

**THE EFFECT OF ACCOUNTS RECEIVABLE ACCOUNTING
INFORMATION SYSTEM, INTERNAL CONTROL SYSTEM
AND SERVICE QUALITY ON RECEIVABLES
COLLECTABILITY IN BPJS KETENAGAKERJAAN
BANDUNG LODAYA**

Intan Kusuma Wardani¹, Devyanthi Syarif²

^{1,2}Accounting Study Program, Universitas Indonesia Membangun, Bandung, Indonesia

¹intanwardani286@gmail.com, ²devyanthi.syarif@inaba.ac.id

ABSTRACT

The research method used is Quantitative with Descriptive and Verification approaches. The type of data source used is primary. With sampling techniques using non-probability sampling with a saturated sampling approach. The results of the statistical description test study show that each respondent's question from the variables of Collectability of Receivables, Accounts Receivable Accounting Information System, Internal Control System, and Service Quality of employees of the Social Security Administration Agency / BPJS Ketenagakerjaan Bandung Lodaya has a good category. The results showed that hypothesis testing obtained the following results: (1) the Accounts Receivable Accounting Information System influences the Collectability of Receivables, (2) The Internal Control System affects the Collectability of Receivables, (3) Service Quality affects the Collectability of Receivables. (4) the Accounting Information System, Internal Control System, and Service Quality significantly affected the Collectability of Receivables.

Keywords: Receivables Accounting Information System; Internal Control System; Service Quality; Collectability of Receivables

INTRODUCTION

BPJS Ketenagakerjaan (Employment Social Security Administration Agency) is a Public Law Entity directly responsible to the President of the Republic of Indonesia that provides protection for workers to overcome certain socioeconomic risks due to labor relations. As a state institution engaged in social security, BPJS Ketenagakerjaan is the implementer of the labor social security law. The Company's work

that prioritizes the interests and normative rights of Workers in Indonesia continues. Until now, PT Jamsostek (Persero) provides protection for 4 (four) programs, which include Work Accident Insurance Program, Death Insurance, Old Age Insurance and Pension Insurance for all workers and their families.

In 2011, Law No. 24 of 2011 concerning the Social Security Administration Agency was enacted.

In accordance with the mandate of the law, on January 1, 2014, PT Jamsostek will change to a Public Legal Entity. PT Jamsostek is still trusted to organize social security programs for workers, which include JKK, JKM, JHT with the addition of JP starting July 1, 2015. (BPJS Ketenagakerjaan, n.d.)

With the enactment of Law Number 40 of 2004 concerning the National Social Security System and Law Number 24 of 2011 concerning the Social Security Organizing Agency, BPJS Employment organizes 4 programs, namely the Work Accident Insurance Program, Old Age Insurance, Pension Insurance, and Death Insurance. Meanwhile, the Health Insurance Program is organized by BPJS Kesehatan starting January 1, 2014. According to the Law, Employers are required to register all their workers to become participants of BPJS Employment and BPJS Kesehatan gradually according to statutory provisions. The Employer (Company) in this case in addition to registering also collects contributions from Workers and pays based on the division of obligations between employers and workers.

Chairman of the Indonesian Ombudsman, Mokhammad Najih said the community still complained about BPJS Ketenagakerjaan services, especially in terms of participation and the provision of social security rights or benefit claims. "This community complaint is related to the management of BPJS Ketenagakerjaan funds and the service system. The right solution is needed so that BPJS Ketenagakerjaan service governance is always in favor of participants or service users" (Fakhry, 2021 July 22).

Ombudsman says people still complain about BPJS Kesejahteraan services (Najih & Susanto, 2021). In addition to the above public complaints, BPJS Ketenagakerjaan itself has a big problem, namely that many companies are not compliant in paying BPJS contributions. President Director of BPJS Ketenagakerjaan Anggoro Eko Cahyo explained the results of the inspection supervision performance until May 2022 in a working meeting with Commission IX of the Indonesian House of Representatives, the number of companies that have been carried out supervision and inspection is 63,257

companies. 63% of them are compliant, namely 40,144 are compliant and the rest are non-compliant," said Anggoro, it can be interpreted that there are around 23,113 companies that are not compliant in carrying out obligations in registering and paying BOJS Ketenagakerjaan employee contributions, therefore these obligations become receivables bills for BPJS Ketenagakerjaan (Ikhsan, 2022).

