

JKN FUND MANAGEMENT IN FULFILLMENT OF HEALTH PERSONNEL SERVICES IN PUSKESMAS BONGO II WONOSARI DISTRICT

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ABSTRACT

This study aims to determine the management of JKN funds in fulfilling the services of health workers at the Bongo II Health Center, Wonosari District.

The method in this study uses descriptive qualitative methods with data collection and observation techniques, in-depth interviews and documentation with SWOT data analysis.

The results of this study indicate that the management of JKN funds at the Bongo II Health Center must be even better, so that the implementation of the program will run well and regularly.

The advantage of the Bongo II Health Center is that it has implemented or implemented the JKN fund program. The weakness that must be corrected is that in planning the making of the work program it must be in accordance with the existing conditions at the Bongo II Health Center and the knowledge possessed by the existing officers. As well as officers who work at the Bongo II Health Center must have knowledge in accordance with what is their main task or even have completed the level of education in accordance with their field of work, so that in carrying out the work there will be no difficulties.

Keywords: National Health Insurance Fund Management. (JKN)

INTRODUCTION

Health is a basic human need to be able to function optimally, the 1945 Constitution mandates the state to pay attention to the welfare of its people. Welfare can be seen from various aspects, including the existence of health insurance for every level of society without exception.

Obtaining health services is the right of every citizen, as regulated in Article 28 of the Criminal Code of the 1945 Constitution. In order to improve the health status of the community, the

government has organized the National Health Insurance (JKN) program by the Health Social Security Administering Body (BPJS Kesehatan). , as an effort to provide health protection to participants to obtain health care benefits and protection in meeting basic health needs.

The State of Indonesia has protected every citizen with the issuance of the Law on Health. Since January 1, 2014 the Government has implemented the National Health Insurance System which is organized by the Social Security Administering Body (BPJS) for Health.

Health services to JKN participants are provided by First Level Health Facilities (FKTP), one of which is the Puskesmas. BPJS For Health makes payments using a capitation system, namely based on the number of participants registered at the Puskesmas without taking into account the type and number of health services provided.

According to Presidential Decree No. 32 of 2014, it is explained that the management and utilization of capitation funds is at least 60% for service payments and 40% for operational services. Capitation funds for services are used to pay for health services (health workers and non-health workers) while operational services are allocated for medical devices, drugs, consumables and other health service operational activities. The use of capitation funds at the Puskesmas in each region is different.

The National Health Insurance (JKN) is part of the National Social Security System (SJSN) which is implemented using a mandatory social health insurance mechanism based on Law Number 40 of 2004 concerning the National Social Security System (SJSN) with the aim of meeting basic needs for proper public health provided to everyone who has paid dues or whose contributions have been paid by the Government.

The implementation of JKN is the government's effort to realize the global commitment as mandated by the 2005 58th World Health Assembly (WHA) resolution in Geneva which wants every country to develop Universal Health Coverage (UHC) for its entire population. Prior to JKN, the government had pioneered and implemented several forms of social security in the health sector, including through PT Askes (Persero) and PT Jamsostek (Persero) which served,

among others, civil servants, pension recipients, veterans, and private employees.

For the poor and underprivileged, the government provides guarantees through the Public Health Insurance (Jamkesmas) and Regional Health Insurance (Jamkesda) schemes. However, these schemes are still fragmented, divided so that health costs and service quality are difficult to control. In terms of supervision and control, the existence of various kinds of health social security requires an understanding from the examiners, both internal and external to the government, regarding various kinds of laws and regulations related to the purpose of the examination.

The JKN capitation fund is the fund paid by BPJS Kesehatan to the Puskesmas as the provider of health services for JKN participants. The source of capitation funds comes from the results of the management and development of JKN participant contribution funds by BPJS Health, of which there are 2 sources, namely PBI (Recipients of Contribution Assistance) which is borne by the government from APBD and ABPN funds for the underprivileged, then Non PBI which is paid by each participant or the employer.

