

# Analysis Of Non-Cash Payment Control Systems On Revenue At PT Marga Sarana Jabar

*Payment, Internal  
Control System and  
Revenue*

Ayu Trisna, Hesti Herawati Sianipar  
Sekolah Tinggi Ilmu Ekonomi Taman Siswa  
EMail: hesti.herawati@tamansiswa.ac.id

**577**

## ABSTRACT

PT Marga Sarana is companies operating in the field service that is as administration and service service road toll. In giving service to users road effective and efficient toll road for customers feel comfortable as well as make it easier accessibility road toll, then required system payment in a way non-cash ( e -tool). System Many non- cash payments profitable and giving convenience to user her, especially For company in do A activity business his shaped non- cash payment, will more A little risk its implementation compared to with system payment cash. System systemized non - cash payments with Good will produce A effective income and expenses efficient operation. Because of that, company must need A internal control, especially on revenue company. Research purposes This For know system non- cash payment to control income. Writer do research at PT. Marga Sarana Jabar which is located at Plaza Sentul, Jl. Bogor Outer Ring Road, Cadas Ngampar, West Bogor. In running study This researcher do approach descriptive qualitative. Result of study this, that system control non- cash payment Already done with Good so that increase quality revenue and efficiency to burden operation company although Still must There is repair.

Submitted:  
OCTOBER 2023

Accepted:  
NOVEMBER 2023

**Keywords:** Non-Cash, Internal Control System, Revenue

## INTRODUCTION

Mature This development technology experience increasing progress fast, so result exists change system management carried out by several company. With exists system increasing management advance, require company own source competent and qualified personnel to achieve goals company can achieved so that company will get optimal profit. The company that gets it optimal profit yet Can said Good If No own system good internal control. Internal controls play a role important in creation system inside accounting something company, with exists system each internal control activity will walk effective and appropriate with existing policies so that objective company can achieved. Apart from that, control internal own objective For guard asset organization, have reliability in reporting finance, as well ensure exists effectiveness and efficiency activity operation something company.

In 2009 PT. Marga Sarana Jabar as a State-Owned Enterprise launched innovation product in the form of an e-toll card as replacement cash transactions. Based on Bank Indonesia Regulation No 11/12/PPBI/2009 concerning electronic money, letter Bank Indonesia circular No 11/11/DASP concerning electronic money. With service the user road toll can pay road toll with only use e-toll card, p This realized with Work The same between sector banking with road toll road managed by PT. Genus Sarana Dalam track payment. Phenomenon comparison income through transaction non- cash payment is comparison between income toll earned from transaction payment using cash with transaction payment use non- cash method like card credit or debit. E-toll is card prepaid contactless smartcard already Work The same with several road operators toll roads and banks. Card This can help users road toll For the more make it easier when pass counter payment toll, pay toll become more easy and practical Because without change or change. So that transaction at the door counter payment can more effective and efficient in save

**JIAKES**

Jurnal Ilmiah Akuntansi  
Kesatuan  
Vol. 11 No. 3, 2023  
pg. 577-586  
IBI Kesatuan  
ISSN 2337 – 7852  
E-ISSN 2721 – 3048  
DOI: 10.37641/jiakes.v11i3.2148

time, e-toll use only need paste card For pay toll money in time 3-5 seconds more fast compared to when pay in a way cash. E-toll uses RFID (Radio Frequency Identification) systems make it possible transaction can done distance Far. For card that can used on the road toll including e-money by Bank Mandiri, flash by Bank BCA, Brizzi by Bank BRI and topcash by Bank BNI.

