JOGTA Journal of Governance, Taxation and Auditing
P-ISSN - 2830-6392 (PRINT)
E-ISSN - 2962-2522 (ONLINE)
JOURNAL OF GOVERNANCE, TAXATION AND AUDITING
Volume: 4
Number: 3
Page: 725 - 732

ACCOUNTING ANALYSIS OF CRYPTO ASSETS AND THE TREATMENT OF CURRENT PSAK IN INDONESIA

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Article History:
Received: 2025-11-23
Revised: 2025-12-09
Accepted: 2026-01-16

Abstract:
This study aims to analyze the accounting treatment of crypto assets in Indonesia by examining the correctness of implementation of Indonesian Financial Accounting Standards (PSAK), as well as to evaluate whether the accounting conceptual framework responds to the dynamics of the digital economy. A systematic literature review approach is applied for this research, combining the analysis of national regulations—such as PSAK 238 on Intangible Assets and PSAK 202 on Inventory—with the international frameworks and policies, such as IFRS and FASB. The findings indicate that Indonesia does not have a specific PSAK that explicitly regulates digital assets. It causes the entities continue to rely on an analogy-based approach between PSAK 238 and PSAK 202, leading to variations in reporting treatment and affecting the comparability and relevance of financial information across companies. This study recommends the development of a specific PSAK regarding the digital assets that integrates the principles of relevance and faithful representation, as well as harmonization with IFRS, in order to ensure the consistency and comparability in financial reporting in the digital era.

Keywords: Crypto Asset Accounting, PSAK 238, PSAK 202

INTRODUCTION

Indonesia is currently in a critical era that will shape the future direction of digital accounting practices. The absence of a specific PSAK governing digital assets causes diverse interpretations; however, it simultaneously creates uncertainty as well as the potential for inconsistencies in the presentation of financial statements. The strategic collaboration among the Financial Accounting Standards Board (DSAK-IAI), the Financial Services Authority (OJK), the Commodity Futures Trading Regulatory Agency (Bappebti), and the Ministry of Finance is essential to develop an integrated regulatory framework that is capable of balancing the need for transparent reporting in the rapid dynamics of the digital asset markets. The policy harmonization represents a crucial step to ensure that Indonesia does not merely act as a consumer of financial technology but also emerges as a pioneer in shaping progressive digital accounting standards at the regional level in Southeast Asia.

Recent data from the Financial Services Authority (OJK, 2025) reveal that as of August 2025, Indonesia had 18.08 million crypto asset users, with total annual transaction values reaching IDR 360.30 trillion. Although monthly transaction values fluctuate, public confidence in digital assets remains high. In the previous year, transaction values amounted to IDR 650.61 trillion, supported by 22.91 million active users. This rapid growth highlights that crypto assets have become an integral component of the national digital economy ecosystem. Nevertheless, the significant increase in cryptocurrency usage also presents new challenges, particularly in terms of regulation, accounting treatment, and financial reporting by business entities.

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One of the critical issues that has emerged is the absence of a specific accounting standard that regulates the treatment of crypto assets in Indonesia. This condition pushes the business entities to make adjustments by referring to existing standards. PSAK 238 on Intangible Assets is often used as a reference, since crypto assets lack physical substance and do not meet the criteria of financial assets (Indonesian Institute of Accountants, 2020). Meanwhile, for those entities that treat the crypto assets as trading commodities, PSAK 14 or PSAK 202 on Inventory is often used as the basis for classification (IAI, 2024).

This approach is consistent with the IFRIC (2019) views that cryptocurrencies generally do not meet the definition of cash or financial instruments and are therefore more properly classified as intangible assets. However, since the IFRIC interpretation does not constitute a new standard, the interpretation room remains among practitioners. As a result, financial reporting treatment varies widely and may reduce the relevance and the comparability of financial statements across companies.

Previous studies provide diverse perspectives on this issue. Pamungkas and Firmansyah (2021) emphasize the needs of a specific and explicit accounting standard to reduce uncertainty in reporting. Meanwhile, Ramadhan et al. (2021) and Sajidin (2021) highlight the juridical aspects of cryptocurrency, including the dilemma surrounding its legal status as a medium of exchange and a corporate asset. However, research that thoroughly examines the limitations of the conventional accounting conceptual framework in responding to asset digitalization—particularly in the Indonesian context—remains limited. This shortcoming creates a significant research gap that warrants further investigation.

The ambiguity surrounding the definition and classification of crypto assets generates a conceptual dilemma in modern accounting. Digital assets are not equivalent to cash, investments, or fixed assets, despite it has economy value and exchangeability. This condition challenges the fundamental principles of the accounting conceptual framework, which continue to rely heavily on physical existence and contractual rights. Consequently, an important question arises: Does the conventional accounting system remain relevant in representing the realities of today's digital economy?