It was revealed that 23 thousand companies did not comply with paying BPJS Ketenagakerjaan (Ikhsan, 2022). Where BPJS Ketenagakerjaan has indicators of the age of receivables, namely: (1) If you are in arrears with BPJS Ketenagakerjaan contributions for 1-3 months, the company that has collaborated with BPJS Ketenagakerjaan can still be categorized as smooth. (2) If you are in arrears with BPJS Ketenagakerjaan contributions for 4-6 months, the company that has collaborated with BPJS Ketenagakerjaan can be categorized as substandard. (3) If you are in arrears with BPJS Ketenagakerjaan contributions for 7-

12 months, companies that have collaborated with BPJS Ketenagakerjaan can be categorized as doubtful. (4) If you are in arrears with BPJS Ketenagakerjaan contributions for more than 12 months, the company that collaborates with BPJS Ketenagakerjaan can be categorized as stuck.

The existence of the BPJS Ketenagakerjaan receivables indicator, therefore, many companies are categorized as companies that are stuck paying BPJS Ketenagakerjaan contributions whose total payments must be paid up to hundreds of millions of rupiah and there are even companies that are in arrears up to billions. In Indonesia, the total arrears of BPJS Ketenagakerjaan in 2023 will reach approximately Rp3,074.74 billion. These contribution arrears cause contribution bills (receivables) for BPJS Ketenagakerjaan (bpjsketenagakerjaan.go.id, 2022).

The Social Security Organizing Agency (BPJS) is a non-profit legal entity (Non-PROFIT), therefore the receivables obtained are in the form of service bill contribution receivables that can be collected by BPJS Ketenagakerjaan to

participants/companies that register their workers with BPJS Ketenagakerjaan from transactions or bills on each registered guarantee. Unlike banks, in the scope of the banking world, the term collectability refers to the classification of installment payment status, both interest installments and principal installments from debtors who use loan facilities (credit). This collectability then influences the decision of credit analysts in approving or not approving the provision of credit facilities to debtors who apply.

Collectability Receivables is "the possibility of payment of principal installments and penalties." (Winarno and Ismaya, 2016:102)

The collectability of receivables (contributions) in its settlement is strongly influenced by several factors, among others, the accounts receivable accounting information system, the Internal Control System, and the quality of service.

The following researchers present the Report on Targets, Realization and Arrears (Receivables) of BPJS Ketenagakerjaan

Contributions Bandung Lodaya Branch from 2017-2021 and Recapitulation of the Category of Contribution Receivables for 2017-2021 BPJS Ketenagakerjaan Bandung Lodaya.

Table 1: Target, Realization and Arrears (Receivables) of BPJS Ketenagakerjaan Bandung Lodaya contributions from 2017-2021 (Thousand Rupiah)

Classification	Number of Employers				
	2017	2018	2019	2020	2021
Fluent	556	530	530	398	498
Substandard	404	415	445	456	398
Doubt	367	358	338	358	345
Bad	278	312	311	356	347
Total	1605	1615	1624	1568	1588

Source: BPJS Ketenagakerjaan Bandung Lodaya

Table 2: Recapitulation of the 2017-2021 Contribution Receivables Category of BPJS Ketenagakerjaan Bandung Lodaya

Source: BPJS Ketenagakerjaan Bandung Lodaya

From the table above, the largest non-performing receivables in

Year	Target	Realization	Arrears	%
2017	5,534,987,305	5,258,237,940	276,749,365	5
2018	5,543,679,087	4,989,311,178	554,367,909	10
2019	5,597,098,443	4,757,533,677	839,564,766	14,9
2020	5,600,887,432	4,424,701,071	1,176,186,361	21
2021	5,619,887,990	4,552,109,272	1,067,778,718	18,9