Application system payment toll in a way electronics Of course will can reduce exists accumulation vehicle at the gate tolls, besides That can streamline time payment for motorists, but on the other hand it can give rise to problem new bari company specifically The Toll Collection Management Department can happen exists difference between bank giro with the one in the application at the Toll Collection Management Department. There are human errors due to incorrect data input or formula can cause exists difference between required income accepted entity company with bank partners. Besides that lateness in delivery file or files from every gate cause happen input process disruption virgin. Whereas company branch required immediately and update on income every the day,

In an attempt carry out not quite enough responsibility and continuity life company, it is really necessary noticed system implemented internal controls company. Control is something standards that have been set, regarding reception actual performance, which is used For take action required, if performance actually different in a way significant with what is planned previously (Ikhsan, 2008:73). There is a system information accountancy with effective and adequate internal control, will minimize possible errors done

In connection with implemented it system Non-Cash payments, company it should more benefited from sector Income tolls and charges operation company, company must apply control to income tolls and charges operations to improve efficiency and effectiveness. This can also be done concerning evaluation to how much significant Transactions are initiated, authorized, recorded, processed and reported For identify dot, dot, dot in current possible transactions cause the occurrence of material misstatements, either caused by fraud or error

Based on background behind so formulation problems in research This is : (1) How Implementation Existing controls at PT Marga Sarana Jabar and (2) How System Control Non-Cash Payments Against Income at PT Marga Sarana Jabar

According to Susanto (2013, 23) purpose system is a target or desired target achieved by a system. So that target Can achieved, then the target or target the must is known moreover formerly characteristic features or the criteria. Effort to achieve something target without know characteristic features or criteria from target the possibility big target the No will Once achieved. Characteristic features or criteria system can also be used as reject measuring in evaluate something success something system and become base he did something control.

Every things to do Certain have objective. System Goals Accountancy according to Mulyadi (2008, 19), namely :

1. For provide information for employee.
2. For repair information produced by existing systems There is Good about quality, accuracy presenter, as well as structure information.
3. For repair Control Accounting and internal checking, ie For repair level reliability of information Accounting and for provide notes complete about accountability and protection riches company.
4. For reduce cost clerical in maintenance notes Accountancy.

Aim above can concluded that usually new company start his business really needs it preparation system information complete accounting, however sometimes System Information Accounting already There is No can fulfil need management, good in matter quality, accuracy presentation nor structure the information contained in report. With repair supervision Accounting and internal control, then accountability to use riches organization can held with Good as well as information generated by the System the.

Non-cash payment tools can be classified into two groups, viz tool payment for credit transfers and tools payment for debit transfers. Difference between *Credit* Transfer and

Debit Transfer are based on orders remittance. Based on technology created by the Bank for International Settlement (BIS), Credit Transfer is order payment For objective placement of funds from sender to the recipient's bank through funds transfer route from the sending bank to the recipient's bank and it is possible through other banks as intermediary. Meanwhile, the transfer debit is where is the fund transfer system ? a transfer order is created or authorized by the party who has the funds and will do sending the funds to the party that will receive funds for Then melted. Next, the bank clear debit transfer order at the institution clearing, for bill the funds to the sending bank.

Control is important thing Because is eye chain final in series of management processes. With control, us can know is the work that we do do Already in accordance with what it should be done. For more details, below This there is a number of understanding control according to experts :

According to Arens et al (2012) it is composed system from policy from designed procedures For give management reasonable guarantee that company reach its goals and objectives. According to Bodnar and Hopwood (2010), control is a designed process For provide rational belief on achieved objective reliability report finance, effectiveness and efficiency operation company, and suitability organization with rule existing regulations.

Meanwhile the last one according to Kieso et al (2011) control consists from all associated methods and actions taken in A company For save its assets, increase notes Trusted bookkeeping, improve efficiency operation and ensure obedience to laws and regulations.

From third understanding that, you can concluded that Control is Composed system from methods, policies and procedures used company For save its assets, increase Trusted bookkeeping, sure effectiveness operational, improve efficiency operation and ensure obedience to laws and regulations.

Understanding system internal control according to Mulyadi (2016, 129): " System Internal control includes structure organization, methods and measures are coordinated For guard riches organization, check accuracy and reliability of accounting data, encouraging efficiency and encouragement he complied wisdom management."

According to Committee of Sponsoring Organization of the Treadway Commission (COSO) in Azhar Susanto (2013, 95) internal control is " internal control is defined as a process influenced by the board of directors, management and designed employees For give convincing guarantee that objective organization will can achieved through efficiency and effectiveness operation, presentation report finances are possible trust, obedience to applicable laws and regulations.