From the theory above, it refers to an area in the province of Gorontalo, especially Wonosari District. Wonosari District is one of the sub-districts located in Boalemo Regency, which is part of the regional government with a total population of 19,786 people.

So that the government of Wonosari is expected to be able to really pay attention to the welfare of its people. One of them is improving health through the JKN program.

In creating a good quality of work, it is necessary to have very good planning, so that it will produce good work results

as well. However, at the Bongo II Health Center there is poor management, which incidentally is the result of the ineffectiveness of the plans made. So that the implementation of the work program does not go well.

In addition as we all know that organizing is one of the functions of management, of course we must study other management functions. One of the management functions knows organizing which is one of the important management functions because organizing means integrating all existing resources within the organization, both in the form of human resources and other resources towards the achievement of a goal. The importance of organizing as a function carried out by every manager or people who run management in every organization.

Departing from this, the researchers found that at the Bongo II Health Center there was still a lack of coordination with both fellow officers and with the leadership so that the work that had been planned did not go well.

Implementation of activities or work programs is the most important part in realizing work programs in an organization or agency, but at the Bongo II Health Center it is very slow in realizing or implementing what is an activity plan, especially in the management of JKN funds, so the plans that have been formulated do not go well.

Controlling or supervision is the most important part of systematic management in carrying out certain tasks. The concept of controlling is to have criteria, norms that must be complied with, standards, comparisons, and corrections to improve supervision. However, at the Bongo II Health Center there is no such controlling function. So that what was planned at the beginning

did not find good results or did not go as desired.

The term management, the translation in Indonesian until now there is no uniformity. Various terms are used, such as management, management, management, and management. To avoid different interpretations, in this study the author uses the original term, namely "Management".

Management is a function to achieve something through the activities of others and oversee individual efforts to achieve common goals.[1]

Management is a distinctive process that is very important in organizations, because without effective management there will be no successful business. The achievement of organizational goals, whether economic, social, political, to a large extent depends on the ability of managers in the organization concerned. Management gives effectiveness to human effort.

Management (management) is the process of utilizing raw materials and human resources to achieve the goals set. This process involves the organization, direction, coordination, and evaluation of people to achieve these goals. The essence of management is the activity of working through other people to achieve results. Through management, the process of integrating various resources and tasks is carried out to achieve various organizational goals. The definition of human resources consists of two sentences, namely management and human resources. Management is: "the arts of getting things done through the efforts of other people". Management is the art of achieving something through the activities of others to achieve a common goal.

Corporate financial management is one of the areas of corporate functional management that deals with long-term investment decision making, and

corporate working capital management which includes short-term investment and funding. In other words, corporate financial management is a financial sector that applies financial principles in a corporate organization to achieve and maintain value through decision making and appropriate resource management.[2]

Financial management is planning, organizing, implementing, and controlling the search for funds at the lowest possible cost and using them effectively and efficiently for the organization's operations.[3]

Financial Management can be defined as good fund management related to the effective allocation of funds in various forms of investment as well as collection efforts to finance investment or learning efficiently.[4]

Financial Management is a combination of science and art that discusses, studies and analyzes how a financial manager uses all company resources to seek funds, manage funds and distribute funds with the aim of providing profit or prosperity for shareholders and business sustainability. for the company.”[5]

Financial management describes several decisions that must be made, namely investment decisions, funding decisions or decisions to fulfill funding needs, and dividend policy decisions.[6]

The term financial management can be defined as fund management, both related to the effective allocation of funds in various forms of investment as well as efforts to raise funds for investment financing or spending efficiently. The implementer of financial management is the financial manager. Although the function of a financial manager in every organization is not necessarily the same, in principle the main function of a financial manager is to plan, seek, and utilize in various ways

to maximize the efficiency (usefulness) of the company's operations.[7]

Financial management is the activity of owners and borrowers of companies to obtain sources of capital that are as cheap as possible and use them as effectively, efficiently, and economically as possible to generate profits.[8]

Financial management is an overall company activity related to an effort to obtain the necessary funds with minimal costs and the most favorable terms and efforts to use these funds as efficiently as possible. Or in other words that financial management is an effort to manage funds collected and allocated to finance all company activities in order to achieve the goals of the company.