2020 were IDR 1,176,186,361 from 356 companies classified as bad receivables due to the Covid-19

pandemic which resulted in delays in payment of contributions made by employers or companies and individuals so that BPJS Ketenagakerjaan Bandung Lodaya increased. In addition, BPJS Ketenagakerjaan also postponed Pension Insurance claims during the pandemic due to bad receivables contributions and increasing claims for Old Age Insurance, Death Insurance because many workers were laid off and many died due to the outbreak of COVID-19 transmission. So there needs to be a review of internal control issues, accounting systems for receivables and good service quality so that receivable/collectability contributions.

LITERATURE REVIEW

Public Sector Accounting

According to Mardiasmo (2018: 18) public sector accounting is "an information tool either from the government as management or an information tool for the public".

According to Ratmono (2015:8) public sector accounting is "the process of identifying, measuring, recording, and reporting financial transactions from local government

entities for making economic decisions that benefit external parties."

Based on the above understanding, public sector accounting is a tool for providing information for the public, especially financial in nature for decision making. For the government, accounting information is used in the management control process from planning to performance reporting.

Public Sector Financial Statements

Financial statements are records of a company's financial information in an accounting period that can be used to describe the company's performance. In PSAK No.1 of 2018 it is stated that:

Financial statements are a structured presentation of an entity's financial position and financial performance. The purpose of financial statements is to provide information regarding the financial position, performance and changes in the financial position of an entity that is useful for most users of financial statements in making economic decisions.

Meanwhile, according to Kasmir (2018:7), "Financial statements are reports that show the

company's current financial condition or in a certain period".

Based on the above understanding, it can be concluded that financial statements are information that describes the situation regarding the financial position, financial condition, and financial performance of an entity in a certain period that is useful for parties who need to make decisions.

According to Yuesti (2023:24) "The public sector is a complex and heterogeneous organization. The complexity of the public sector makes the need for information for management planning and control more varied."

It can be concluded that Public Sector Financial Statements are an important component to create public sector accountability. Public sector accounting has a major role in preparing financial statements as a form of implementing public accountability.

Collectability of Receivables

According to the Bank Indonesia Dictionary, collectability is "the state of payment of principal and interest on loans by customers and the degree of possibility of receiving back

funds invested in securities or other deposits".

According to Winarno and Ismaya (2016: 102) "Collectability of Receivables is the possibility of paying principal installments and fines." Based on the table above, it shows the collectability of receivables that continues to increase because many companies do not pay receivables and pass the predetermined time.

Indicators of Collectability of Receivables:

According to Winarno and Ismaya (2016: 120) "the indicators that are the basis for collectability of receivables by management are as follows:

1. Accounts Receivable Policy
2. Determination of Receivables Term
3. Collection Wisdom

Accounts Receivable Accounting Information System

In the opinion of Romney & Steinbart (2018: 10) "is a system that can collect, record, store, and process data to produce information for decision makers. This includes people, procedures and instructions, data, software, information technology

infrastructure, internal controls and security measures."

Accounting Information System Indicators:

Indicators of accounts receivable accounting information systems according to Romney and Steinbart (2018: 30) have six components that are interrelated and interact to achieve goals. The six components are:

1. People who use the system.
2. Procedures and instructions used to collect, process, and store data.
3. Data about the organization and business activities.
4. Software used to process data.
5. Information technology infrastructure consists of computers, peripheral devices, and communication network devices used in accounting information systems.
6. Internal control and security to secure accounting information system data.

Internal Control System

According to Sujarweni (2015: 69) "The Internal Control System is a system made to provide security guarantees for elements in the company."

Internal Control System Indicators:

1. Control Environment.
2. Risk Assessment.
3. Control Activities.
4. Information and Communication.
5. Monitoring.

Quality of Service

According to Tjiptono (2016:59) stated that "Service Quality is the expected level of excellence and control over the level of excellence to meet customer desires."