With exists effective internal control, then will can done analysis causes happen deviation. Control important for management and implementation No on base suspicion, will but is something integrated part in carry out planned work and progress activity company. According to Hafid (2008, 27) Control Process must through a number of procedure that is :

1. Set reject measuring standard ( budget ) as base For carry out measurement
2. Carry out recording results on actual implementation
3. Carry out comparison to implementation actual results with existing standards set
  - a. Set deviations that occur between results implementation Actually with standards that have been set before, then analyzed the causes.
  - b. Determine and report causal factors happen difference the
  - c. Carry out action necessary repairs to deviations that occur. To get it suitability between implementation and established standards.

COSO ( *Committee of Sponsoring Organization of Treadway Committee* ) in Azhar Susanto (2013, 96) introduces there are five components policies and procedures designed and implemented For give guarantee that objective internal control will achieved. Fifth component the is as following :

1. Environment control ( *Control Environment* )
2. Assessment Risk ( *Risk Assessment* )
3. Activity control ( *Control Activities* )

4. Monitoring ( *Monitoring* )

From the fifth component internal control, components control is Foundation For whole component. Whereas component communication and information is channel to fourth component control other. Explanation from fifth component on is as following :

1. Environment control ( *Control Environment* )

Key main from Foundation activity something organization that is to implementation involved in process or activity operation with a focus on attributes personal, personal communication, and situation Work. Environment control consists from actions, policies and procedures that reflect attitude all top management, directors and owners something company to something control and importance for company. A number of factor affecting environment control including :

a. Integrity and values ethics

Based on choice and consideration mark can reflect mark enthusiasm and commitment management to mark ethics. Ethics and integrity management is culture organization policy management in make policy must followed with which rules should be followed according to top management.

b. Policy source Power humans and their application

Policy about source Power man give order to employee about what to expect organization related with problem integrity, ethics and competence. Organized implementation and recruitment with Good showing company own commitment to his employees. There is training showing exists level expected performance and behavior.

c. Philosophy management

Approach management in face risk business, Dallam's attitude towards facing accounting accounting data and its concerns to suitability between budget and realization operation. All own very important influence to its effectiveness system company internal control.

2. Interpretation risk

Mechanism For define, analyze and manage, as risk in the organization or company connected with desired goal achieved. There is various type risks faced that is risk business, risk surgery, risks finance, risk obedience. Management responsible answer in determine risks faced by the organization in reach the goal estimate level influence from every risk, assess level probable and decisive necessary action done For reduce influence or the possibility.

3. Activity control

Activity control constitute policies and procedures *control* for convincing that necessary action For overcome a real risk held. Activity control is one of component internal control in the form of established policies and procedures management For fulfil objective its operations in connection with report finance. And there are too authorizations between authorization related general with transactions certain, there is separation not quite enough answer that management give authority to someone and someone else, management give protection to safeguarding assets and records and their existence checking regular performance.

4. System communication and information Accounting

System relevant information to objective reporting finance, which includes system accounting, consisting from established methods and notes For record, process, summarize and report transaction something entity and maintain accountability For related assets and liabilities. System Information Accountancy in the components it has own procedures and facts used For identify transaction accounting, compiling, analyzing, clarifying and reporting it.

5. Monitoring

*Monitoring* is supervision by management and other appointed employees on implementation task as evaluation to quality and effectiveness system internal control. Activity *monitor* ing relate with calculation periodically above effectiveness

from design and implementation from internal control carried out by the party management For determine is has Work as intended with existing conditions.

## **METHODS**

Data Collection Techniques Qualitative data collection techniques descriptive used researcher on the object study This between others: 1. Interview Interviews conducted by researchers is ask answer in a way straight away, fine formally or informally. 2. Observation Observations made by researchers is observation participation passive. Researcher do observation do observations on activities or procedure related work with system transaction payment road tolls and systems internal control over activity the. 3. Documentation is notes writing obtained researchers who official issued by the company. Obtained documents researchers, such as ; structure organization, procedures, and documents produced.

