

Analysis Of Internal Control Of Accounts Receivable To Minimize Doubtful Accounts Receivable At JIH Hospital Yogyakarta

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Abstract

Internal control of accounts receivable is a process designed and implemented by a company to ensure that receivables can be collected and received on time. If the payment of receivables is not received within the stipulated time, it can impact the company's financial condition. JIH Hospital faces challenges in managing receivables as it provides payment options through third parties, namely insurance companies. The payment mechanism by insurance companies is carried out within a certain period after healthcare services are provided or after patients are discharged following treatment. Therefore, JIH Hospital needs to apply effective receivables control to minimize the risk of prolonged payment delays and to avoid the potential for uncollectible receivables. This study aims to examine how internal control over receivables is implemented at JIH Hospital and to assess the quality of the receivables collection process. The research uses a qualitative approach by conducting in-depth interviews with individuals directly involved in the collection process. The analysis is based on the COSO framework, which consists of five main components: control environment, risk assessment, control activities, information and communication, and monitoring. The results indicate that internal control at JIH Hospital has been effectively applied through the categorization of receivables using an aging schedule and strict supervision in the collection process. However, several weaknesses were identified, such as limited flexibility in handling special cases and restricted access to information in certain work areas. Based on these findings, it can be concluded that the internal control applied is quite effective but needs to be improved by enhancing communication systems, conducting regular monitoring, and implementing more adaptive policies in managing problematic receivables.

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INTRODUCTION

A company is an organization established to produce goods or provide services to meet market demands. Based on their operational methods, companies can be categorized into three main types: manufacturing, trading, and service companies. Despite their differences, these businesses share a common objective—to maximize sales volume to achieve profitability. The ability to generate optimal profits is essential for a company's sustainability and growth. Profit serves as a crucial resource that can be reinvested in business expansion, product or service quality enhancement, and overall operational improvements, allowing the company to remain competitive in a dynamic market environment.

To maintain competitiveness, companies must continuously innovate and explore new strategies to boost sales. Traditional approaches such as product diversification and promotional activities remain effective, alongside offering flexible payment options as an alternative. In the digital era, payment systems have evolved significantly, transitioning from cash-based transactions to digital and credit-based payments. Consequently, companies must adapt to these changing consumer preferences. Similarly, hospitals, as healthcare institutions, must align their payment methods with industry developments. Today, hospitals must provide multiple payment options, including cash and non-cash transactions, such as credit payments or third-party arrangements with insurance providers, to accommodate the diverse needs of the public.

Rumah Sakit JIH is one such institution that accepts third-party payments through insurance companies. This payment arrangement results in accounts receivable, as payments from insurance providers are processed within a specific timeframe after the services have been rendered. According to Munandar (2017), accounts receivable refer to a company's claims against other parties, which are expected to be settled once they reach maturity. Effective management of accounts receivable is crucial to ensuring timely payments, preventing financial instability, and maintaining a steady cash flow. Without proper controls, outstanding receivables could lead to bad debts, adversely affecting a company's financial health.

Internal control over accounts receivable is vital in minimizing the risks associated with overdue payments. According to Aimbu et al. (2021), strong internal controls can help mitigate the risk of delayed payments beyond their due dates. At Rumah Sakit JIH, insurance claims receivables require continuous monitoring to minimize the possibility of

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uncollected debts. During the internship period, several challenges were identified in the receivables monitoring process, particularly in accounts aged between 121 and 150 days, with some exceeding 151 days and accumulating substantial amounts. Receivables older than 151 days were predominantly from the 2019–2021 period, increasing the likelihood of bad debt write-offs. This situation threatens the hospital's financial stability, making it essential to improve receivables management.

