

Research Article

Employee Perception, Accounting Knowledge, JKP Contribution Management, BPJS Employment, Public Agency

Ratnasari^{1*}, Hurian Kamela²

^{1,2} Faculty of Economy and Business, Universitas Terbuka, Jakarta

Received: 13-08-2025; Accepted: 24-01-2026

Abstract

The Job Loss Guarantee (JKP) Program of the Social Security Administering Agency for Employment (BPJS Ketenagakerjaan) aims to provide social security to workers who lose their jobs. The purpose of this study was to examine the effect of accounting knowledge and workers' attitudes on JKP contribution management. The quantitative research methodology included a survey with 102 participants and the use of multiple linear regression and descriptive statistics. The results showed that Accounting Knowledge and Worker Perception had a significant and positive effect on JKP Contribution Management. Compared to accounting knowledge, worker perception had a greater influence. This enhances the effectiveness of the JKP program management and provides recommendations for the Social Security Agency for Workers (BPJS Ketenagakerjaan) in optimising social protection services for workers.

Keywords: JKP, Program, Job.

JEL Classification: J28, M41, H83

How to cite: Ratnasari, Kamela, H., (2026). Employee Perception, Accounting Knowledge, JKP Contribution Management, BPJS Employment, Public Agency, *Research of Accounting and Governance (RAG)* 4(1), 14-28

Corresponding author: Ratnasari (044565897@ecampus.ut.ac.id)



This is an open-access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) international license

1. Introduction

The Indonesian Social Security Agency (BPJS Ketenagakerjaan) offers a crucial program, the Job Loss Benefit (JKP). The program aims to protect workers who unexpectedly lose their jobs by providing temporary income to help them meet their daily needs. To understand how BPJS Ketenagakerjaan provides social protection to workers, the primary focus is on the management of JKP by this public organisation. It is important to understand the history behind JKP's establishment. Termination of employment (PHK) can occur at any time in a dynamic and often uncertain work environment, creating uncertainty for workers who depend on their employment income. To address this issue, JKP offers compensation to laid-off workers to help them navigate the transition period before finding new employment. This is a strategic step to increase workplace stability.

BPJS Ketenagakerjaan's JKP management encompasses many crucial elements, including planning and implementation, as well as evaluation. As a public organisation, BPJS Ketenagakerjaan is responsible for carrying out this mandate professionally and transparently. Program outreach to workers and employers is one of the first steps in JKP management. By understanding the benefits and registration procedures for JKP, it is hoped that the number of registered workers will increase, protecting more people. Another aspect that requires attention is the JKP funding mechanism.

Contributions paid by workers and employers typically fund this program. Therefore, sound financial management is crucial to ensure the funds collected are used effectively to provide benefits to those entitled to them. The Employment Social Security Agency (BPJS Ketenagakerjaan) must strictly monitor the use and management of funds to ensure the long-term sustainability of the JKP program. Furthermore, in implementing the JKP program, BPJS Ketenagakerjaan should not only focus on providing compensation. This institution also needs to address the rehabilitation and reintegration of laid-off workers into the labour market. Skills and talent training programs, as well as assistance in finding new jobs, are integral to a more comprehensive JKP management. This way, workers receive not only financial support but also enhanced skills that can increase their chances of returning to the workforce (Ragiliawan, Z., & Gunawan, 2021).

However, challenges in JKP management remain. One of the biggest challenges is the negative stigma attached to individuals who have lost their jobs. Many workers are reluctant to register for JKP because they fear public or other companies will judge them negatively. Many workers are reluctant to participate in the JKP program due to the perceived complexity of the administrative process. Therefore, BPJS Ketenagakerjaan needs to collaborate with various parties to remove this stigma and raise awareness of social security as a right for every worker. Job loss insurance is an increasingly important issue amid economic uncertainty and changes in the world of work (Kompas, 2024). In situations where companies can terminate employment for various reasons, it is crucial to have mechanisms in place to protect workers. Job loss insurance aims to provide financial protection to employees who experience termination of employment and facilitate their transition to new employment (Attallah, S., Hedi, A., & Ben Ali, 2024).

One form of job loss insurance is an unemployment benefit program. This benefit is typically provided to employees who have lost their jobs involuntarily, such as through layoffs (Lewerissa, H. G., Jayadi, H., & Silitonga, 2024).

This program serves to maintain community well-being and prevent an increase in poverty due to job loss. This benefit can help cover basic living expenses, such as food, housing, and healthcare, during the transition period to a new job. In addition to unemployment benefits, training and skills development are integral parts of job-loss insurance. Many individuals who lose their jobs face difficulties finding new employment due to a lack of skills relevant to market needs (Wiryadi, K. J., & Novendra, 2021). Therefore, government- or private-sector training programs are crucial. Through this training, workers can improve their skills, learn new technologies, and adapt to rapid industry changes (Wiryadi, K. J., & Novendra, 2021). The legal aspect of unemployment insurance is also crucial. One such guarantee is the existence of laws protecting workers from unfair termination. Similar laws and regulations have been enacted not only in Indonesia but also in many countries with similar objectives. These protections include the right to receive prior notice of termination, the right not to be discriminated against, and the right to compensation. With clear regulations, it is hoped that companies will be more careful in making decisions regarding their employees. However, unemployment insurance offers more than just benefits. There are also challenges and risks to be addressed. For example, there is a risk that workers may be discouraged from seeking new employment if they become too comfortable with their unemployment benefits. Furthermore, companies may feel burdened by termination costs, which can affect their business decisions.