There are three main functions in financial management, namely:[9]

a. Financing Decision

The funding decision focuses on two things. First, the decision regarding the determination of the source of funds needed to finance the investment. Sources of funds that will be used to finance these investments can be in the form of short-term debt, long-term debt and own capital. Second, the determinations of the best balance of spending or often referred to as the optimum capital structure. Therefore, it is necessary to determine whether the company will use external funding sources from debt by issuing new shares so that the cost of capital borne by the company will be minimal.

b. Asset Management Decisions

Financial managers together with other managers in a company are responsible for various levels of operation of existing assets. The allocation of funds used for procurement and asset restrictions is the responsibility of the financial manager. This responsibility requires financial managers to pay more attention to the

management of current assets than fixed assets.

c. Investment Decision

Investment decisions are decisions on what assets will be managed by the company. This investment decision is the most important decision among the three functions. This is because this investment decision directly affects the profitability of the investment and the company's cash flow for the future. Profitability of investment (return on investment), is the company's ability to obtain profits generated from a.

There are 4 main functions of Financial Management, namely:[10]

1. Financial management involves planning, analyzing, and controlling financial activities. Thus, within the company, these activities are not limited to the "Finance Department".
2. Financial managers need to obtain funds from the financial market or financial market. The funds obtained are then invested in various company activities, to fund company activities. If the activity of obtaining funds means the company issues financial assets, then the activity of investing funds makes the company have real assets.
3. From the activity of investing funds (called investment), the company expects to get a greater return from its sacrifice. In other words, it is expected to obtain "profit". The profit earned needs to be decided to be returned to the owner of the funds (financial market), or to be reinvested in the company.
4. Thus, the "financial manager" needs to make decisions about the use of funds (referred to as investment decisions), obtaining funds (referred to as funding decisions), profit

sharing (referred to as dividend policy).

The elements of money, materials and machines are put into terms called facilities so that the elements of management are Men, Facilities, Method.[11]

In accordance with Law no. 8 of 1999 concerning consumer protection is included in the scope of health services by hospitals to patients. In addition, in Law no. 23 of 1992 which regulates health increasingly provides certainty about patient rights which are protected by law. These two laws carry legal consequences regarding the obligations and responsibilities of hospitals or doctors to fulfill patient rights. As a result, business actors or service providers may be required to provide compensation, compensation, or reimbursement if there are complaints from consumers.[12]

A service is any action or activity that one party can offer to another, which is essentially intangible and does not result in any transfer of ownership. The production of services may or may not be related to physical products".[13]

Service is the provision of a performance or action that is not rude from one party to another. In general, services are produced and consumed simultaneously, where the interaction between service providers and service recipients affects the results of these services. In another sense, services are activities that can be identified, which are intangible, which are planned to fulfill customer satisfaction or service recipients.[14]

According to Payne in Jasfar (2012:6) the characteristics of services are, as follows:[15]

- a. Intangible. Services are abstract and intangible. That is, services cannot be seen, felt/tasted, or touched, as can be felt from an item.

- b. Can not be separated. Services are generally produced and consumed at the same time, with the participation of consumers in the process. That is, the consumer must be in the place of the requested service so that the consumer sees and takes part in the production process.
- c. Heterogeneity. Service is a nonstandard variable and very varies. That is, because the service is in the form of a performance, no service results are the same even if it is done by one person. This is due to human interactions (employees and consumers) with all the different expectations and perceptions that accompany these interactions.
- d. Not durable. Services cannot be kept in stock.

This means that services cannot be stored, resold to others, or returned to service producers, where consumers buy these services.

RESEARCH METHODS

This research is a type of descriptive research with a qualitative research approach. This type of descriptive research is one type of research that seeks to describe a symptom, an event that is happening now; this research focuses on actual problems as they are when the research takes place.