Pradinata (2017) emphasizes that internal control mechanisms must be implemented to reduce fraud risks and manage financial exposure effectively. However, Rumah Sakit JIH has yet to establish an optimal internal control system for its accounts receivable. As a result, there remains a significant risk of bad debts, which may necessitate write-offs and negatively impact cash flow and financial health. This study is particularly relevant to financial management, as it explores strategies for effectively managing receivables to minimize financial losses and enhance company liquidity. The findings of this research can benefit Rumah Sakit JIH in several ways: first, by identifying inefficiencies in the current receivables collection process despite existing controls; second, by assisting management in formulating data-driven policies; third, by improving overall receivables management efficiency; and lastly, by identifying critical areas for improvement. By applying the COSO (Committee of Sponsoring Organizations of the Treadway Commission) internal control framework, which encompasses control environment, risk assessment, control activities, monitoring, and communication, the hospital can strengthen its receivables management processes, minimize financial risks, and create a more efficient financial system. Based on relevant literature and observations during the internship, this study aims to analyze the internal control mechanisms applied at Rumah Sakit JIH to minimize uncollected receivables and assess collection efficiency using financial ratios.

THEORETICAL FRAMEWORK

Internal Control

Internal control is a mechanism implemented by companies to help achieve their organizational objectives. According to the International Federation of Accountants (IFAC), an internal control system is a structured framework designed to manage risks within an organization. This system is applied, understood, and supervised by executives, management, and employees with the primary goal of maximizing profits and preventing losses, thereby enabling organizations to operate more effectively and efficiently. According to Mulyadi (2016), internal control encompasses the organizational structure

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and a set of integrated methods aimed at safeguarding assets, ensuring the accuracy and reliability of accounting data, enhancing corporate performance, and ensuring compliance with policies established by management. Furthermore, Arens et al. (2020) define internal control as comprising three key aspects: the reliability of financial reporting, the effectiveness and efficiency of operations, and compliance with applicable laws and regulations. Thus, internal control serves as a crucial system that involves all organizational levels to protect assets, ensure financial accuracy, and support overall operational efficiency.

Accounting and organizational theories suggest that the effectiveness of internal control is significantly influenced by two main factors: human resources and information technology systems. Human resources, including executives, management, and employees, play a key role in implementing, understanding, and overseeing control procedures (Safitri et al., 2023). Meanwhile, information technology systems support this process by providing tools and infrastructure necessary for effective risk monitoring and management (Kumala et al., 2023). The combination of these two elements enables organizations to achieve their goals efficiently while minimizing errors and irregularities. According to Romney et al. (2022), internal control serves three main functions: preventive control, which anticipates and prevents potential issues through regulations governing operational activities; detective control, which identifies operational problems through periodic audits; and corrective control, which addresses, repairs, and resolves operational system failures. These functions ensure that internal control mechanisms contribute significantly to organizational stability, efficiency, and compliance with regulatory standards.

COSO Internal Control

The Committee of Sponsoring Organizations of the Treadway Commission (COSO) is a U.S.-based organization that advocates for best practices in internal control systems, making it a widely referenced model for internal control frameworks globally (Hastuti et al., 2021). In 1992, COSO introduced the *Internal Control—Integrated Framework*, which became the primary model for designing, implementing, and assessing internal control effectiveness. To maintain its relevance amid evolving business environments, COSO released an updated version in 2013, integrating internal control with organizational objectives in a more structured manner. According to COSO, internal control is a process executed by various organizational stakeholders, including the board of directors, management, and employees, aimed at ensuring operational efficiency,

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financial reporting reliability, and compliance with applicable laws and regulations. Effective internal control helps organizations prevent or minimize uncollectible receivables, enhances operational efficiency, and identifies irregularities or errors in business activities. COSO's framework has become a fundamental reference for internal control assessments and development, including its adoption in Indonesia's public sector governance, as outlined in Government Regulation No. 60 of 2008 concerning the Government Internal Control System (SPIP).

As outlined in COSO's *Internal Control—Integrated Framework*, internal control consists of five integrated components. The *Control Environment* forms the foundation for the entire control system, reflecting organizational culture, values, and management's commitment to control mechanisms. *Risk Assessment* is a dynamic and iterative process for identifying, analyzing, and evaluating risks that may impact organizational objectives, requiring management to determine appropriate control measures. *Control Activities* involve policies and procedures that ensure management directives for risk mitigation are effectively executed. *Information and Communication* facilitate the flow of relevant and high-quality information internally and externally to support control activities and organizational objectives. Lastly, *Monitoring* ensures periodic evaluations of internal control effectiveness, allowing timely corrective actions when deficiencies are detected. One of the key advantages of applying internal control under the COSO framework is its ability to assist organizations in assessing the effectiveness of their receivables management and collection processes. A well-implemented control system ensures efficient collection, minimizes the risk of bad debts, and contributes to overall financial stability and operational resilience.