Employment insurance is a crucial element in protecting workers' well-being and ensuring social stability. With unemployment benefits, training programs, and legal protection, individuals who lose their jobs can have the support they need to re-enter the labour market. Despite the many challenges ahead, efforts to strengthen unemployment insurance must continue to create a fair and sustainable work environment for all workers. The novelty of this research lies in its focus on JKP management from a public sector governance perspective, rather than merely examining JKP as a legal or social policy instrument. While previous studies have mainly discussed unemployment insurance in terms of legal frameworks, benefit adequacy, and worker protection, this study emphasises how managerial processes, such as outreach strategies, fund governance, service integration, and stigma mitigation, shape the effectiveness of JKP implementation. By analysing JKP as a public management system, this research provides new insights into how social security institutions can improve policy execution, strengthen accountability, and enhance worker trust in unemployment protection programs in Indonesia.

2. Literature Review and Hypothesis

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Ajzen, provides a suitable theoretical foundation for explaining the relationships among employee perceptions, accounting knowledge, and Job Loss Benefit (JKP) contribution management within BPJS Employment, a public agency. TPB posits that individual behavior is primarily driven by behavioral intention, which is shaped by three key determinants: attitude toward the behavior, subjective norms, and perceived behavioral control. In public sector settings, this theory has been widely applied to understand how employees' beliefs and perceptions influence their engagement in administrative, financial, and policy-related activities, including compliance and performance in social security programs (Ajzen, 2020; Armitage, C. J., & Conner, 2021). In this study, employee perception reflects employees' attitudes and subjective norms regarding the transparency, fairness, and effectiveness of JKP contribution management conducted by BPJS Employment. Positive perceptions toward institutional governance and service quality are expected to strengthen employees' behavioral intentions to support and comply with contribution management processes. Meanwhile, accounting knowledge represents perceived behavioral control, as individuals with stronger accounting competencies are more confident in understanding financial procedures, managing contributions accurately, and adhering to regulatory requirements. Recent empirical studies confirm that accounting knowledge and financial literacy significantly enhance decision-making quality and accountability in public sector financial management (Nuryanto, M., & Afiah, 2022; Shakil, 2021).

Applying TPB to the context of JKP contribution management in BPJS Employment emphasizes that effective program implementation is not determined solely by formal regulations and technical systems, but also by behavioral and cognitive factors of the actors involved. When employees possess positive perceptions of the JKP program and adequate accounting knowledge, their intentions and behaviors toward contribution management become more effective, transparent, and sustainable. Thus, TPB offers a robust theoretical lens to explain how individual-level psychological factors interact with organizational governance mechanisms to influence the performance of social security programs within public agencies (OECD, 2020; Su et al., 2022).

Employee Perception

Employee perception refers to employees' cognitive and evaluative judgments regarding organizational policies, management practices, and institutional performance. In public organizations, employee perceptions play a critical role in shaping attitudes, motivation, and behavioral intentions toward organizational systems and programs. Positive employee perceptions emerge when individuals believe that organizational processes are fair, transparent, and effectively implemented, whereas negative perceptions may reduce trust and engagement. Recent studies emphasize that employee perception significantly influences compliance, participation, and performance outcomes in public sector institutions, particularly in organizations responsible for public service delivery and social protection (OECD, 2020; Su et al., 2022).

Within social security institutions such as BPJS Employment, employee perceptions are closely related to how workers assess the credibility, accountability, and effectiveness of contribution management systems, including the Job Loss Benefit (JKP) program. When employees perceive that contribution management is conducted transparently, efficiently, and in accordance with regulations, they are more likely to support, comply with, and actively engage in the system. Empirical research in public sector governance indicates that positive perceptions of institutional integrity and service quality strengthen employees' trust and willingness to cooperate with financial and administrative mechanisms (Hassan, M. K., Saleh, A. O., & Alsharif, 2023; Nuryanto, M., & Afiah, 2022). Furthermore, employee perceptions function as behavioral determinants that mediate the relationship between organizational systems and actual managerial outcomes. From a behavioral perspective, perceptions influence how employees interpret rules, procedures, and responsibilities related to financial management. In the case of JKP contribution management, favorable employee perceptions can enhance acceptance of contribution obligations and improve the overall effectiveness of program implementation. Contemporary public administration studies highlight that managing employee perceptions through effective communication, transparency, and institutional support is essential for improving the performance and sustainability of public social security programs (Armitage, C. J., & Conner, 2021; Su et al., 2022).

Accounting Knowledge

Accounting knowledge is the level of understanding individuals have of accounting concepts, financial procedures, reporting standards, and regulatory frameworks governing financial management. In public sector organizations, accounting knowledge is essential to support transparency, accountability, and effective use of public funds. Employees with sufficient accounting knowledge are better able to interpret financial information, apply accounting standards correctly, and support reliable financial reporting. Recent studies indicate that accounting knowledge significantly influences the quality of financial administration and strengthens governance practices in public institutions (Grossi, G., Reichard, C., & Ruggiero, 2020; Van Helden, G. J., & Reichard, 2022). In the context of social security institutions such as BPJS Employment, accounting knowledge is particularly important for managing contribution-based programs, such as the Job Loss Benefit (JKP). JKP contribution management requires accurate contribution calculations, proper fund allocation, compliance with financial regulations, and timely reporting. Employees with strong accounting knowledge are better prepared to manage these processes efficiently and to minimize errors and inefficiencies in fund administration. Empirical research in public financial management demonstrates that accounting competence among employees contributes positively to internal control effectiveness and financial sustainability in public and social insurance programs (Brusca, I., Gómez-Villegas, M., & Montesinos, 2021; Christiaens, J., Vanhee, C., Rossi, F. M., & Aversano, 2023).