Due to this complexity, this article aims to examine the accounting treatment of crypto assets in Indonesia with reference to the applicable PSAK, at the same time evaluating the adequacy of the accounting conceptual framework in addressing digital financial innovations such as cryptocurrency. The analysis focuses on a comparative assessment of domestic and international practices, as well as an evaluation of the implications arising from the absence of a specific standard for the quality of financial information.

The theoretical contribution of this article lies in advancing the understanding of the limitations and potential reformulation of the accounting conceptual framework in the digital era. Its practical contribution includes recommendations for regulators such as the Indonesian Institute of Accountants (IAI), OJK, and Bappebti, in designing accounting standards that are adaptive to the growth of digital assets. Through a comprehensive literature-based approach and a critical analysis of existing regulations, this study is expected to enrich academic discourse and strengthen the theoretical foundations for the development of crypto asset accounting in Indonesia.

Legitimacy Theory. Legitimacy Theory positions the organizations as integral components of a broader social system, in which reciprocal relationships with society determine organizational survival. According to Deegan (2002; 2014), business entities operate under a social contract that requires alignment between corporate activities and financial results and prevailing social values, norms, and expectations. Consequently, organizational sustainability is shaped not solely by

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profitability, but also by the extent to which the public perceives corporate operations as legitimate and morally as well as socially accepted. Within the accounting context, financial reports are no longer viewed merely as a tool for assessing economy performance. Instead, it functions as a strategic mechanism through which organizations seek to obtain, maintain, and restore public legitimation (Deegan, 2019).

IASB Conceptual Framework for Financial Reporting. The Conceptual Framework for Financial Reporting issued by the International Accounting Standards Board (IASB, 2018) provides general guidance on the objectives of financial reporting and the qualitative characteristics of information that is useful for decision-making. The key qualitative characteristics used to assess information quality include relevance, faithful representation, comparability, verifiability, timeliness, and understandability. In the context of crypto assets, the main challenge lies in maintaining the relevance of information amid high price volatility without undermining the principle of faithful representation in measurement and risk disclosure. Accordingly, the application of this conceptual framework serves as an essential foundation to ensure that accounting reporting for digital assets remains consistent with the fundamental objectives of financial accounting—namely, to provide reliable and decision-useful information to users of financial statements.

METHODS

The research method employed in this study is a systematic literature review approach. The literature review indicates that, to date, Indonesia does not have accounting standards that explicitly regulate the accounting treatment of crypto assets. As a result, corporate reporting practices remain analogical and depend on interpretations of existing Indonesian Financial Accounting Standards (PSAK). Based on a review of PSAK 238 on Intangible Assets (IAI, 2020) and PSAK 202 on Inventory (IAI, 2024), two main approaches are commonly applied by reporting entities.

First, crypto assets may be classified as Intangible Assets in accordance with PSAK 238. This approach is typically adopted by companies that hold crypto assets for long-term investment purposes or as non-operational assets. Under this view, crypto assets fall within the category of non-financial intangible assets because they lack physical substance and do not give rise to contractual rights to cash or other financial assets (IFRIC, 2019). The measurement of such assets is generally based on acquisition cost less amortization and impairment losses, unless the entity elects to apply the revaluation model.

Second, crypto assets may be classified as Inventory as regulated under PSAK 202. This approach is more appropriate for entities whose core business activities involve crypto assets, such as crypto exchanges or broker-dealers. In this context, crypto assets are recognized as inventory and measured at fair value less costs of goods sold. This method better reflects the highly volatile nature of the crypto market and provides a more accurate representation of the economy reality of trading activities.

Table 1. Comparison of Accounting Treatments for Crypto Assets

Aspect	PSAK 238 (Intangible Assets)	PSAK 202 (Inventory)
Purpose of Holding	Long-term investment	Held for sale in trading activities
Basis of Recognition	Lack of physical substance and not a financial asset	Held for resale
Measurement Basis	Cost model/revaluation model	Fair value less costs to sell
Recognition of Profit/Loss	Upon impairment or disposal	Upon changes in fair value

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Market Relevance	More conservative	More relevant for trading-oriented entities

Source: adapted from IAI (2020, 2024); IFRIC (2019)

The approach that is based on PSAK 238 is considered conservative and appropriate for those entities that treat the cryptocurrency as an investment instrument, while PSAK 202 is considered more representative for those entities that actively sell the digital assets (Pamungkas & Firmansyah, 2021).