Health Insurance

Health insurance serves as a form of financial protection that guarantees coverage for medical expenses incurred by insured individuals. According to Law No. 40 of 2014 on Insurance, insurance is defined as a contractual agreement between two parties: the insurance company, which acts as the insurer, and the policyholder, who assumes the role of the insured. Within this agreement, the insured is required to pay premiums in exchange for protection against potential future health risks. Vaughan and Vaughan (2018) emphasize that health insurance functions as a safeguard, assisting individuals or groups in covering medical expenses arising from illness or accidents. Additionally, Rejda and McNamara (2017) highlight that health insurance enables individuals to access healthcare services without bearing the full cost of treatment upfront, thereby alleviating

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their financial burden. In the hospital operational context, health insurance plays a crucial role, as most patients utilize insurance coverage to finance their medical treatments. The existence of health insurance enhances healthcare accessibility while ensuring that hospitals receive payment for the services provided, even if such payments take the form of receivables billed to insurance companies.

Account Receivables

Accounts receivable represent a company's claims from credit sales of goods or services, classified as assets due to their future cash value (Hery, 2021). Kieso et al. (2019) categorize them as current assets, typically collectible within one year. Syamsuddin (2016) notes that these receivables arise from credit sales without requiring formal agreements. While credit sales enhance accessibility and sales volume, they also pose risks of bad debts, requiring careful management to ensure financial stability. Hery (2017) classifies receivables into account receivable, notes receivable, and other receivables, each requiring distinct handling. In healthcare, hospitals face delayed payments or claim rejections due to administrative issues, necessitating effective internal controls. Bad debts, defined as uncollectible receivables (Rahardjo, 2020), arise from factors like customer insolvency or poor credit policies (Ziebiua et al. in Ayu, 2023). Companies estimate potential losses as operational expenses (Bahari, 2022) and manage bad debts using the direct write-off or allowance method (Hery, 2021) to maintain financial transparency.

Insurance Receivables Risk

Accounts receivable from insurance claims in hospitals often face various risks that can affect financial stability and potentially result in uncollectible receivables. According to Hery (2021), the primary risks associated with insurance receivables include delays in payments due to lengthy and complex claim processes, which can cause liquidity issues for hospitals; claim rejections if discrepancies are found between the services provided and the terms of the insurance policy; administrative errors such as incorrect patient data entry, diagnostic codes, or cost details, leading to claim revisions and extended disbursement periods; the inability of insurance companies to pay claims due to financial difficulties; and fraudulent claims involving patients, hospitals, or insurance companies, which can hinder fund disbursement. These risks can significantly impact a hospital's financial condition if not properly managed. Therefore, hospitals must implement a strong and effective internal control system to ensure accurate record-keeping of insurance

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receivables, adherence to billing procedures, and timely payments. A well-structured internal control system helps minimize uncollectible receivables, maintain cash flow stability, and enable early identification of emerging issues, thereby providing a solid foundation for more effective financial risk management.

RESEARCH FRAMEWORK

Based on the description and explanation of theoretical investigations and hypotheses, a research model can be created which is used in this research. This research model is shown in the following figure:

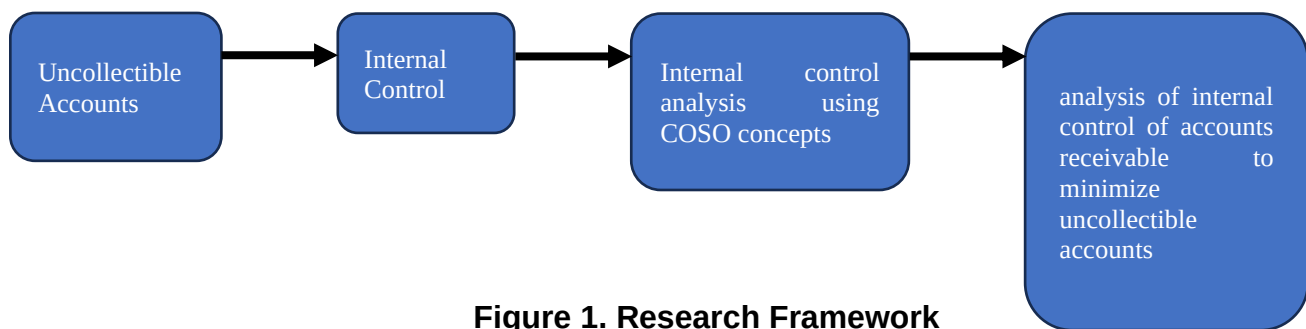


Figure 1. Research Framework

RESEARCH METHODS

The research employs a qualitative methodology, as defined by Creswell & Creswell (n.d.), which aims to understand individuals' subjective experiences through the collection and analysis of non-numeric data, such as interviews, observations, and document analysis. This approach follows an inductive reasoning process to develop theories based on empirical data while emphasizing social and cultural contexts. The flexibility of qualitative research allows adjustments throughout the study to align with field conditions. This methodology was chosen to gain a comprehensive and in-depth understanding of the internal control mechanisms applied at JIH Hospital, particularly in managing accounts receivable.

Data collection in this study relies on in-depth interviews with individuals directly involved in the hospital's receivables management process. Interviews facilitate direct data acquisition, enabling a more detailed exploration of the research phenomenon (Rachmawati, n.d.). The study's unit of analysis includes key personnel responsible for billing and collections, particularly senior staff with extensive experience in receivables

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control. Data are analyzed using a descriptive approach to systematically present the characteristics and conditions of internal control. This method not only allows for the clear depiction of research findings but also provides deeper insights into patterns, relationships, and contextual factors influencing the hospital's receivables management system.

RESULTS

The primary respondent in this study was Mrs. Nur Azizah, the Head of the Billing Unit at JIH Hospital Yogyakarta. The interview was conducted in person at a quiet and conducive residential setting in Yogyakarta, carefully chosen to facilitate a thorough and uninterrupted discussion. The session lasted for 150 minutes, allowing the researcher to explore various aspects of internal control applied at JIH Hospital, particularly in the management of accounts receivable.

Using descriptive data analysis techniques, the study revealed that the hospital's accounts receivable management follows a systematic and structured approach. Based on the transcribed and coded interview responses, five key themes consistently emerged, aligning with the COSO framework and reflecting critical aspects of internal control mechanisms implemented at JIH Hospital. The first theme, the control environment, serves as a fundamental element in ensuring the effective application of internal control mechanisms across all levels of the organization. The findings indicate that JIH Hospital has established a strong control environment to structure receivables management while minimizing the risk of uncollected debts. Employees are required to adhere to the AMPUH culture, which encompasses key values such as commitment, trust, care, discipline, competence, innovation, and collaboration. These principles are reinforced through continuous training and periodic evaluations, ensuring that all staff members internalize and practice them in daily operations.

The second theme, risk assessment, plays a critical role in identifying, analyzing, and mitigating potential risks that may impact receivables management. The study identified delayed payments, unpaid invoices, and discrepancies in insurance claims as major risks in the hospital's billing system. Despite standard agreements requiring payments within 30 days, some invoices remain unsettled for up to 120 days. To mitigate these risks, the hospital categorizes receivables into aging periods—30, 60, 90, 120, and 150 days—allowing for targeted monitoring and collection strategies. Additionally, JIH Hospital maintains strong relationships with insurance partners through professional engagements and direct visits to ensure smoother payment processes.

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Control activities, the third theme, are essential for ensuring the implementation of policies and procedures designed to mitigate receivables risks. The hospital has enforced structured control mechanisms, including the clear delegation of responsibilities, regular performance evaluations, and compliance with Standard Operating Procedures (SOPs). These activities help maintain consistency and accountability in receivables management, reducing the likelihood of financial discrepancies. The fourth theme, information and communication, is crucial in facilitating effective financial administration. The hospital has established well-structured internal and external communication channels to streamline billing processes and minimize the risk of uncollected receivables. By ensuring that all relevant stakeholders receive timely and accurate financial information, JIH Hospital enhances coordination between departments, leading to improved financial oversight.