Data Analysis Methods Data analysis can be done started with review the available data. Available data processed with method analysis qualitative, that is technique data processing with method collect data in the form of non- numerics Then compared to with theory or existing concept There is. Comparison results the will evaluated and adjusted with existing conditions and levels best control carried out by the company. Activity data analysis in research This started with do analysis field with do analysis of the results interviews and documentation. After That done meaningful data reduction summarize, choose the main things, focusing on the things that are important, and discarding the things that are not need. After do data reduction, then done presentation of data. Presentation of data in form description or a flowchart that illustrates channel activity operational transaction payment road tolls and systems control existing internals. The last step is take illustrative conclusion condition actual object. Then, the steps used in Analyze data to achieve this internal control, is with analyze based on component internal control put forward by the Committee of Sponsoring Organizations (COSO) in Krismiaji (2002:219). Following is a list of components internal control will analyzed in study these: 1. Environment Control to Activity Operational Transaction Toll Road Payments. 2. Appraisal Risk to Activity Operational Transaction Toll Road Payments. 3. Information and Communication to Activity Operational Transaction Toll Road Payments. 4. Activity Control to Activity Operational Transaction Toll Road Payments. 5. Monitoring to Activity Operational Transaction Toll Road Payments

## **FINDING AND DISCUSSION**

Internal control is required in companies To use For reach desired goal achieved that is maintaining organizational assets, checking accuracy and reliability of accounting data, encouraging he complied policy management order activities operational company walk fluent. Internal control objectives can be achieved if all party in company follow involved in apply company internal control. Control is A the most important component in manage activity something companies, esp For manage something income on a company. Writer get information on PT. West Java Sarana clan with do studies interview with party related management with internal control of income tolls and charges operations, PT. West Java's own Sarana clan so far This has apply a number of internal control which includes action or policies set by management and the board of directors in charge answer For create and maintain a capable internal control process seen from components internal control as following :

### **Environment Control**

Environment control is very necessary in something company Because is Foundation from all other components in internal control because reflect attitudes and actions of owners and managers company about importance company internal control. Environment controller have impact big to seriousness internal control implemented within company. Environment good control can reflect every existing parts in company can responsible, disciplined, obedient to regulations and policies company as well as exists high awareness from every existing parts of the company. Environment control is

governing policies behavior between superiors and subordinates, management as well as all employees at the company. With that's PT. West Java Sarana clan implements policy environment control in manage income toll as good as maybe that's what you see from factors that influence it, factors the among others:

1. Integrity and Ethics Values

Environment control at PT. West Java Sarana clan implements culture behavior that emphasizes integrity and values ethics. Behavior and ethics will impact big impact on the company and the environment good company. For that, company has set written rules and not written that must be obeyed by everyone employee. Regulation the delivered by section *HRD* at the moment exists appointment employee. Every candidate employee must know about regulations that emphasize integrity and ethics before exists agreement regulated work in the A contract small.

2. Policy source Power humans and their applications

For produce quality employees whose quality can in accordance with criteria necessary conditions For A not quite enough answer position, PT. The Sarana West Java clan did it a number of method as following :

- a) Do selection candidate this employee apply with requirements imposed by the company, are carried out with various stages start from selection employee from documents in letter application with specifications fulfil condition beginning. Stages furthermore is interview part *HRD* and psychological testing For dig more in about ability general, in -demand talents and personality. After stages Here, candidate graduating employees follow suit stages interview more in with head fields and parties directors.
- b) Source Power humans at PT. The Sarana West Java clan is an important asset for company. In terms of this, PT. Marga Sarana Jabar provides chance to employees all competent divisions For take part in a development program in form customized training and seminars with development his job. Example : PT. Marga Sarana Jabar provides training for road operators toll in increase quality more system good and more effective.
- c) PT. West Java Sarana Clan makes policy must return paid leave for eligible employees. Beside can give pleasure For employees, companies can also see how far the task has gone run by employees is executed with Good or No. Employees on leave his task will replaced by employees other so that if There is fraud so will known to employees in office while, besides avoid fraud, companies can also walk like normal if replaced by another employee when employee the currently paid leave. That matter can give control to exists cheating is not is known.

3. Commitment to competence

There is healthy competition between dependent employees to competence of each employee who can improve control processes company. The company will evaluate competence from all employee For considering an increase salary, bonuses and allowances other.