Moreover, accounting knowledge enhances employees' confidence and perceived ability to perform financial and administrative tasks, thereby affecting their behavior and performance. From a public governance perspective, knowledgeable employees are more likely to support accountable financial practices and adhere to established procedures. In JKP contribution management, adequate accounting knowledge helps ensure that funds are managed prudently and benefits are distributed fairly, thereby strengthening public trust in BPJS Employment as a public agency. Recent public sector accounting literature emphasizes that continuous development of accounting knowledge among employees is a key factor in improving the performance and credibility of public financial management systems (Grossi, G., & Steccolini, 2024; Manes Rossi, F., Brusca, I., & Aversano, 2020).

JKP Contribution Management, BPJS Employment, Public Agency

JKP Contribution Management refers to the governance and administrative processes involved in collecting, managing, allocating, and reporting contributions for the Job Loss Benefit (Jaminan Kehilangan Pekerjaan/JKP) program administered by BPJS Employment. As a public agency, BPJS Employment is entrusted with managing contribution-based social insurance funds in accordance with principles of public accountability, transparency, and efficiency. Effective

contribution management is fundamental to ensuring financial sustainability and policy credibility, particularly in social protection programs where public trust plays a decisive role. Contemporary public administration studies emphasize that contribution management systems in public agencies must balance financial discipline with social objectives to maintain legitimacy and program continuity (Bovens, M., Goodin, R. E., 2024; Liguori, M., Sicilia, M., & Steccolini, 2021). In the operational context, JKP contribution management involves coordination among employers, employees, and government authorities to ensure compliance with contribution regulations and accurate financial administration. This includes the use of standardized accounting procedures, robust internal control mechanisms, and integrated information systems to monitor contribution flows and benefit disbursement. Research on public sector performance management indicates that weaknesses in contribution administration, such as limited oversight, fragmented systems, or administrative complexity, can reduce program effectiveness and increase fiscal risk in social insurance schemes (De Vries, M., Nemeč, J., & Špaček, 2022; Hani et al., 2021). Therefore, contribution management is not merely a technical accounting function, but a strategic process that influences overall program performance.

Furthermore, as a public agency responsible for social security, BPJS Employment must align JKP contribution management with broader governance values, including responsiveness, stakeholder engagement, and institutional trust. Public governance literature highlights that transparent contribution management enhances stakeholder confidence and encourages compliance among contributors, thereby strengthening the long-term sustainability of social insurance programs. Studies also suggest that effective contribution management is closely linked to organizational capacity and behavioral factors within public institutions, reinforcing the importance of competent human resources and supportive organizational culture in managing public funds (Peters, B. G., Pierre, J., & Randma-Liiv, 2022; Schillemans, T., & Busuioc, 2023). In this regard, JKP contribution management serves as a key indicator of BPJS Employment's institutional performance as a public agency delivering social protection.

Hypotheses

Employee perception plays a crucial role in shaping how organizational policies and administrative systems are understood, accepted, and implemented by individuals within public institutions. In public agencies, employees' perceptions of fairness, transparency, and institutional effectiveness strongly influence their willingness to comply with procedures and support organizational objectives. When employees perceive contribution management systems as credible and well-governed, they are more likely to engage constructively with administrative processes and adhere to established rules. Recent public administration studies demonstrate that positive employee perceptions significantly enhance compliance behavior and administrative performance in public sector financial management (Tummers, L., & Bekkers, 2021; Van der Voet, J., Steijn, B., & Kuipers, 2022). In the context of JKP contribution management at BPJS Employment, employee perceptions are fundamental because contribution-based social security programs rely heavily on trust and institutional legitimacy. Employees who perceive that BPJS Employment manages JKP contributions transparently and responsibly are more inclined to support the collection, reporting, and monitoring of contributions. Empirical evidence from social insurance and public service organizations shows that favorable perceptions toward organizational governance improve cooperation among stakeholders and reduce resistance to administrative requirements (Jakobsen, M., & Jensen, 2023; Jilke, S., Van Dooren, W., & Rys, 2020). This indicates that employee perception is a key behavioral factor influencing the effectiveness of contribution management in public agencies.

Moreover, positive employee perceptions contribute to a supportive organizational climate that enhances accountability and service quality. When employees trust their institution and believe that management practices are aligned with public values, they are more motivated to perform their roles effectively and responsibly. Studies in public sector governance highlight that employee perceptions of organizational integrity and managerial competence are positively associated with improved financial governance and program performance outcomes (George, B., Pandey, S. K., Steijn, B., & Decramer, 2021; Ritz, A., Brewer, G. A., & Neumann, 2024). Therefore, it is

hypothesized that positive employee perceptions have a significant, positive influence on the management of JKP contributions within BPJS Employment, a public agency.

H1: Employee Perceptions Positively Influence the Management of JKP Contributions, BPJS Employment, and Public Agencies.