Finally, the fifth theme, monitoring, is a key component in assessing the effectiveness of internal control systems. JIH Hospital employs multiple mechanisms, including internal audits and risk management practices, to ensure comprehensive oversight of receivables management. These monitoring activities extend beyond the billing unit, involving other departments to maintain objectivity and accuracy in financial reporting. The hospital has also integrated technology into its financial management system, utilizing financial software and analytical tools for real-time monitoring and automated reporting. This digital transformation enhances transparency, accountability, and efficiency in managing accounts receivable. However, while the system has significantly improved monitoring capabilities, further enhancements and feature developments are necessary to optimize its performance and ensure seamless implementation across all operational levels.

DISCUSSION

Based on data analysis, JIH Hospital has implemented a comprehensive internal control system to manage accounts receivable effectively and minimize the occurrence of bad debts. This internal control follows the COSO framework, which consists of five key components: control environment, risk assessment, control activities, information and communication, and monitoring. The findings align with the study of Arens et al. (2020), which states that consistently applying the COSO framework enhances the effectiveness of internal control within organizations, particularly in managing accounts receivable.

In terms of the control environment, JIH Hospital has established a strong work culture based on its core values known as AMPUH, which are reflected in ten cultural

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principles guiding operational activities, including receivables management. Employees are introduced to these values upon joining the organization, with periodic evaluations conducted every six months to ensure consistent application. These evaluations help identify challenges in implementing cultural values and formulate necessary improvements. Furthermore, JIH Hospital maintains a well-defined organizational structure that clearly delineates roles and responsibilities in managing receivables, from data verification to collection follow-ups. This structured approach enhances the efficiency and effectiveness of internal controls. These findings are consistent with prior research indicating that a clear organizational structure and well-defined responsibilities significantly improve receivables management effectiveness (Sitohang, 2024). However, training programs for staff remain limited in variety, necessitating updates to internal training initiatives to align with employees' evolving needs. Additionally, strengthening supervision mechanisms is crucial to preserving the integrity of the control system and fostering an organizational culture that upholds professionalism and ethical standards.

Regarding risk assessment, JIH Hospital proactively identifies potential risks leading to bad debts, particularly delays in insurance payments, which can extend up to 120 days. To mitigate these risks, the hospital categorizes receivables based on aging periods: 30, 60, 90, 120, 150 days, and beyond. This classification enables the implementation of more effective collection strategies to minimize bad debt risks. These findings align with the research of Eka Putra and Mulyati (2022), which highlights the effectiveness of receivables classification in enhancing collection efficiency. Additionally, JIH Hospital maintains strong relationships with insurance partners through intensive communication and personalized approaches to expedite payment processes. If electronic communication follow-ups fail to resolve outstanding payments, direct visits to the insurance headquarters are conducted for payment confirmation. The hospital also adheres to its established Standard Operating Procedures (SOP) and Service Level Agreements (PKS) while maintaining flexibility to adapt to changing conditions. To remain relevant in a dynamic business environment, JIH Hospital must periodically update its collection policies in response to market shifts, regulatory changes, and technological advancements.

JIH Hospital enforces structured control activities by implementing clear SOPs at every stage of receivables management. Each staff member is assigned specific responsibilities according to these SOPs. The hospital also utilizes Key Performance Indicators (KPIs) to monitor performance standards in invoice processing and submission. The effectiveness of these controls has led to a reduction in collection time,

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with the average collection period decreasing from 59 days in 2023 to 38 days in 2024. This outcome supports the findings of Romney et al. (2022), which indicate that well-defined SOPs and KPIs enhance accountability and efficiency in receivables management. To ensure data accuracy and consistency, JIH Hospital conducts regular reconciliation processes. Moreover, the hospital allocates an annual budget to anticipate potential bad debts and enforces strict write-off procedures to maintain financial transparency and accountability. Moving forward, optimizing KPI utilization and regularly evaluating SOPs are necessary to align with policy changes and evolving healthcare business dynamics, ensuring the continued effectiveness of internal control systems.