RESULT AND DISCUSSION

Challenges in the Recognition and Measurement of Crypto Assets. Crypto assets have unique characteristics that lead to accounting treatment issues. The main issues are the price volatility, and there is no official authority that regulates the crypto asset. Barth (2018) emphasizes that the concept of faithful representation may be compromised when an asset's value changes significantly within a short period of time. Market fluctuations cause uncertainty in measuring the fair value, particularly when the digital asset market does not have sufficient liquidity or is not regulated. Besides the measurement issues, there are also concerns regarding the auditability and internal control. Studies by Ramadhan et al. (2021) and Sajidin (2021) find that verification of ownership of digital assets is too complex since it is based on blockchain anonymous basis, and decentralized transactions. This condition increases the risk of misreporting, manipulation of value, and potential asset loss due to the weaknesses in digital security systems.

Regulation Inconsistency in Indonesia. The literature review also reveals the nonconformity of regulation among authorities in Indonesia. Bappebti (2022) classifies crypto assets as commodities that may be traded at futures exchanges, while the Financial Services Authority (OJK, 2024) regulates crypto assets within the framework of consumer protection and the supervision of digital transactions in the financial services sector. On the other hand, the Ministry of Finance (2025) imposes the value-added tax (VAT) and income tax (PPh) on digital asset transactions. These regulations are not supported and are inconsistent between authorities. These different orientations indicate there is no integrated legal and accounting framework. Referring to Deegan (2019), such conditions encourage firms to adjust their reporting practices in order to obtain social and institutional legitimacy. External pressures from regulators and the public may lead to variations in accounting policy, and potentially reduce the level of comparability and consistency across the entities.

Comparison with International Practices. At the global level, various accounting standard bodies have implemented several adaptive actions to the phenomenon of digital assets. In the United States, the Financial Accounting Standards Board (FASB), through its 2023 Accounting Standards Update (ASU), requires crypto assets to be measured using a fair value through profit or loss approach. Meanwhile, the IFRS Foundation is developing the Digital Assets and Liabilities project, which aims to update guidance on the recognition, measurement, and disclosure of digital assets in financial statements (IFRS, 2023). The following table presents a comparison of the accounting treatment of crypto assets in several countries:

Table 2. Comparison of Crypto Asset Accounting Practices Across Countries

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Country / Standard	Classification	Measurement Basis	Standard-Authority Body
Indonesia (PSAK)	Intangible assets/ inventory	Historical Cost / limited fair value	DSAK-IAI
United States (FASB ASU 2023)	Non-financial assets	Fair value through profit or loss	FASB
United Kingdom (FRS 102 / IFRS)	Intangible assets	Fair value / historical cost	IASB
Australia (AASB)	Intangible assets/ inventory	Fair value	AASB
Japan (ASBJ)	Financial / non-financial assets	Fair value	ASBJ

Source: IFRS (2023); FASB (2023); AASB (2022); IFRIC (2019); ASBJ (2020).

The comparison results indicate that Indonesia remains in the early stage of adapting accounting standards for digital assets, while developed countries have begun shifting toward fair value measurement models to enhance the transparency and relevance of financial information (Alsalmi et al., 2023).

Critical Analysis and Synthesis of Research Findings. Based on the literature review, four key important findings to the objectives of this study:

1. The absence of accounting standards that specifically regulate crypto assets has led entities to rely on analogical approaches, resulting in variations in accounting practices across entities (Pamungkas & Firmansyah, 2021).
2. The non-physical nature and volatility of digital assets challenge the definition of assets within the IASB framework, creating a dilemma between relevance and faithful representation (Barth, 2018).
3. The diverse regulations issued by Bappebti, OJK, and the Ministry of Finance create uncertainty that impedes the consistency of reporting practices (Bappebti, 2022; OJK, 2024).
4. Countries such as the United States and Australia have adopted fair value measurement approaches; Indonesia continues to adhere to a historical cost model that is less adaptive to the dynamics of the digital market (FASB, 2023; IFRS, 2023).

Therefore, the development of a specific PSAK on digital assets is necessary to integrate the principles of relevance, faithful representation, and comparability with global practices, to enable financial reporting in Indonesia reflecting the reality of the digital economic.