Service Quality Indicators:

1. Reliability.
2. Responsiveness.
3. Guarantee.
4. Empathy.
5. Direct Evidence.

Frame of Mind

Based on the description of the framework of thought above, the description of the framework of thought is as follows:

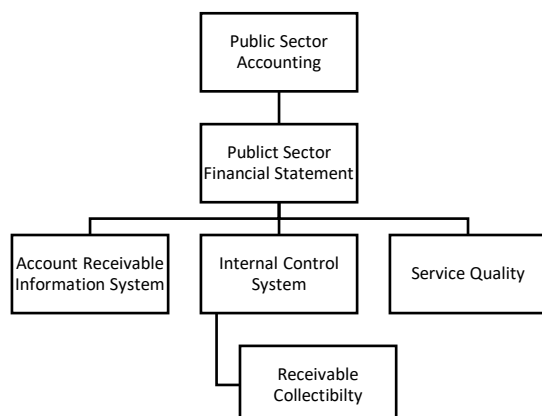


Figure 1: Frame of Mind Image

RESEARCH METHOD

The research method used in this study is Quantitative with Descriptive and Verification approaches.

According to Sugiyanto (2019:16), the definition of quantitative research methods is "Research methods based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, quantitative or statistical data analysis, with the aim of describing and testing hypotheses that have been set."

According to Sugiyono (2017:35) "the descriptive approach method is carried out to determine the existence of independent variables,

either only when the variable or more (stand-alone variables or independent variables) without making comparisons of the variables themselves and looking for relationships with other variables."

According to Sugiyono (2017:6), "The verificative approach is a research method through evidence to test the hypothesis of descriptive research results with statistical calculations so that proof results are obtained that show the hypothesis is rejected or accepted."

Data Type

The type of data used in this study is quantitative data. According to Sugiyono (2019:9), "Quantitative data is data in the form of numbers, or qualitative data that is numbered (scoring)." Quantitative data was obtained from filling out questionnaires distributed to the BPJS Ketenagakerjaan Bandung Lodaya.

Data Sources

The source of data used in this study is primary data, because to get the data needed the author needs to make and distribute questionnaires to several predetermined respondents.

According to Sugiyono (2019: 194), "Primary data is a source of data

obtained directly to the data collector." Data is obtained from questionnaires distributed to respondents, then respondents will answer systematic questions. Answer choices have also been available, respondents choose the appropriate answer and are considered correct individual.

According to Sanusi (2015: 104) "Primary data is the data that is first recorded and collected by researchers." Primary data collection to obtain direct data is from the first party, including employees at the BPJS Ketenagakerjaan Bandung Lodaya.

RESULT AND DISCUSSION

Descriptive Statistical Analysis

(1) Receivables Collectability Variables (Y) Shows that the total score of the receivables collectability variable questionnaire is 1,104 in the interval position 857-1,058 with good category. (2) Accounts Receivable Accounting Information System Variables (X1) Shows that the total score of the Accounts Receivable Accounting Information System variable questionnaire is 2,837 at the interval position 2,428 – 2,999 in the good category. (3) Internal Control

System Variables (X2) Shows that the total score of the Internal Control System variable questionnaire is 2,182 in the interval position 1,856 – 2,293 in the good category. (4) Results of Descriptive Analysis of Service Quality Variables (X3) Shows that the total score of the Service Quality variable questionnaire is 994 in the interval position 857-1,058 in the good category.

Table 3: Multiple Linear Regression Equations

Type	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	,656	,140		4,694	,000
Accounts Receivable Accounting Information System	,316	,143	,374	2,210	,033
Internal Control System	,202	,036	,260	5,587	,000
Quality of Service	,330	,125	,432	2,639	,012

Based on the table above, we can obtain the multiple linear regression equation as follows:

$$Y = 0,656 + 0,316 x_1 + 0,202 x_2 + 0,330 x_3$$

1. The constant (α) of 0.656 indicates that if the Accounts Receivable Accounting Information System (X1), Internal Control System (X2), and Service Quality (X3) are 0 and

there is no change, then the Collectability of Receivables will increase by 0.656.