4. Philosophy Management and Operational Style

PT. West Java Sarana clan implements style committed operations high on each rules and promises made so that seen clear on firmness existing regulations that give rise to high awareness to employee. Apart from that, the philosophy applied by PT. West Java Sarana clan more emphasize to integrity honesty with everyone existing activities.

**Determination Risk (Risk Assessment )**

Every company Good company goes public nor small Certain will get or face risk, okay the risks that come from internal company nor from external company. Usually assessment frequent risks happened to the company like cheating, misappropriation, progress technology, disaster nature and others. PT. West Java Sarana Clan has do determination risk to top internal factors possibility fraud or possible irregularities happen with exists existing recording and reporting computerized so that will easy explored if happen error or something odd. Besides that duties and responsibilities answer every part each other support One each other so will exists correct One with each other bound and

connected. PT. The West Java Sarana Clan also implemented its authorization on each existing transactions must through knowledge managers and directors. The company also has CC TV on each corner room and GTO ( automatic toll booth ) for use monitor employees and prevent happen various fraud in the company.

### **Activity Control**

At PT. The West Java Sarana clan has activity sufficient control Good although Still Lots lack of separation duties and responsibilities the answer given to each visible part from transaction payment is still in progress spelled out not enough good and not yet procedural with Good. However PT. West Java Sarana clan implements a number of activity internal control in the company with Enough good and effective, among others is:

#### 1) Separation Function

There is separation visible function from structure organization and separation function as well as procedure management report income toll road implemented by PT. West Java Sarana clan, where structure organization related companies with income toll, for part collection income Toll roads are controlled by the Toll Collection Management section, meanwhile For record and report income toll made by the finance division.

#### 2) Adequate Documents and Records

Based on results observation on existing documents, for example like notes income from results transaction e-Toll payments are managed by the Finance Division, and checked by the board of directors Already Enough adequate and good.

#### 3) Adequate Authorization

At PT. The West Java Sarana clan has sufficient authorization Good However Still there is A little lack. Seen from exists authorization from managers and directors in document recording e-Toll income (non- cash ) must be through authorization from directors moreover formerly with request agreement form sign accept what is received from party officer collector toll, then given to the finance division to input. However with Thus, authorization Already carried out by the responsible party answer direct to transaction payment so that can increase internal control of income at PT. West Java Sarana Clan.

#### 4) Information and Communication ( *Information and Communication* )

Application Technology Information and Communication Lots used by the company big nor small. Need efficiency time and costs cause every company or organization feel need apply technology information in environment Work. Application Technology Information and Communication cause change in habits Work. For example at PT. West Java Sarana clan implements information and communication in management income toll use control with use system computerization that is use device soft shaped Ms. Excel even Already develop with use other systems for more Good. Application This will make something recording income toll more effective because Already computerized through system. apart from sector control income toll road, PT. West Java Sarana Clan has apply good information and communication seen from there is an internal meeting at least a month very For discuss and evaluate all over related matters report finances generated within the finance division.

#### 5) Monitoring ( *Monitoring* )

Monitoring aim For ensure all activity company especially activity all employee has do not quite enough he answered or his job in accordance with existing procedures and mechanisms implemented and ensured exists risk or action fraud or misappropriation. PT. Marga Sarana Jabar has an in-depth internal audit time certain without announcement moreover formerly audit all processes that occur in the company. Additionally, section manager responsible answer in implementation procedures and compliance not quite enough answer each one member or the part that is evaluated every the month with party directors.

Based on fifth pattern control in income with apply method interview, control PT income. West Java Sarana Clan, got it concluded in section activity control in separation function Already Enough Good with structured that is No There is his One employees who play a role holding two activities or work. There are also patterns sufficient documents and

authorization OK, docs income toll from results transaction payment recorded and checked complete by each part his task. Although on authorization There is implemented deficiencies not enough OK, but not quite enough answer each part in carry out his job Already structured and good. Then application information and communication in control income at PT. The West Java Sarana clan is also sufficient Good with use technology based computerization, that is device soft Ms excel in management or recording report income toll these, as well application information is also good with held his at least one *meeting* month very For discuss report generated finances especially in the finance division. Monitoring is also carried out Enough Good in control income, because quality report generated finances will checked by the company 's internal audit, and carried out routinely.