Interpretation of Findings Based on Legitimacy Theory. The uncertainty of accounting standards for crypto assets in Indonesia encourages entities to adopt legitimacy strategies as described in Legitimacy Theory (Deegan, 2019). Companies seek to obtain and maintain public trust by aligning their accounting policies with society's expectations and regulators' demands. The choice of reporting approaches—such as applying PSAK 238 or PSAK 202—represents a strategic effort to narrow the legitimacy gap between public expectations for transparency in digital asset reporting and companies' capability to provide reliable information. As literated by Deegan (2002), financial reports function not only as financial performance results but also as an accountability to society that indicates the compliance of corporate to the values and norms. In the context of crypto assets, the disclosure of fair values, volatility, and digital security risks represents legitimizing disclosure,

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which strengthens the perceptions of reliability and credibility among investors and regulators (OJK, Bappebti).

Relevance of Findings with Contemporary Accounting Theory and Concepts. The Conceptual Framework for Financial Reporting (IASB, 2018) identifies two fundamental qualitative characteristics of useful financial information: relevance and faithful representation. The findings of this review indicate that achieving both characteristics simultaneously is particularly challenging in the context of digital assets. Historical cost–based models, as prescribed under PSAK 238, tend to produce information that is less relevant to current market values, whereas fair value models enhance relevance; however, they reduce the reliability due to the price volatility of crypto assets. These findings reinforce Barth's (2018) argument that modern financial reporting faces an inherent trade-off between relevance and reliability, especially when dealing with volatile assets such as cryptocurrencies. Accordingly, this study accertains the needs of an evolution of the accounting conceptual framework to become more adaptive to the growing digital economy phenomenon.

Empirical evidence from Indonesia indicates that cryptocurrency exchanges focused on trading typically categorize crypto assets as inventory, utilizing PSAK 202 (Inventories) as a point of reference (Ikatan Akuntan Indonesia, 2023a). Major domestic exchanges such as Indodax and Tokocrypto primarily function as brokers and trading facilitators, holding crypto assets for resale and liquidity purposes. Public disclosures from these exchanges suggest that crypto holdings are managed in a way that aligns with trading inventory rather than as investment assets (Indodax, 2022; Heykal et al, 2024; Tokocrypto, 2023). This accounting decision is further supported by the regulatory classification of crypto assets as commodities under Bappebti (Bappebti, 2021). However, this expose reported earnings to volatility due to frequent adjustments resulting from sharp market price fluctuations.

Conversely, Indonesian entities that hold crypto assets outside their core trading operations, such as for treasury or strategic investments, tend to align with PSAK 238 (Intangible Assets), leading to a more conservative accounting treatment (Ikatan Akuntan Indonesia, 2023b). According to PSAK 238 paragraph 13, an intangible asset is defined as an identifiable non-monetary asset lacking physical substance, while paragraphs 21-23 stipulate the need for control over the asset and the expectation of probable future economic benefits for recognition. Under this framework, crypto assets are initially recorded at acquisition or historical cost and subsequently measured using the cost model, along with impairment testing, without allowing for upward revaluation. As a result, unrealized gains from increases in market prices are not acknowledged, while impairment losses must be recognized when indicators are present. This approach aligns with the position of Bank Indonesia, which clearly states that crypto assets are not considered legal tender and do not qualify as official currency (Bank Indonesia, 2022). The lack of a specific crypto asset standard from Ikatan Akuntan Indonesia has led to the concurrent application of PSAK 202 and PSAK 238, which diminishes the comparability and conceptual consistency of crypto asset reporting among Indonesian entities.

CONCLUSION

The literature review reveals that, to date, there is no PSAK that regulates the accounting treatment of crypto assets. This situation leads business entities continue to rely on analogical approaches to PSAK 238 on Intangible Assets and PSAK 202 on Inventory. This finding addresses a

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fundamental question regarding the basis for crypto asset accounting in Indonesia and accertains the needs of a new standard that provides clarity of conceptual, consistency, and technical guidance for digital asset reporting. PSAK 238 is applied to crypto assets that hold the cryptocurrency as long-term investments or non-operational assets, while PSAK 202 is used by entities that trade crypto assets as commodities in their core business activities.

Each approach has its strengths and limitations: PSAK 238 is conservative; however, it is not relevant to the changes of market value, whereas PSAK 202 is more relevant to price dynamics but more exposed to volatility. Crypto assets have unique characteristics, including price volatility and the absence of an official issuing authority, making it difficult to determine the fair value and ownership verification processes. Several factors contribute to the diversity of crypto asset accounting practices in Indonesia, including the uncertainty of regulations due to the different guidance from authority bodies, the fluctuations in crypto market prices that hinder fair value measurement, and different orientations among regulators in determining crypto assets as assets, commodities, or financial instruments. These factors explain the root causes of key issues that are being addressed in this study, the difficulty to determine of consistency and reliability in crypto asset reporting in Indonesia.

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JOGTA
Journal of Governance, Taxation and Auditing
P-ISSN - 2830-6392 (PRINT)
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