2. The value of the x_1 variable, namely the Accounts Receivable Accounting Information System, has a regression coefficient of 0.316, meaning that if the Accounts Receivable Accounting Information System increases by one while the Internal Control System and Service Quality variables are constant (0 values), the Collectability of Receivables will increase by 0.316.

3. The value of the x_2 variable, namely the Internal Control System, has a regression coefficient of 0.202, meaning that if the Internal Control System increases by one while the Accounting Information System for Receivables and Service Quality is constant (value 0), then the Collectability of Employee Receivables will increase by 0.202.

4. The value of the x_3 variable, namely Service Quality, has a regression coefficient of 0.330, meaning that if Service Quality increases by one while the Accounts Receivable Accounting

Information System and Internal Control System are constant (0 value), then the Collectability of Employee Receivables will increase by 0.330.

Table 4: Correlation Coefficient Analysis Result

		Correlations			
		Sistem Informasi Akuntansi Piutang	Sistem Pengendalian Internal	Kualitas Pelayanan	Kolektibilitas Piutang
Sistem Informasi Akuntansi Piutang	Pearson Correlation	1	,924**	,786**	,844**
	Sig. (2-tailed)		,000	,000	,000
	N	42	42	42	42
Sistem Pengendalian Internal	Pearson Correlation	,924**	1	,813**	,871**
	Sig. (2-tailed)	,000		,000	,000
	N	42	42	42	42
Kualitas Pelayanan	Pearson Correlation	,786**	,813**	1	,692**
	Sig. (2-tailed)	,000	,000		,000
	N	42	42	42	42
Kolektibilitas Piutang	Pearson Correlation	,844**	,871**	,692**	1
	Sig. (2-tailed)	,000	,000	,000	
	N	42	42	42	42

1. The correlation between the Accounts Receivable Accounting Information System and the Collectability of Receivables has a value of 0.844 in the interval 0.80 – 1.00 which means that there is a very strong positive correlation between the Accounts Receivable Accounting Information System and the Collectability of Receivables.
2. The correlation between the Internal Control System and the Collectability of Receivables has a value of 0.871 in the interval 0.80 – 1.00 which means that there is a

very strong positive correlation between the Internal Control System and the Collectability of Receivables.

3. The correlation between Service Quality and Collectability of Receivables has a value of 0.692 in the interval 0.60 – 0.799 which means there is a strong positive correlation between Service Quality and Collectability of Receivables.

Table 5: Coefficient of Determination Analysis Result

Model Summary ^b				
Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.878a	.771	.753	.24320

Based on table above, it is known that the R-Square is 0.771, this shows the influence of the Accounts Receivable Accounting Information System, Internal Control System and Service Quality on the Collectability of Receivables is 77.1%, the remaining 22.9% is influenced by other factors that are not studied.

CONCLUSION

Conclusions are shown to answer questions in the problem formulation in Chapter 1 which

consists of 6 questions, here are the details of the conclusions presented in this study:

- (1) The Accounts Receivable Accounting Information System has a significant effect on the Collectability of Employee Receivables of the Social Security Organizing Agency / BPJS Ketenagakerjaan Bandung Lodaya, this statement is evidenced by the results of testing the hypothesis of the calculated t value of the table > t (2.210 > 2.022) and with a Sig value of 0.03 < 0.05. The Internal Control System has a significant effect on the Collectability of Employee Receivables of the Social Security Organizing Agency / BPJS Employment Bandung Lodaya, this statement is evidenced by the results of hypothesis testing showing the calculated t value > t table (5.587 > 2.022) and with a Sig value of 0.00 < 0.05. The Internal Control System has a significant effect on the Collectability of Employee Receivables of the Social Security Organizing Agency / BPJS Ketenagakerjaan Bandung Lodaya, this statement is evidenced by the results of hypothesis testing showing the value of t t calculated > t table

(2.639 > 2.022) and with a Sig value of 0.01 < 0.05.