Accounting knowledge plays a crucial role in ensuring effective contribution management within public agencies, particularly in social security institutions such as BPJS Employment. Adequate accounting knowledge enables managers and employees to understand financial regulations, contribution calculations, recording procedures, and reporting standards accurately. In the context of JKP contribution management, accounting knowledge supports the proper allocation of funds, minimizes errors, and enhances compliance with public financial accountability requirements. Prior studies indicate that higher levels of accounting literacy among public sector employees significantly improve financial management quality and transparency (Lapsley, I., Miller, P., & Panozzo, 2021). Furthermore, accounting knowledge contributes to stronger internal control systems and better decision-making in public organizations. Employees who understand accounting principles are better able to interpret financial information, identify inefficiencies, and prevent the mismanagement of public funds. This is particularly important for JKP contributions, which involve pooled funds collected from employers and workers and must be managed sustainably. Research in public financial management shows that accounting competence positively affects budget execution, financial oversight, and risk management in social security agencies (Bracci, E., Tallaki, M., & Anessi-Pessina, 2022).

In addition, accounting knowledge enhances institutional credibility and public trust in public agencies. Accurate financial reporting and transparent contribution management signal professionalism and accountability, which are essential for maintaining stakeholder confidence. For BPJS Employment, effective management of JKP contributions depends not only on regulatory compliance but also on human resources' ability to apply accounting standards consistently. Empirical evidence suggests that accounting knowledge is a key determinant of financial governance performance in public organizations, especially those managing social insurance programs (Cuadrado-Ballesteros, B., & Bisogno, 2023).

H2: Accounting Knowledge Positively Influences the Management of JKP Contributions, BPJS Employment, and Public Agencies.

3. Data and Method

Research methods for analysing job loss insurance accounting refer to systematic techniques for collecting and analysing data on job loss insurance management from an accounting perspective. This study adopts a quantitative research approach, focusing on numerical data and statistical testing to examine relationships among variables. Quantitative methods are appropriate because they allow researchers to objectively measure employee perceptions, accounting knowledge, and their influence on job loss insurance contribution management. Data are collected using structured questionnaires distributed to participants in or administrators of job loss insurance programs. The population of this study comprises employees registered under the Job Loss Benefit (JKP) program managed by BPJS Employment, including both contributors and administrative staff in public agencies. The sampling technique employed is probability sampling, specifically simple random sampling, to ensure that each member of the population has an equal chance of being selected. This approach enhances the representativeness of the sample and reduces sampling bias. The sample size is determined based on statistical considerations to ensure adequate power for hypothesis testing. Ethical considerations are strictly observed, including informed consent, anonymity, and confidentiality, particularly given the vulnerability of respondents who have experienced job loss. For data analysis, this study applies descriptive statistics to summarise respondent characteristics and variable distributions, followed by multiple linear regression analysis to test the proposed hypotheses. Regression analysis is used to examine the effect of independent variables (Employee Perception and Accounting Knowledge) on the dependent variable, namely JKP Contribution Management. The regression model can be expressed as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon Y \quad (1)$$

This analytical approach enables researchers to identify the magnitude and direction of influence between variables. It provides empirical evidence to support conclusions about the effectiveness of accounting-based job-loss insurance management in public agencies.

4. Results

Based on this method, this study aims to understand how Employee Perception (X1) and Accounting Knowledge (X2) influence the management of Job Loss Insurance (JKP) contributions (Y). The study involved 102 respondents and employed statistical techniques to ensure data validity. The results of this study can help improve the management of JKP contributions in the workplace.

Table 1. Respondents

Age	Percentage (100%)
18-25	32
26-35	55
36-45	12
46-55	3
> 55	0
Total	100
Gender	
Man	59
Women	35
Total	100
Education Level	
High School	30
Vocational	43
Bachelor (S1)	18
Master (S2)	0
Doctor (S3)	0
Total	100
Have you ever experienced job loss?	
Yes, within the past year	77
Yes, more than a year ago	14
No, I have not experienced job loss.	11
Total	100

Source: Author (2025)

Table 1 explains that based on demographic data, the majority of respondents (55%) are in the 26-35 age range, followed by the 18-25 age group (32%). In terms of gender, men dominate at 59%, while women account for 35%. Regarding education level, the majority of respondents were diploma graduates (43%) and high school/vocational school (30%), with only 18% having a bachelor's degree. Interestingly, no respondents had a master's degree. The majority (77%) of respondents reported losing their jobs in the past year. This illustrates the vulnerable group of young workers to adults with secondary education levels in the workforce.

Table 2. Correlation test

		X11	X12	X13	X14	X1
X11	Pearson Correlation	1	.561**	.532**	.845**	.846**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	102	102	102	102	102
X12	Pearson Correlation	.561**	1	.811**	.664**	.871**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	102	102	102	102	102
X13	Pearson Correlation	.532**	.811**	1	.590**	.854**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	102	102	102	102	102
X14	Pearson Correlation	.845**	.664**	.590**	1	.893**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	102	102	102	102	102
X1	Pearson Correlation	.846**	.871**	.854**	.893**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	102	102	102	102	102
		X21	X22	X23	X24	X2
X21	Pearson Correlation	1	.504**	.443**	.829**	.836**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	102	102	102	102	102
X22	Pearson Correlation	.504**	1	.832**	.602**	.857**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	102	102	102	102	102
X23	Pearson Correlation	.443**	.832**	1	.495**	.805**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	102	102	102	102	102
X24	Pearson Correlation	.829**	.602**	.495**	1	.878**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	102	102	102	102	102
X2	Pearson Correlation	.836**	.857**	.805**	.878**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	102	102	102	102	102
		Y1	Y2	Y3	Y4	Y
Y1	Pearson Correlation	1	.795**	.669**	.843**	.927**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	102	102	102	102	102
Y2	Pearson Correlation	.795**	1	.797**	.665**	.913**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	102	102	102	102	102
Y3	Pearson Correlation	.669**	.797**	1	.564**	.852**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	102	102	102	102	102
Y4	Pearson Correlation	.843**	.665**	.564**	1	.866**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	102	102	102	102	102
Y	Pearson Correlation	.927**	.913**	.852**	.866**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	102	102	102	102	102