In this type of research describes events and events that become the center of attention without giving special treatment to these events.[5]

Qualitative research methods intend to explore and understand the meaning of individual and group behavior, describe social problems or human problems. For example behavior, perception, motivation, action by describing in the form of words and language in a natural context with natural methods as well [5] The reason for using qualitative descriptive research

methods is because they want to make direct observations, find out and get information directly to data sources through in-depth interviews and documentation of the data that has been collected, to find out the management of JKN funds in fulfilling health worker services at Bongo II Health Center, Wonosari District. [5]

RESEARCH RESULT

1. Planning

To provide health protection guarantees, the Government held a JKN program organized by BPJS Health. Guarantee benefits services. The health services are carried out by the Regional Government's FKTP which is financed from the JKN Capitation Fund. The capitation fund is the amount of monthly payment that is paid in advance to the FKTP based on the number of registered participants without taking into account the type and amount of health services provided. For the distribution of capitation funds from BPJS Health to FKTP belonging to the Regional Government, especially those that have not yet had BLUD status, the government has issued various regulations so that the implementation of JKN takes place better.

The regulation was also prepared taking into account the obstacles encountered previously in the field, including the long administrative process so that it became a separate obstacle for local government FKTPs to be able to immediately utilize these funds in providing health services. For this matter, since the enactment of Presidential Regulation Number 32 of 2014, the capitation funds have been directly paid by BPJS Kesehatan to FKTPs belonging to the Regional Government. For the sake of a better implementation of the JKN program, in addition to the preparation of adequate

regulations, supervision from all parties is also needed, both from the Health Office as the SKPD in charge of FKTPs that do not have BLUD status, Government Agencies Employee Apparatus and all levels of society.

Regarding the planning of the JKN program, there are several results of interviews with resource persons including the following:

The results of the interview with TK (15 November 2021) which stated as follows:

In my opinion, planning is made based on the number of participants such as the number of existing health workers and other health workers depending on the needs of doctors who work at the Puskesmas.

Then added by YB (22 November) as treasurer of JKN who said the following:

In my opinion, planning is based on the needs of the Puskesmas and refers to technical guidelines. As well as referring to the KBK service, namely commitment-based activities according to input, from all of which the Puskesmas gets an estimated budget which is then paid to the Puskesmas.

So, if you look at the answers from respondents who are the Head of the Puskesmas and JKN Treasurer at the Bongo II Health Center, then the Planning of the JKN fund program at the Bongo II Health Center refers to the number of participants such as the number of health workers or the needs of doctors working at the Puskesmas. And another answer is that the planning made refers to Commitment-based activities (KBK) where the number of estimates inputted will be the same as the amount required.

Then supported by the results of interviews from EK (25 November 2021) as an officer in the planning field, as follows:

In my opinion, the planning of JKN funds is based on the needs of the Puskesmas with indicators of the analysis of the needs of the puskesmas, indicators of the achievement of the puskesmas, and the policy on the use of JKN funds.

Then the results of the interview with WS (18 November 2021) as the head of administration are as follows:

In my opinion, planning is made based on the needs of the puskesmas, such as the policy on the use of JKN funds.

And the results of the interview with MS (29 November 2021) as treasurer of goods are as follows:

In my opinion, the plan is made based on the results of the discussion meeting with all officers at the Bongo II Public Health Center while still referring to the technical guidelines (juknis) and the law that has regulated the planning of the JKN fund program.

So, based on the results of interviews with informants that planning is made based on the results of meeting decisions that refer to technical guidelines (juknis) and refers to the applicable law regarding the planning of the JKN fund program.

2. Organizing

Based on the observations from researchers that the human resources at the Bongo II health center, in other words, the human resources of the medical staff at the Bongo II health center are very diverse, so the author has blunted several resource persons as material for comparison with the results of their observations, as for the results of interviews between researchers and informants, as follows :

The results of the interview with TK (15 November 2021) as the head of the Bongo II Health Center are:

In my opinion, the health workers at the Bongo II Health Center carry out their duties, if viewed from their educational background, they are not appropriate, but have gone through several stages of training related to the tasks that will be carried out later.