## CONCLUSIONS

Based on fifth pattern control in income with apply method interview, control PT income. West Java Sarana Clan, got it concluded in section activity control in separation function Already Enough Good with structured that is No There is his One employees who play a role holding two activities or work. There are also patterns sufficient documents and authorization OK, docs income toll from results transaction payment recorded and checked complete by each part his task.

Although on authorization There is implemented deficiencies not enough OK, but not quite enough answer each part in carry out his job Already structured and good. Then application information and communication in control income at PT. The West Java Sarana clan is also sufficient Good with use technology based computerization, that is device soft Ms excel in management or recording report income toll these, as well application information is also good with held his at least one *meeting* month very For discuss report generated finances especially in the finance division. Monitoring is also carried out Enough Good in control income, because quality report generated finances will checked by the company 's internal audit. So control non- cash payment to income This Already accomplished Enough effective and efficient.

## REFERENCES

- [1] A, Rabiyyatul. 2015, Influence Use of Electronic Money on Transaction Volume in the IAIN Antasari Banjarmasin cooperative. ( Thesis ). Faculty of Sharia and Islamic Economics IAIN Antasari Banjarmasin.
- [2] Abidin S Muhammad & Anwar M Khoirul. 2015 "IMPACT OF E-MONEY POLICY IN INDONESIA AS A NEW PAYMENT SYSTEM TOOL". Journal Accountancy Vol. 3 No. 2
- [3] Agus Mulyanto. 2009. System Information Concepts and Applications. Learning Library. Yogyakarta.
- [4] Anastasia Diana, Lilis Setiawati. 2011. System Information Accountancy. Edition 1. Yogyakarta
- [5] Arfan, Ikhsan. 2009. Accounting Service Company Management. Yogyakarta: Graha Knowledge
- [6] Arens, A. A., Elder, R. J., Beasley, M. 2012. Auditing and Assurance Service: an Integrated Approach. New Jersey: Pearson Education.
- [7] Bodnar, George H dan William S Hopwood. 2010. Accounting Information System. Edition 10<sup>th</sup>. Prentice Hall. New Jersey.
- [8] Bodnar, G. H., and Hopwood.W. S. 2010. Accounting Information Systems. New Jearsey: Person Education.
- [9] COSO, 2013. Internal Control-Integrated Framework. [Internet]. [ Accessed January 25, 2019]. Available at: <https://www.coso.org/>.
- [10] Hall, AJ 2011. Systems Information Accountancy. Edition 4, Salemba Empat, Jakarta
- [11] Harry. 2013. Intermediate Financial Accounting. Yogyakarta: CAPS ( Central of Academic Publishing Service )
- [12] Bond Indonesian Accountant. 2009. Standard Financial Accounting as of 1 July 2009. Jakarta: Salemba Four.
- [13] Kieso, Donald E., Jerry J. Weygandt, and Terry D. 2010. Intermediate Accounting