Source: Author (2025)

Table 2 shows a strong, significant relationship between the variables studied. For the Employee Perception variable (X1), the correlation between indicators ranges from 0.532 to 0.893, with the highest, 0.893, between X14 and X1. In the Accounting Knowledge variable (X2), the relationship between indicators also shows a similar strength, with the highest value of 0.878 between indicators X24 and X2. Similarly, for the JKP Contribution Management variable (Y), the correlation between indicators ranges from 0.564 to 0.927, with the highest value between Y1 and Y. All of these relationships are highly significant ($p < 0.01$), indicating that each indicator within each variable shows good internal consistency.

Table 3. Reliability test

Variable	Cronbach's Alpha	N of Items
X1	.886	4
X2	.865	4
Y	.910	4

Source: Author (2025)

Table 3 explains that all variables in this study have high reliability. The Employee Perception variable (X1) has a Cronbach's Alpha of 0.886, indicating strong internal consistency. The Accounting Knowledge variable (X2) has an Alpha value of 0.865, indicating high reliability. Meanwhile, the JKP Contribution Management variable (Y) shows the strongest internal consistency, with a value of 0.910. This study shows that the levels of trust and reliability are high, as the Cronbach's Alpha values for each variable exceed 0.8, and each variable consists of 4 items appropriate for measuring the intended construct.

Table 4. One-Sample Monte Carlo Test

		Unstandardized Residual
	Std. Deviation	1.3089924`
Test Statistic		.240
Monte Carlo Sig. (2-tailed)	Sig.	.000d
	99% Confidence Interval	Lower Bound
		Upper Bound
		.050

Source: Author (2025)

Table 4 shows normally distributed residual data, based on the results of a one-sample Monte Carlo test. The test statistic value of 0.240 with a significance level of 0.050 ($p < 0.05$) indicates that hypothesis one, which assumes the data is not normally distributed, must be rejected. Although the residual mean is small (0.000) and the standard deviation is 1.3089, indicating a small error, the data distribution in the large sample ($n=102$) can still be analyzed.

Table 5. Multicollinearity

Model		X2	X1
1 Correlations	X2	1.000	-.925
	X1	-.925	1.000
Covariances	X2	.013	-.012
	X1	-.012	.012

Source: Author (2025)

Table 5 presents the test results, indicating a significant collinearity problem among the independent variables. A strong negative correlation between Employee Perception (X1) and Accounting Knowledge (X2) was observed at -0.925. A correlation of 1 or -1 indicates high multicollinearity, which can affect the stability of the regression coefficients. A negative covariance value of -0.012 indicates a strong inverse relationship between these two variables.

Table 6. Heteroscedasticity

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.689	.542		4.961	.000
X1	-.091	.085	-.266	-1.070	.287
X2	-.030	.087	-.085	-.343	.732

Source: Author (2025)

Table 6 shows that the regression model used does not exhibit heteroscedasticity. The Employee Perception variable (X1) shows a significance value of 0.287, and the Accounting Knowledge variable (X2) shows a significance value of 0.732, both of which are greater than 0.05, indicating no heteroscedasticity problem. The coefficients for X1 and X2 are -0.091 and -0.030, respectively, and neither is statistically significant. The t-tests for X1 (-1.070) and X2 (-0.343) also do not show a significant effect on the absolute value of the residual. Although the constant has a value of 2.689 with a significance of 0.000, this does not change the conclusion about heteroscedasticity. These results indicate that the assumption of homoscedasticity holds, meaning the residual variance remains constant across the range of predicted values.

Table 7. Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.208	.707		1.708	.091
X1	.579	.111	.574	5.210	.000
X2	.362	.113	.352	3.201	.002

Source: Author (2025)

Table 7 explains that the regression test shows a significant model with the equation $Y = 1.208 + 0.579X1 + 0.362X2$. The constant 1.208 indicates the value of JKP contribution management when both independent variables are zero, although it is not significant ($p = 0.091$). The t-value for X1 (5.210) is greater than X2 (3.201), indicating that Employee Perception has a greater influence on JKP Contribution Management. The coefficient for Accounting Knowledge (X2) of 0.362 with a standard coefficient of 0.352 also shows a significant positive influence ($p = 0.000$). Both independent variables, Employee Perception and Accounting Knowledge, have a significant influence on JKP Contribution Management (Mahendrasusila, 2021).

Table 8. Determinant test (R)

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.910 ^a	.827	.824	1.322

Source: Author (2025)

Table 8 shows that the test demonstrates good predictive ability, with an R value of 0.910. An R2 value of 0.827 means that the Employee Perception and Accounting Knowledge variables can explain 82.7% of the variation in JKP Contribution Management. The model's predictive ability

remains high after adjusting for the number of variables, as evidenced by an adjusted R-square of 0.824. The level of prediction error is relatively low, with a standard error of 1.322. A high R² value indicates that the regression model explains a large portion of the data's variation.

Table 9. Hypotheses (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	830.117	2	415.058	237.437	.000 ^b
Residual	173.060	99	1.748		
Total	1003.176	101			

Source: Author (2025)

Table 9 shows that the simultaneous test yields a relatively large F-count of 237.437. At least one independent variable significantly influences the dependent variable, as indicated by the non-rejection of the hypothesis at $p = 0.000$ ($p < 0.001$). The test findings indicate that both independent variables significantly influence JKP Contribution Management, thereby demonstrating the regression model's feasibility.