While the results of the interview according to YB (22 November 2021) as JKN Treasurer is:

According to my knowledge, the health workers at the Bongo II Health Center are not in accordance with their main duties or functions or not in accordance with the human resources they have, because there are still some health workers who seem to have not mastered their main tasks because they are not in accordance with their field of knowledge.

And according to the results of an interview with WS (November 18) as the Head of Administration, namely:

In my opinion, there are several health workers at the Bongo II Health Center who do not have human resources in accordance with their job duties because they have not continued their studies in accordance with their field of work or the scientific field that is their duty at Bongo II Health Center.

So, based on the results of interviews with various informants that there are several officers who do not yet have Human Resources in accordance with their job duties. After the researchers made further observations that the health workers had not yet done or went to high school so that there were some job duties that did not go well.

3. Implementation

In the process of realizing the JKN fund program, it certainly does not require time or an easy process. Because in realizing this, of course, many elements will be involved in it, both the central government and local

governments, besides that the health department is a very important factor in the process of realizing the program, and the most important factor is the health workers in each Puskesmas.

According the discussion of the factors that affect the implementation of the JKN fund program, the researchers conducted several interviews with resource persons at the Bongo II Health Center, including the following:

According to the results of an interview with Mrs. Elvi Kai, Skm (November 25, 2021) as the planning department as follows

In my opinion, there are several factors that influence the implementation of the JKN fund program, namely financial management skills, local and central government policies, and sometimes unclear reporting.

Meanwhile, according to the results of an interview with Ni Wayan Sudarti, Sst (18 November 2021) as the Head of Administration, namely:

In my opinion, the influencing factor in the implementation of the JKN program is the central government's policies that are not in accordance with local government regulations.

And supported by the results of an interview with Ms. Yeni Budiarti, Skm (22 November 2021) as JKN Treasurer, namely:

What I know is that the factors that affect the implementation of the JKN fund program are the number of participants who are not clearly recorded, besides that the letter of responsibility (SPJ) takes a very long time to be completed by officers because it is constrained by problems with stamps and signatures, and another problem is the submission of disbursement recommendations. funds don't experience delays

So based on the results of researcher interviews with resource

persons regarding the factors that affect the implementation of the JKN fund program, there are several obstacles in it which in fact are very influential in the program implementation process, such as:

- a. Number of participants targeted for the realization of JKN funds
- b. SPJ is slow in completion
- c. Submission of recommendations for disbursement of funds that often experience delays
- d. There are often clashes between the policies of the central government and the existing regulations in regional governments.

4. Supervision

In a program that is carried out within a certain time, it is clear that it has various results, both good and bad results. So it is necessary to conduct an evaluation of what has been done in one period of the work program. The same thing happened at the Bongo II Health Center, more specifically, namely the evaluation of the JKN fund work program.

Based on the results of interviews conducted by researchers with informants at the Bongo II health center, there were several mixed results, so that health workers have carried out evaluations of work programs, including the following:

According to the results of an interview with Tamrin Kadir, SKM (15 November 2021) as the Head of the Bongo II Community Health Center, namely:

Regarding the evaluation of the JKN fund program, we have evaluated what has been achieved, including improving services, and equipping human resources for health workers, especially those who do not work in accordance with their main functions.

Meanwhile, according to the results of an interview with Ni Wayan Sudarti, S.ST (18 November 2021) as the Head of Administration, namely:

In my opinion, the evaluation that must be done is to further improve the service and complete the deficiencies in the next work program.

According to the results of an interview with Elvy Kai, Skm (November 25, 2021) as the person in charge of planning said that:

Things that need to be evaluated in the work program that has been implemented are increasing the capacity of officers or treasurers, and in management it must be supported by policies from the government or related agencies.

And supported by the results of an interview from Yeni Budiarti (22 November 2021) as JKN treasurer, namely:

In my opinion, the most important thing for evaluation is the completeness of the Letter of Accountability (SPJ) and the Accountability Report (LPJ) such as proof of expenditure which is inputted through the Financial Simda.