- [14] Mishkin, Frederic S. 2008. Economics of Money, Banking and Money Markets, Book 1. Jakarta: Salemba Four.
- [15] Mulyadi. 2008. System Information Accountancy. Jakarta: Salemba Four
- [16] Mulyadi. 2011. System Financial Accounting. Jakarta: Salemba Four.
- [17] Mulyadi. 2016. System Accountancy. Edition 4. Jakarta: Salemba Four.
- [18] Romney, MB, and Steinbart, P.J. 2015. Systems Information Accountancy. Edition 13, Salemba Empat, Jakarta.
- [19] Sasongko C., Setyaningrum A., Febriana A., Hanum NA, Pratiwi DA, and Zuryati V 2016. Accounting Something Introduction Based on PSAK. Salemba Four. Jakarta.
- [20] Susanto Azhar, 2013. System Information Accounting, Linggar Jaya, Bandung.
- [21] Susanto Azhar, 2014, System Information Accountancy I: Practical Manual Approach Preparation of Methods and Procedures and Procedures Edition Eighth : Bandung.
- [22] Wikipedia. System Payment. [Internet]. ( Accessed 20 May 2019) Available at: [https://id.m.wikipedia.org/wiki/Sistem\\_payment](https://id.m.wikipedia.org/wiki/Sistem_payment).
- [23] Guicheldy, A., & Sukartaatmadja, I. (2021). Pengaruh Capital Adequacy Ratio, Non Performing Loan, Biaya Operasional dan Pendapatan Operasional Terhadap Pertumbuhan Laba Bank. *Jurnal Ilmiah Manajemen Kesatuan*, 9(1), 131–140.
- [24] Hermawan, S., Sudradjat, S., & Amyar, F. (2021). Pengaruh Profitabilitas, Leverage, Ukuran Perusahaan Terhadap Tax Avoidance Perusahaan Property dan Real Estate. *Jurnal Ilmiah Akuntansi Kesatuan*, 9(2), 359–372. <https://doi.org/10.37641/jiakes.v9i2.873>
- [25] Hermawan, T., & Sutarti, S. (2021). Pengaruh Likuiditas, Leverage, dan Profitabilitas Terhadap Pengungkapan Sustainability Report. *Jurnal Ilmiah Akuntansi Kesatuan*, 9(3), 597–604. <https://doi.org/10.37641/jiakes.v9i3.1209>
- [26] Imtinan, G., & Hasibuan, D. H. (2021). Pengaruh Temuan Audit Dan Tindak Lanjut Hasil Pemeriksaan Terhadap Tingkat Pengungkapan Laporan Keuangan Pada Kementerian. *Jurnal Ilmiah Akuntansi Kesatuan*, 9(2), 215–224. <https://doi.org/10.37641/jiakes.v9i2.488>
- [27] Iriyadi, I., & Antonio, Y. (2021). Climate Change Disclosure Impact on Indonesian Corporate Financial Performance. *Jurnal Dinamika Akuntansi Dan Bisnis*, 8(2), 117–127. <https://doi.org/10.24815/jdab.v8i2.20424>
- [28] Jatmika, A., Entang, M., & Purba, J. H. V. (2021). THE STRATEGY OF HUMAN RESOURCES DEVELOPMENT IN IMPROVING THE COMPETITIVE ADVANTAGE (Case Study at Madinatul Qur'an Islamic Boarding School, Depok). *Jhss (Journal of Humanities and Social Studies)*, 5(1), 91–98. <https://doi.org/10.33751/jhss.v5i1.3827>
- [29] Karina, K., & Sutarti, S. (2021). Pengaruh Ukuran Perusahaan Dan Corporate Governance Terhadap Manajemen Laba Di Industri Perbankan Indonesia. *Jurnal Ilmiah Akuntansi Kesatuan*, 9(1), 111–120. <https://doi.org/10.37641/jiakes.v9i1.487>
- [30] Magdalena M, A., Sahala Marpaung, B., & HM Hasibuan, D. (2021). The Effect of Activity Ratio to the Company's Profitability in Trading, Service, and Investment Sub-Sector. *Journal of Accounting, Business and Finance Research*, 11(1), 38–45. <https://doi.org/10.20448/2002.111.38.45>
- [31] Maulana, A., Ariffin, M., & Gendalasari, G. G. (2021). Pengaruh Return On Assets Dan Biaya Operasional Terhadap Pendapatan Operasional Terhadap Market Share Pada Bank Syariah. *Jurnal Ilmiah Manajemen Kesatuan*, 9(1), 163–172. <https://doi.org/10.37641/jimkes.v9i1.504>
- [32] Mekaniwati, A., Nurendah, Y., Maulina, D., & Hanifah, N. S. (2021). Tantangan Technopreneur Bagi Umkm Di Kota Bogor Sebagai Strategi Bertahan Di Era Pandemi Covid-19. *Jurnal Ilmiah Manajemen Kesatuan*, 9(3), 597–606. <https://doi.org/10.37641/jimkes.v9i3.797>
- [33] Munawar, A., Gendalasari, G. G., Kurniawan, I. M. G. A., Purnomo, D., Ependi, N. H., Rulinawaty, Indrawan, M. I., & Sadri, M. (2021). Cluster Application with K-Means Algorithm on the Population of Trade and Accommodation Facilities in Indonesia. *Journal of Physics: Conference Series*, 1933(1). <https://doi.org/10.1088/1742-6596/1933/1/012027>
- [34] Neva, S., & Amyar, F. (2021). Pengaruh Fraud Diamond dan Gonetheory Terhadap Academic Fraud. *JAS-PT (Jurnal Analisis Sistem Pendidikan Tinggi Indonesia)*, 5(1), 41. <https://doi.org/10.36339/jaspt.v5i1.408>
- [35] Piramita, S., Hannan, S., & Purba, J. H. V. (2021). Pengaruh Social Media Marketing Dan Kualitas Pelayanan Terhadap Keputusan Pembelian Kpr Non Subsidi Dengan Mediasi Persepsi Merek (Studi Pada Bank Xyz). *Jurnal Aplikasi Bisnis Dan Manajemen*, 7(2), 487–497. <https://doi.org/10.17358/jabm.7.2.487>