Table 10. T-Test

Model	t	Sig.
1 (Constant)	1.708	.091
X1	5.210	.000
X2	3.201	.002

Source: Author (2025)

Table 10 explains the test, and each independent variable significantly affects the dependent variable. With a t-test of 1.708 and a significance level of 0.091, the constant is not significant. JKP Contribution Management is significantly influenced by the Employee Perception variable (X1), as indicated by a t-test of 5.210 and a significance level of 0.000. With a significance of 0.002 and a t-test of 3.201, Accounting Knowledge (X2) also shows a significant impact. JKP Contribution Management is more influenced by Employee Perception (X1) than Accounting Knowledge (X2). The second independent variable itself positively and significantly influences JKP Contribution Management.

This study, based on data analysis from 102 participants, shows that both Employee Perception (X1) and Accounting Knowledge (X2) have a positive and significant effect on Job Loss Insurance (JKP) Contribution Management (Y). The model has high predictive ability, with an R² of 82.7% and a significant F-test (237.437, $p < 0.001$). Employee Perception has a greater impact than Accounting Knowledge. Strengths of this study include meeting the homoscedasticity assumption, strong validity based on significant correlations, and good instrument reliability (Cronbach's Alpha > 0.8). However, several shortcomings arise due to high multicollinearity among the independent variables, which can affect the stability of the estimates. Another limitation is the dominance of respondents who are primarily young workers with secondary education and who are mostly jobless, so the results need to be applied with caution to a broader population. For further research, the use of complex structural models and the addition of other variables can help improve the results, while increasing the sample size will improve representation.

5. Discussion

The findings of this study confirm that employee perceptions have a positive and significant influence on the management of JKP contributions within BPJS Employment, supporting H1. Positive employee perceptions regarding fairness, transparency, and usefulness of the JKP program contribute to higher compliance and engagement in contribution management processes. This result aligns with behavioral public administration research, which emphasizes that employees' subjective evaluations of public programs strongly affect administrative effectiveness and policy

implementation outcomes (Jakobsen, M., & Jensen, 2023; Tummers, L., & Bekkers, 2021). When employees perceive JKP as beneficial and well-managed, they are more likely to support accurate reporting and timely contribution payments.

Furthermore, the results indicate that accounting knowledge positively influences JKP contribution management, thus supporting H2. Employees with adequate accounting knowledge demonstrate a better understanding of contribution calculations, financial recording, and reporting procedures, which improves accuracy and accountability in managing JKP funds. This finding is consistent with prior studies in public financial management, which show that accounting competence enhances financial governance and reduces the risk of mismanagement in social security institutions (Bracci, E., Tallaki, M., & Anessi-Pessina, 2022; Polzer, T., Grossi, G., & Reichard, 2021). In the context of BPJS Employment, accounting knowledge is essential to ensure compliance with public sector accounting standards.

The combined influence of employee perceptions and accounting knowledge highlights the importance of human resource capacity in managing public social insurance programs. Positive perceptions alone may not be sufficient without the technical capability to implement accounting procedures correctly, while accounting knowledge without positive attitudes may limit practical application. This interaction reflects the institutional perspective that organizational performance in public agencies depends on both cognitive and technical factors (Cuadrado-Ballesteros, B., & Bisogno, 2023; Lapsley, I., Miller, P., & Panozzo, 2021).

These findings also reinforce the role of public trust and legitimacy in public agency performance. Effective JKP contribution management signals transparency and professionalism, thereby strengthening trust in BPJS Employment as a public institution. Previous studies suggest that trust in public organizations is closely linked to employees' perceptions of internal management quality and financial accountability (Ritz, A., Brewer, G. A., & Neumann, 2024; Van der Voet, J., Steijn, B., & Kuipers, 2022). Therefore, improving employee perceptions and accounting knowledge can indirectly enhance public confidence in job loss insurance programs. Overall, this study contributes to the literature by providing empirical evidence from a developing-country context that integrates behavioral and accounting perspectives in public sector social insurance management. The results suggest that BPJS Employment should prioritize capacity-building programs focused on accounting knowledge while simultaneously fostering positive employee perceptions through transparent communication and organizational support. Such strategies are crucial for ensuring the sustainability and effectiveness of JKP contribution management in public agencies amid increasing economic uncertainty (Attallah, S., Hedi, A., & Ben Ali, 2024; OECD Publishing, 2020).

6. Conclusion

This study concludes that employee perceptions and accounting knowledge play an important role in supporting the effective management of Job Loss Insurance (JKP) contributions within BPJS Employment, a public agency. Positive employee perceptions regarding the fairness, transparency, and usefulness of the JKP program encourage better compliance and engagement in contribution-related processes. Meanwhile, adequate accounting knowledge strengthens the accuracy, accountability, and consistency of contribution management practices. Overall, the findings suggest that behavioral and technical competencies jointly contribute to improving the governance of job loss insurance programs. Despite these contributions, this study has several limitations. The characteristics of the respondents, who are predominantly young workers with secondary education and a high proportion of unemployed individuals, may limit the generalizability of the findings to broader and more diverse worker populations. In addition, the close relationship between the independent variables indicates that future studies should further explore their conceptual boundaries and interactions using more advanced analytical approaches. Therefore, caution is required when applying the results beyond the context of this study.