(2) Receivables Accounting Information System, Internal Control System and Service Quality affect the Collectability of Receivables of the Social Security Organizing Agency / BPJS Ketenagakerjaan Bandung Lodaya, this result is evidenced by a simultaneous hypothesis test (F test), obtained $F_{\text{calculate}}$ is greater than F_{table} ($230.12 > 2.85$), while the significance level of $0.00 < 0.05$ then H_0 is rejected and H_8 is accepted, thus the research hypothesis that states that the System Accounts Receivable Accounting Information (X1), Internal Control System (X2), and Service Quality (X3) simultaneously have a significant influence on the collectability of receivables received statistically (significantly). R-Square is 0.771, this shows the influence of the Accounts Receivable Accounting Information System, Internal Control System and Service Quality on the Collectability of Receivables is 77.1%, the remaining 22.9% is influenced by other factors that are not studied.

REFERENCE

- Arifuddin & Sugiono, A. (2019). Pengaruh Sistem Informasi Akuntansi Terhadap Efektivitas Pengendalian Piutang Dan Kolektabilitas Piutang Tak Tertagih Pada Bprs Bhakti Sumekar Cabang Pamekasan. *Aktiva Jurnal Akuntansi dan Investasi* 3(1) 2502-7379.
- Arikunto, S. (2017). *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta: Rineka Cipta.
- Dalman. (2016). *Menulis Karya Ilmiah*. Jakarta: PT Raja Grafindo Persada.
- Fakhry (2021, July 22). Ombudsman Sebut Masyarakat Masih Keluhkan Pelayanan BPJS Ketenagakerjaan from : <https://ombudsman.go.id/news/r/ombudsman-sebut-masyarakat-masih-keluhkan-pelayanan-bpjs-ketenagakerjaan>
- Fatmawati. (2011). Pengaruh Kualitas Pelayanan Terhadap Kolektibilitas Pembiayaan Murabahah Pada Bank Syariah Mandiri Cabang Kampung Baru Medan. *Jurnal Manajemen & Bisnis*. 11(2) 1693-7619.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- Giri, E. F. (2017). *Akuntansi Keuangan Menengah 1*. Yogyakarta: UPP STIM YKPN.

- Heizer, J & Render, B. (2016). *Manajemen Operasi*. Edisi Sebelas.. Jakarta: Salemba Empat
- Hery. (2016). *Akuntansi Dasar 1&2. Cetakan Pertama*. PT Gramedia Widiasarana Indonesia, Jakarta.
- Ikhsan, A. (2015). *Akuntansi Sektor Publik*. Bandung: Citapustaka Media.
- Ikhsan, P. (2022, June 22). Terungkap 23 Ribu Perusahaan Tidak Patuh Bayar BPJS Ketenagakerjaan from : <https://economy.okezone.com/read/2022/06/22/320/2616394/terungkap-23-ribu-perusahaan-tidak-patuh-bayar-bpjs-ketenagakerjaan>
- Ita, K & Eka, N. (2017). Pengaruh Internal Auditor Dan Pengendalian Internal Pemberian Kredit Mikro Terhadap Kolektibilitas Piutang Pada Pt Bank Mandiri (Persero) Tbk Cabang Bandung Mohammad Toha. *Jurnal Indonesia Membangun* 16(1) 2579-8189.
- Juvenalis, P. et al. (2021) Pengaruh Sistem Pengendalian Internal Fungsi Audit Internal Dan Sistem Informasi Akuntansi Terhadap Kredit Bermasalah Pada PT. BANK SULUT GO. *Jurnal Riset Akuntansi dan Auditing "Goodwill"* 12(2)
- Kasmir. (2018) *Analisis Laoran Keuangan*. Jakarta: PT Raja Grafindo Persada.
- Kotler, P., and Keller, K.L. (2016). *Marketing Management*, 15th Edition New Jersey: Pearson Pretice Hall, Inc
- Krismiaji. 2015. *Sistem Informasi Akuntansi*, Yogyakarta: Unit Penerbit.
- Lafiah, J & Abriandi (2014) Analisis Efektivitas Sistem Pengendalian Internal Atas Piutang Usaha dan Pengaruhnya Terhadap Kolektibilitas Piutang Usaha Pada PT XYZ. *Jurnal Bisnis dan Komunikasi* 1(1) 2356-4385
- Law Number 24 of 2011, concerning Employers Must Register All Workers to Become Participants of BPJS Ketenagakerjaan and BPJS Kesehatan Gradually According to the provisions of the Law.
- Law Number 24 of 2011, the government changed the name of Askes managed by PT Askes Indonesia (Persero) to BPJS Kesehatan and changed the Social Security managed by PT Jamsostek (Persero) to BPJS Ketenagakerjaan.
- Law Number 40 of 2004 concerning the National Social Security System.
- Mardiasmo. (2018). *Akuntansi Sektor Publik*. Yogyakarta: Penerbit Andi.
- Maulana, R. M. (2016) Pengaruh Sistem Informasi Akuntansi Penjualan Terhadap

