying out asset capitalization and human resource amortization, there is the addition of a new account in the position of assets in the form of human resource assets, this will increase the total assets of PT. Bank Syariah Indonesia, and the equity (capital) position will not be the same after the implementation of human resource accounting. Therefore, the investment in human resources that is made will affect the amount of equity (capital), so that adjustments are needed to the current profit balance. Then a new account will be added to the income statement in the form of amortization of human resource assets in the operating expense position so that it affects the balance of operating profit and the balance of profit at the end of the period. The results of the comparison of financial ratios after the implementation of human resource accounting showed that all (ROA, ROE, PM, AU and EM) experienced a relatively small decrease.

As we know, a good ROA value according to Bank Indonesia standards is  $> 1.5\%$ . The ROA value before the application looks less good than after the implementation of HR accounting, the ROA value even decreases. Likewise with ROE, in terms of a good ROE standard value, which must be above the value of  $8.32\%$ , if the value is above  $8.32\%$ , it means that the ROE value can be categorized as good, the results before implementation show that the ROE value is very good but after implementation HR accounting value has decreased. Furthermore, Profit Margin (PM) is sales profit after calculating costs and income tax (Warren, 2017). This margin shows the ratio of profit after tax to sales. A good PM standard is  $> 5\%$ , the higher the NPM, the better a company's operations. If seen from the results of the ratio before the application of HR accounting, the value obtained was quite good, but after the application of HR accounting, the value decreased but remained in good condition.

In the Asset Utilization ratio after the application of HR accounting there was a decrease, but the decrease that occurred was not too significant so that the results obtained were still considered normal or good. Then the results of the Equity Multiplier ratio can be seen after the application of HR accounting has decreased. This indicates that the smaller the Equity multiplier ratio, it means that the shareholder portion is larger so that the performance is getting better because the percentage for interest payments is getting smaller.

## Conclusion

Based on research results at PT. Bank Syariah Indonesia by simulating the application of HR accounting and conventional accounting, it can be concluded that: the results of calculating profit and loss using HR accounting produce a smaller pre-tax profit compared to conventional accounting in 2020 and 2021, there is an increase in total assets and total equity in the report the balance sheet after simulating the application of HR accounting, and a comparative analysis of financial ratios with ROA, ROE, EM, AU and PM has decreased in 2021 but the amount is relatively small. For future researchers, it is expected to add years of research and add other financial ratios.

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