The implications of this research are both theoretical and practical. Theoretically, this study enriches the public sector accounting and behavioral public administration literature by

demonstrating that employee perceptions and accounting knowledge are key determinants of social insurance contribution management. Practically, BPJS Employment and similar public agencies should prioritize capacity-building programs that enhance accounting knowledge while simultaneously fostering positive employee perceptions through transparent communication and service-oriented policies. Strengthening these aspects can improve public trust, ensure sustainable fund management, and enhance the overall effectiveness of job loss insurance systems. For future research, expanding the sample size and incorporating additional variables such as organizational support, digital system quality, and regulatory understanding would provide a more comprehensive understanding of JKP contribution management. The use of more complex analytical models may also offer deeper insights into the relationships among behavioral, technical, and institutional factors in public social security administration.

Based on the findings of this study, several recommendations are proposed to improve the management of Job Loss Insurance (JKP) contributions within BPJS Employment and similar public agencies. First, BPJS Employment should strengthen strategies to improve employees' perceptions of the JKP program. This can be achieved through transparent communication regarding contribution mechanisms, benefit distribution, and program sustainability. Regular dissemination of clear and accessible information can enhance employees' understanding and trust, which is essential for improving compliance and engagement in contribution management.

Second, public agencies managing social insurance programs should prioritize continuous capacity-building initiatives focused on accounting knowledge. Targeted training programs on public sector accounting standards, contribution recording, and financial reporting are necessary to ensure accurate and accountable management of JKP funds. Enhancing employees' accounting competencies will support better financial governance and reduce the risk of errors or mismanagement in contribution administration.

Third, BPJS Employment is encouraged to integrate employee perceptions and knowledge development in accounting into its human resource management policies. This integration may include performance evaluation systems that emphasize both technical competence and service-oriented behavior. By aligning individual competencies with institutional goals, public agencies can strengthen the overall effectiveness and sustainability of job loss insurance programs. Finally, future research is recommended to expand the scope of analysis by incorporating additional variables such as digital system quality, organizational support, regulatory awareness, and leadership effectiveness. Increasing sample size and using more advanced analytical models would also enhance the robustness and generalizability of findings related to JKP contribution management in public sector institutions.

ORCID ID: Hurian Kamela <https://orcid.org/0000-0002-4092-1651>

References

- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/10.1002/hbe2.195>
- Armitage, C. J., & Conner, M. (2021). Social cognition models and health behaviour: A structured review. *Psychology & Health*, 36(10), 1159–1180. <https://doi.org/10.1080/08870446.2020.1855210>
- Attallah, S., Hedi, A., & Ben Ali, M. S. (2024). Unemployment insurance systems and labor market resilience: Evidence from emerging economies. *Journal of Social Policy*, 53(1), 45–63. <https://doi.org/10.1017/S0047279423000214>
- Bovens, M., Goodin, R. E., & S. (2024). The Oxford Handbook of Public Accountability (2nd ed.). In *Oxford University Press*. <https://doi.org/10.1093/oxfordhb/9780192898395.001.0001%0A%0A>
- Bracci, E., Tallaki, M., & Anessi-Pessina, E. (2022). Accounting reforms and accountability in public sector organizations: Evidence from social security institutions. *Public Money & Management*, 42(5), 369–378.

- Brusca, I., Gómez-Villegas, M., & Montesinos, V. (2021). Public financial management reforms: The role of accounting and budgeting systems in public sector governance. *Public Money & Management*, 41(5), 384–394. <https://doi.org/10.1080/09540962.2020.1724665>
- Christiaens, J., Vanhee, C., Rossi, F. M., & Aversano, N. (2023). The impact of public sector accounting reforms on financial transparency and accountability. *Accounting, Auditing & Accountability Journal*, 2(36), 456–478. <https://doi.org/10.1108/AAAJ-04-2021-5236>
- Cuadrado-Ballesteros, B., & Bisogno, M. (2023). Financial reporting quality and accountability in public sector organizations: The role of accounting knowledge. *Journal of Public Budgeting, Accounting & Financial Management*, 2(35), 247–266. <https://doi.org/10.1108/JPBAFM-09-2022-0138>
- De Vries, M., Nemeč, J., & Špaček, D. (2022). Performance management in public sector organizations: A systematic literature review. *Public Performance & Management Review*, 3(45), 650–679. <https://doi.org/10.1080/15309576.2021.1985604>
- George, B., Pandey, S. K., Steijn, B., & Decramer, A. (2021). Red tape, organizational performance, and employee outcomes: A meta-analysis. *Public Administration Review*, 4(81), 638–651. <https://doi.org/10.1111/puar.13344>
- Grossi, G., & Steccolini, I. (2024). Public sector accounting and accountability in times of crisis: New challenges and opportunities. *Public Money & Management*, 1(44), 1–10. <https://doi.org/10.1080/09540962.2023.2241385>
- Grossi, G., Reichard, C., & Ruggiero, P. (2020). Appropriateness and use of performance information in the public sector: A comparative study. *Public Money & Management*, 3(40), 161–170. <https://doi.org/10.1080/09540962.2019.1659787>
- Hani, U., Akter, S., Wickramasinghe, A., & Kattiyapornpong, U. (2021). How does relationship quality sustain the rich world's poorest businesses? *Journal of Business Research*, 133(April), 297–308. <https://doi.org/10.1016/j.jbusres.2021.04.065>
- Hassan, M. K., Saleh, A. O., & Alsharif, A. H. (2023). Accounting knowledge, financial literacy, and public sector accountability: Evidence from emerging economies. *Journal of Public Budgeting, Accounting & Financial Management*, 35(2), 243–262.
- Jakobsen, M., & Jensen, R. (2023). Public service motivation, trust, and compliance behavior in public organizations. *Journal of Public Administration Research and Theory*, 33(2), 268–285. <https://doi.org/10.1093/jopart/muac021>
- Jilke, S., Van Dooren, W., & Rys, S. (2020). Discrimination and administrative burden in public service delivery. *Journal of Public Administration Research and Theory*, 30(3), 489–504. <https://doi.org/10.1093/jopart/muaa005>
- Kompas. (2024). Media Hukum Indonesia. *Hukum Indonesia*, 12. <https://ojs.daarulhuda.or.id/index.php/MHI/article/view/955/994>
- Lapsley, I., Miller, P., & Panozzo, F. (2021). Accounting and the public interest: Renewing the research agenda. *Accounting, Auditing & Accountability Journal*, 34(8), 1835–1863. <https://doi.org/10.1108/AAAJ-05-2020-4553>
- Lewerissa, H. G., Jayadi, H., & Silitonga, M. P. (2024). Program jaminan kehilangan pekerjaan sebagai upaya perlindungan hukum bagi pekerja/buruh yang mengalami pemutusan hubungan kerja di Indonesia. *Tora Law Review*, 2(12), 10–20. <https://ejournal.fhuki.id/index.php/tora/article/view/487>
- Liguori, M., Sicilia, M., & Steccolini, I. (2021). Accounting, accountability and performance in times of crisis: A review of public sector responses. *Accounting, Auditing & Accountability Journal*, 34(8), 1790–1818. <https://doi.org/10.1108/AAAJ-05-2020-4605>
- Mahendrasusila, F. (2021). Dampak penyelenggaraan program jaminan kehilangan pekerjaan terhadap sistem jaminan sosial nasional di Indonesia. In *Risiko*. <https://pdfs.semanticscholar.org/305b/f0bbecc9d0e4767acc1b0d7b9a2b32c762d7.pdf>
- Manes Rossi, F., Brusca, I., & Aversano, N. (2020). Financial sustainability as a driver for transparency and accountability in public sector accounting. *Sustainability*, 12(11), 4477. <https://doi.org/10.3390/su12114477>

