

Analisis Kesesuaian Operasional dan Akuntansi Asuransi Syariah Berdasarkan Fatwa Dewan Syariah Nasional (DSN) dan PSAK 108 (Studi Kasus: Produk Asuransi Kesehatan, PT Asuransi Syariah Bogor) = Analysis of Suitability on Operational and Accounting in Sharia Insurance Based on Dewan Syariah Nasional Decrees and PSAK 108 (Case Study: Sharia Health Insurance Products, PT Asuransi Syariah Bogor)

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Abstrak

Penelitian ini bertujuan untuk menganalisis kesesuaian operasional produk asuransi kesehatan syariah di PT Asuransi Syariah Bogor berdasarkan fatwa-fatwa DSN MUI terkait asuransi syariah, yaitu fatwa DSN MUI No.21/DSN-MUI/X/2001, No.52/DSN MUI/III/2006, No.53/DSN-MUI/III/2006 dan No.150/DSN-MUI/VI/2022 serta kesesuaian akuntansi berdasarkan PSAK 108. Penelitian ini merupakan penelitian deskriptif kualitatif dan pengumpulan data berdasarkan studi literatur, wawancara serta dokumentasi. Analisis kesesuaian ini hanya berdasarkan pada fatwa DSN MUI dan PSAK 108 juga dengan beberapa keterbatasan terkait data penelitian. Hasil penelitian ini menunjukkan bahwa kegiatan operasional sebagian besar sudah sesuai dengan fatwa fatwa DSN yang dijadikan landasan, kecuali pada Fatwa No.150/DSN-MUI/VI/2022 ditemukan ketidasesuaian terkait akad ijarah yang tidak dilakukan perusahaan atas Fee for service antara perusahaan dan penyedia layanan fasilitas kesehatan. Terkait kesesuaian akuntansi, produk asuransi kesehatan di PT Asuransi Syariah Bogor sebagian besar sudah sesuai dengan PSAK 108, namun hanya terbatas pada pengakuan awal, pengukuran setelah pengakuan awal dan penyajian.

.....The objective of this study is to analyze the operational suitability of sharia health insurance products at PT Asuransi Syariah Bogor based on DSN MUI fatwas related to sharia insurance, DSN MUI fatwas No.21/DSN-MUI/X/2001, No.52/DSN MUI/III/2006, No.53/DSN-MUI/III/2006 and No.150/DSN-MUI/VI/2022 and accounting suitability based on PSAK 108. This research was conducted using a qualitative descriptive approach with data collection based on literature studies, interviews, and documentation. This suitability analysis was only based on the DSN MUI fatwa and PSAK 108 also with some limitations related to research data. The results of the study show that that most of the operational activities are in accordance with the DSN fatwas which are used as the basis, except for Fatwa No.150/DSN-MUI/VI/2022 where discrepancies were found related to the ijarah contract that the company did not carry out for Fee for service between the company and the health facility service provider. Regarding the suitability of accounting for health insurance products at PT Asuransi Syariah Bogor, most of them are in accordance with PSAK 108, but only limited to initial recognition, measurement after initial recognition and presentation.