

## **Analysis of Internal Control of Bad Receivables**

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### **Abstract**

The purpose of this research is to find out whether the internal control of bad debts at the company PT. X is running well. Because basically selling on credit also carries the risk of uncollectible portions of the receivables or even all of the receivables. Companies often face challenges in recovering debts from customers, especially in cases of credit sales, which gives rise to the phenomenon of bad debts. This phenomenon results in significant financial risk, with the possibility of partial or even complete loss of receivables. In this research, the analytical approach used is a qualitative descriptive method, which utilizes primary data obtained through interviews with PT management. X. This study provides a deep picture of how the company responds to and handles the risk of uncollectible receivables and how effective the company's internal control is in preventing and reducing this problem. The results of this research indicate that although the implementation of internal control at PT. X goes well but there is a failure in recovering some receivables, which results in uncollectible receivables. This situation is caused by various factors such as company policy, poor internal control, weak credit evaluation and other things. These findings highlight the importance of improving strategy and internal control in receivables management, to avoid the accumulation of bad debts and their negative impact on the company's financial position.

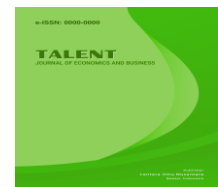
**Keywords:** Company Finance, Internal Control, Bad Debts, PT. X

### **Introduction**

According to (Hernianti Harun, 2023) internal control of bad debts is a monitoring and management process that involves various steps to reduce the risk of customer failure to pay off their obligations. This process usually includes credit evaluation, determining credit sales policies, billing and tracking receivables, as well as monitoring and handling potential receivables that are difficult to collect (Wiratama, 2020). Over the past few years, companies across various industries have felt pressured by increasing bad debts, which are causing significant financial losses and having a negative impact on business sustainability.

In relation to PT. X, the company is facing problems related to internal control of bad debts which is the object of this research. Some problems that occur include the company may not have consistent billing policies and procedures, which can cause customers to take advantage of loopholes in the billing system (Menhard & Safrizal, 2023). Unclearness in personnel responsibilities or poor communication between departments can also be a problem that causes receivables to become difficult to collect (Yani & Ayu, 2019).

Apart from that, the problem encountered in the company's operational environment is the lack of personnel or a special department dedicated to handling the collection of overdue receivables (Filimon, 2022). This limitation affects the efficiency of the collection process and



has the potential to increase the number of bad debts. Billing tasks that are carried out without dedicated personnel or departments often experience problems. Not only can this result in billing delays and backlogs of other work, but it can also impact communication and relationships with customers. This can result in an increasing risk of bad debts. Another problem that is also an obstacle is that some customers, most of whom are shops, have difficulty paying receivables because there are goods that have not yet been sold (Safrizal, 2022). Goods that are stuck in the shop and have not been sold become a burden, making them experience problems in paying off receivables (Dian Oktaviani & Harahap, 2022).

This situation creates additional challenges for PT. X in managing its receivables. Companies need to find ways to balance business needs with the realities and constraints faced by their customers. In this case, problem solving may require a more comprehensive approach, covering internal aspects of the company and also considering customer conditions (Puspita, 2019). PT. X is a building material distributor company in West Kotawaringin, Central Kalimantan which has been established since 1980. The company sells building materials such as cement, iron, and other kinds (Safrizal & Isnaini, 2023). Where transactions can be done in cash and credit. However, most transactions are carried out on credit, according to the company's credit policy with a maturity of thirty days (Wiratama, 2020).

The company PT. Even though we have used the system, it cannot be denied that there are still some shops that still have quite high receivables. Including the following :

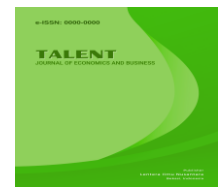
**Table 1. List of Bad Debts Period 2017 - 2022.**

No	Store Name	Value of Receivables	Able to Pay	Remaining receivable
1	Kindergarten Building Quad	48,863,100	9,490,200	39,372,900
2	Kindergarten Arif Jaya	55,200,900	18,638,224	36,562,676
3	Kindergarten Lukito Together	45,656,600	21,100,000	24,556,600
Total		149,720,600	49,228,424	100,492,176