- [36] Purba, J. H. V., Fathiah, R., & Steven, S. (2021). The Impact of the COVID-19 Pandemic on the Tourism Sector. *Riset : Jurnal Aplikasi Ekonomi, Akuntansi Dan Bisnis*, 3(1), 389–401. <https://doi.org/10.55980/esber.v1i3.50>
- [37] Puspitasari, R., & Astrini, D. (2021). Dampak Literasi Dan Inkuisi Keuangan Terhadap Kinerja Pelaku UMKM Di Kota Bogor. *Jurnal Ilmiah Manajemen Kesatuan*, 9(2), 181–190. <https://doi.org/10.37641/jimkes.v9i2.771>
- [38] Puspitasari, R., Tinggi, S., Ekonomi, I., Zarkasyi, S. W., Padjadjaran, U., Iriyadi, I., Tinggi, S., & Ekonomi, I. (2021). *Competency and Quality of Financial Reporting Management of Competency and Quality of Financial Reporting Management*. May, 37–46. <https://doi.org/10.5281/zenodo.4969626>
- [39] Rainanto, B. H., Bon, A. T., Mekaniwati, A., & Melle, J. Van. (2021). Interaction of Green Marketing Mix (GMM) and Pro-Environmental Behavior (PEB) in the Hospitality Industry to Achieve Sustainable Industry Performance (SIP). *Review of International Geographical Education Online*, 11(3).
- [40] Riwoe, F. L. R., & Purba, J. H. V. (2021). Analisis Sikap Multiatribut Fishbein Dalam Pengambilan Keputusan Mahasiswa Memilih Kampus IBI Kesatuan. *JAS-PT (Jurnal Analisis Sistem Pendidikan Tinggi Indonesia)*, 5(1), 51. <https://doi.org/10.36339/jaspt.v5i1.409>
- [41] Sastra, H., Ariziq, B., & Sukartaatmadja, I. (2021). Pengaruh Financing To Deposit Rasio Dan Non Performing Financing Terhadap Return On Asset Studi Kasus pada Enam Bank Umum Syariah di Indonesia Periode 2014-2018. *Jurnal Ilmiah Manajemen Kesatuan*, 9(3), 653–664. <https://doi.org/10.37641/jimkes.v8i2.353>
- [42] Setiawan, B., Afiff, A. Z., & Heruwasto, I. (2021). The role of norms in predicting waste sorting behavior. *Journal of Social Marketing*, 11(3), 224–239.
- [43] Setiawan, Budi, Afiff, A. Z., & Heruwasto, I. (2021). Personal Norm and Pro-Environmental Consumer Behavior: an Application of Norm Activation Theory. *ASEAN Marketing Journal*, 13(1). <https://doi.org/10.21002/amj.v13i1.13213>
- [44] Widaningsih, N., Sutiharni, S., Istikomah, I., & ... (2021). Application of digital Agricultural Tools in Indonesia: From Creativity towards Rural Community Innovation. ... *Research and Critics* ..., 14092–14102. <https://www.bircu-journal.com/index.php/birci/article/view/3512>