- Nuryanto, M., & Afiah, N. N. (2022). The role of accounting competence and organizational commitment in improving public sector financial management quality. *Journal of Accounting and Investment*, 23(1), 1–15. <https://doi.org/10.18196/jai.v23i1.13542>
- OECD Publishing. (2020). Public financial management and accountability in social protection systems. In *OECD Publishing* (p. 1). <https://doi.org/10.1787/9789264303063-en>
- Peters, B. G., Pierre, J., & Randma-Liiv, T. (2022). Global financial crises and public sector governance: Understanding policy capacity and resilience. *Public Administration*, 100(1), 1–17. <https://doi.org/10.1111/padm.12768>
- Polzer, T., Grossi, G., & Reichard, C. (2021). Implementation of accrual accounting in the public sector: Impacts on financial management capacity. *Public Management Review*, 23(3), 391–410. <https://doi.org/10.1080/14719037.2020.1820279>
- Ragiliawan, Z., & Gunawan, B. T. (2021). JAMINAN KEHILANGAN PEKERJAAN (JKP) DALAM PERSPEKTIF BELANJA NEGARA. *Jurnal Ketenagakerjaan*, 16(1), 48–60. <https://doi.org/10.47198/naker.v16i1.89>
- Ritz, A., Brewer, G. A., & Neumann, O. (2024). Public service motivation: A systematic literature review and outlook. *Public Administration Review*, 84(1), 1–18. <https://doi.org/10.1111/puar.13570>
- Schillemans, T., & Busuioc, M. (2023). Predicting public sector accountability: The role of transparency and stakeholder trust. *Governance*, 36(2), 355–372. <https://doi.org/10.1111/gove.12648>
- Shakil, M. H. (2021). Environmental, social and governance performance and financial risk : Moderating role of ESG controversies and board gender diversity. *Resources Policy*, 72(May), 102144. <https://doi.org/10.1016/j.resourpol.2021.102144>
- Su, M., Fang, M., Kim, J., & Park, K. (2022). Sustainable marketing innovation and consumption : Evidence from cold chain food online retail. *Journal of Cleaner Production*, 340(June 2021), 130806. <https://doi.org/10.1016/j.jclepro.2022.130806>
- Tummers, L., & Bekkers, V. (2021). Public service motivation and public leadership: A review of behavioral public administration research. *Public Management Review*, 23(1), 1–22. <https://doi.org/10.1080/14719037.2020.1779883>
- Van der Voet, J., Steijn, B., & Kuipers, B. (2022). Leadership and employee engagement in the public sector: The mediating role of perceptions of organizational justice. *Public Management Review*, 24(3), 377–398.
- Van Helden, G. J., & Reichard, C. (2022). New development: Public sector accounting and budgeting in times of uncertainty. *Public Money & Management*, 42(3), 179–183. <https://doi.org/10.1080/09540962.2021.1986956%0A%0A>
- Wiryadi, K. J., & Novendra, B. (2021). Jaminan kehilangan pekerjaan dampak pandemi Covid-19: Pengaturan, manfaat, dan perbandingannya dengan negara lain. *Negara Hukum: Membangun Hukum Untuk Keadilan Dan Kesejahteraan*, 12(1), 23–41. <https://jurnal.index.php/hukum/article/view/2112>