- Efektivitas Kolektibilitas
Piutang Tak Tertagih Pada Pt
Columbus Showroom
Majalengka. *Jurnal Ilmiah
Manajemen & Akuntansi* 1(1)
2356-3923
- Mulyadi. 2016. *Sistem Akuntansi.
Edisi Empat*, Cetakan Kelima.
Jakarta: Salemba Empat.
- Pandoyo & Sofyan. Moh. (2018).
*Metodologi Penelitian
Keuangan dan Bisnis*. Bogor:
Penerbit IN MEDIA.
- Ratmono, D. & Sholihin, M. (2015).
*Akuntansi Keuangan Daerah
Berbasis Akrua*. Yogyakarta:
UPP STIM YPKN
- Richard F. Lasut¹, Silvy L. Mandey²,
Arrazi Hasan Jan² (2021)
Analisis Pengaruh Kualitas
Pelayanan dan Besaran Premi
Terhadap Tingkat
Kolektibilitas dan Kepuasan
Peserta sebagai Variabel
Intervening pada BPJS
Kesehatan Cabang Manado.
Jurnal Akuntansi 7(1) 2407-
8018 E.
- Romney, M. B & Steinbart, P. J.
(2018). *Sistem Informasi
Akuntansi Edisi 14*, Jakarta:
Salemba Empat.
- Sanusi, A. (2015). *Metode Penelitian
Bisnis*. Cetakan Keempat.
Jakarta: Salemba Empat.
- Sudaryono. (2018). *Metodologi
Penelitian*. Depok: Raja
Grafindo.
- Sudjana (2019). *Metoda Statistika*.
Jakarta: Sinar Baru
Algesindo.
- Sugiyono. (2019). *Metode Penelitian
Kuantitatif, Kualitatif dan
R&D*. Bandung: Alfabeta.
- Sugiyono. (2023). *Metode Penelitian*.
Edisi Terbaru. Bandung:
Alfabeta.
- Sujarweni V. W. (2015). *Sistem
Akuntansi*. Cetakan Pertama.
Pustaka Baru Press.
Yogyakarta.
- Suliyanto. (2018). *Metode Penelitian
Bisnis untuk Skripsi, Tesis, &
Disertasi*. Yogyakarta: Andi
Offset.
- Tjiptono, F & Chandra, G. (2016).
Service, Quality & satisfaction.
Yogyakarta: Andi.
- Winarno & Ismaya. (2016). *Kamus
Besarnya Ekonomi*. Bandung:
Pustaka Grafika.
- Yuesti, A. (2023). *Akuntansi Sektor
Publik*. Bali: CV. Noah
Aletheia.