Based on the results of interviews from several informants that there are several things that need to be discussed and made recommendations in conducting evaluations, including the following:

- a. Completeness of SPJ and LPJ
- b. Capacity building of health workers based on support from the government
- c. Pay more attention to human resources from health workers
- d. Improve service processes.

DISCUSSION

1. Planning

If you look at the answers from respondents who are the Head of the Puskesmas and JKN Treasurer at the

BongoII Health Center, then the Planning of the JKN fund program at the Bongo II Health Center refers to the number of participants such as the number of health workers or the needs of doctors working at the Puskesmas. And another answer is that the planning made refers to Commitment-based activities (KBK) where the number of estimates inputted will be the same as the amount required.

Based on the results of interviews with informants that planning is made based on the results of meeting decisions that refer to technical guidelines (juknis) and refers to the applicable law regarding the planning of the JKN fund program.

2. Organizing

Based on the observations from researchers that the human resources in the Bongo II health center, in other words, the human resources of the medical officers at the Bongo II health center are very diverse, so the author collects several resource persons as material for comparison with the results of his observations, so based on the results of interviews with various informants that there are several officers who do not yet have Human Resources in accordance with their work function.

After the researchers made further observations, it turned out that the health workers had not done or attended high school so that there were some work duties that did not go well.

3. Implementation

In the process of realizing the JKN fund program, it certainly does not require time or an easy process. Because in realizing this, of course, many elements will be involved in it, both the central government and local governments, besides that the health department is a very important factor in the process of realizing the program, and

the most important factor is the health workers in each Puskesmas.

So based on the results of researcher interviews with resource persons regarding the factors that influence the implementation of the JKN fund program, there are several obstacles in it which in fact are very influential in the program implementation process such as

- a. The number of participants targeted for the realization of the JKN SPJ funds which are slow in completion
- b. Submission of recommendations for disbursement of funds that often experience delays
- c. Frequent clashes between central government policies and local government regulations.

4. Supervision

In a program that is carried out within a certain time, it is clear that it has various results, both good and bad results. So it is necessary to hold supervision over what is temporarily carried out in one period of the work program. Likewise what happened at the Bongo II Health Center, more specifically, namely the supervision of the work program of JKN funds. Bongo II Health Center has very minimal supervision regarding the management of JKN funds. So it is like the lack of complete Accountability Letter (SPJ) and Accountability Report (LPJ). This is the result of a lack of supervision from related parties.

CONCLUSION

The JKN capitation fund is the fund paid by BPJS Kesehatan to the puskesmas as the provider of health services for JKN participants. The source of capitation funds comes from the results of the management and development of JKN participant contribution funds by BPJS Health, of

which there are 2 sources, namely PBI (Recipients of Contribution Assistance) which is borne by the government from APBD and ABPN funds for the underprivileged, then Non PBI which is paid by each participant or the employer.

Referring to the previous explanation, the researcher concludes in this study that the planning process up to the evaluation of the JKN fund program at the Bongo II Health Center there are important notes that need to be completed so that the planning process up to the future evaluation will run well, including the following:

Planning of the JKN fund program at the Bongo II Health Center Based on the observations of researchers and the results of interviews conducted by researchers with informants, the researchers found that in terms of planning the JKN fund program at Bongo II Health Center there were several obstacles, such as planning that refers to technical guidelines. (Juknis) sometimes the health workers at the Bongo II Health Center do not understand what the planned program is or difficult to implement.

Another problem that was found related to organization is that according to the results of interviews and observations that of the number of officers at the Bongo II Health Center, there are still some officers whose human resources are not in accordance with the main tasks and functions that are their responsibility so that they often experience difficulties in carrying out their duties even though they are already working. several times received training from experts.

Furthermore, based on observations related to supervision, there are several factors that influence the implementation of the JKN fund program, namely, the number of participants targeted for the realization of the JKN SPJ funds which

is slow in completion, and the submission of recommendations for disbursement of funds which often experiences delays. Meanwhile, in evaluating the work program, officers often experience delays in the preparation of the SPJ, so that it has an impact on the making of the next work program.

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