In terms of monitoring, JIH Hospital conducts ongoing evaluations involving the billing unit and other relevant departments to ensure internal controls are implemented according to established SOPs. These evaluations also aim to identify areas requiring improvement to enhance overall operational efficiency and effectiveness. The research findings indicate that continuous monitoring significantly strengthens internal control effectiveness at JIH Hospital, aligning with Moeller's (2014) study, which emphasizes the critical role of ongoing monitoring in reinforcing internal controls and mitigating risks, including bad debt risks. Consistent monitoring enables early risk detection, allowing timely and effective preventive measures. To maintain the integrity of its internal control system, JIH Hospital must sustain its current monitoring mechanisms while continuously refining them to adapt to evolving regulations and operational dynamics. This approach ensures that internal controls remain adaptive and sustainable, effectively supporting the hospital's organizational objectives.

CONCLUSION

This study concludes that the effective implementation of internal control plays a crucial role in improving accounts receivable management, thereby minimizing the risk of uncollected receivables. The integration of all internal control components ensures efficiency in receivables management, as evidenced by a reduction in collection time from 59 days in 2023 to 38 days in 2024 at JIH Hospital. This improvement highlights enhancements in data verification, timely invoice submission, and systematic follow-ups, supported by technology-driven collection processes. Furthermore, this research contributes to the literature on internal control within the COSO framework by demonstrating its application in service-oriented businesses, particularly hospitals. The findings reinforce previous studies, confirming that a consistent application of the COSO framework enhances internal control effectiveness. Additionally, this study provides

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insights into effective billing strategies for optimizing hospital receivables management and mitigating uncollected receivables risks.

RECOMMENDATION

Based on the findings of this study, several recommendations can be considered to enhance the effectiveness of accounts receivable management at JIH Hospital. First, the hospital should continue developing a more advanced and relevant information system, integrating it with insurance partners in real-time to streamline the billing process. Second, comprehensive and continuous training programs should be provided for employees involved in collections, focusing on technical skills related to information systems, billing procedures, and interpersonal communication with insurance partners and other stakeholders. Third, periodic evaluations and updates of Standard Operating Procedures (SOPs) are essential to align policies with regulatory changes, technological advancements, and the evolving healthcare business landscape. Up-to-date SOPs will strengthen operational compliance and improve efficiency in receivables management. By implementing these recommendations, JIH Hospital can enhance the overall effectiveness of receivables management while ensuring accountability and transparency in financial reporting.

MANAGERIAL IMPLICATIONS

The findings of this study highlight several key managerial implications for JIH Hospital in improving accounts receivable management through effective internal control. First, hospital management should prioritize the integration of a modernized information system that facilitates real-time connectivity with insurance partners. This integration will enhance billing accuracy, expedite claims processing, and reduce the risk of delayed or uncollected receivables. Second, management must invest in continuous employee training programs to ensure that staff involved in billing and collections possess the necessary technical and interpersonal skills. Well-trained employees will be better equipped to handle billing procedures efficiently, communicate effectively with insurance providers, and mitigate collection-related challenges. Third, periodic reviews and updates of Standard Operating Procedures (SOPs) are essential to maintain compliance with evolving regulations and industry best practices. By regularly refining SOPs, JIH Hospital can optimize operational workflows, enhance accountability, and improve overall financial performance. By implementing these managerial strategies, JIH Hospital can strengthen



its internal control mechanisms, improve cash flow stability, and minimize the financial risks associated with uncollected receivables.

RESEARCH LIMITATIONS

This study has several limitations that should be acknowledged. First, the research focuses solely on JIH Hospital, limiting the generalizability of the findings to other hospitals or healthcare institutions with different operational structures and financial management systems. Second, the study primarily examines internal control effectiveness based on the COSO framework without considering external factors such as regulatory changes, economic conditions, or variations in insurance policies that may also impact receivables management. Third, the data used in this study is limited to a specific time frame (2023–2024), which may not fully capture long-term trends or fluctuations in receivables collection. Future research should consider a broader sample of hospitals, incorporate external influences, and analyze a more extended time period to provide a more comprehensive understanding of internal control effectiveness in healthcare receivables management.

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