Source: Author's Processed Data, 2023

Based on the table above, it shows the list of uncollectible receivables in the time period from 2017 to 2022 from three different shops, namely the Quad Building Shop, the Arif Jaya Shop, and the Lukito Bersama Shop. At the Building Quad Shop, the total receivables reached 48,863,100. Of this amount, the shop was only able to pay off 9,490,200, which means there were uncollectible receivables of 39,372,900. Correspondingly, Toko Arif Jaya has total receivables of 55,200,900. The shop was able to pay 18,638,224, but still had bad debts of 36,562,676. Meanwhile, Toko Lukito Bersama has total receivables of 45,656,600. Even though they have paid 21,100,000, there are still uncollectible receivables of 24,556,600. When totaled, the three shops have a receivables value of 149,720,600. However, of this amount, they were only able to pay 49,228,424. Thus, the total amount of bad debts from the three stores during the period 2017 to 2022 is 100,492,176.

This situation indicates a high risk for PT X Company, considering that the large amount of bad debts can affect the company's cash flow and profitability. Therefore, companies need to evaluate and improve their receivables collection policies and procedures in order to minimize the risk of bad debts. If control of receivables does not run optimally, it will result in



irregularities in the company's income which will affect the company's profits. Currently the company is still trying to find the right way to overcome internal controls related to the problem of uncollectible receivables.

Based on research previously conducted by Dahlia in 2021 entitled "Receivables Control Analysis to Minimize Uncollectible Receivables PT. PLN (Persero) Majene Customer Service Unit". This research aims to understand how internal control of receivables by applying COSO theory can help in minimizing uncollectible receivables at PT. PLN. The results of this research found that the implementation of receivables control at PT. PLN is still not effective, this is indicated by the large amount of receivables.

Second, research conducted by Ariyati in 2019 with the title "Internal Control Analysis of Accounts Receivables to Minimize PT XYZ's Uncollectible Receivables". The aim of this research is to find out and analyze how the internal control system for receivables can minimize the burden of bad debts at PT. XYZ. The research results show that PT. XYZ has not succeeded in implementing internal control over receivables effectively. This is because there are still many trade receivables that exceed the due date. This shows that PT. XYZ still does not have a good internal audit system and has not optimally used accounting methods to minimize the burden of bad debts.

Finally, research by Gitania Aimbu in 2021 entitled "Receivables Control Analysis to Minimize the Risk of Uncollectible Receivables at PT Samudera Mandiri Sentosa". This research focuses on understanding the extent to which receivables control is effective in minimizing the risk of bad debts at PT. Samudera Mandiri Sentosa. The results of this study show that management at PT. Samudera Mandiri Sentosa has not been effective in controlling receivables.

The formulation of this research problem is how the internal control system that has been implemented at PT. X and how the internal control system should be implemented at PT. X. Based on this, to anticipate delays in payment of uncollectible receivables, the author is interested in taking the scientific work title "Internal Control Analysis of Uncollectible Receivables at PT.

## **Method**

According to (Firmansyah & Masrun, 2021) the descriptive qualitative research method, it is a research approach that aims to provide a comprehensive and detailed picture or description of the phenomenon or problem being researched. The type of research used in this research is descriptive qualitative research, namely the researcher analyzes the internal control system at PT X. This research was conducted at PT. X whose address is Jl. Natai Araham, West Kotawaringin, Central Kalimantan, the data used in this research comes from two types of sources, namely primary data and secondary data. Primary data is a type of data that is taken directly and recorded for the first time by researchers from the original source (Sugiyono, 2019). Meanwhile, secondary data is information obtained through intermediary sources such as books, the internet, or other research results that have been published and can be used by researchers according to their needs. The type of research used descriptive research using primary data, data collected by interviews, observations and surveys (Manurung, 2022).

In conducting research at PT. X, the author uses various techniques to collect the required data. First, the author uses observation techniques. This is a method that involves a



complex, deliberate process, and is carried out systematically and planned to achieve certain goals. Through this technique, the author can observe and understand phenomena that occur in individuals or groups of people in the context of their daily lives (Manurung, 2022).

By making observations, the author can collect detailed and authentic first-hand data, of course this helps in continuing the research. Second, the author uses interview techniques. The author conducted interviews, both with employees and company management, which were directly related to this research.

This method allows the author to get direct and in-depth answers to research questions, as well as gain direct understanding from those who are directly involved in the process and problems studied. Third, documentation techniques were also used in this research. This technique involves collecting data through direct quotation from data held by the company. This can be in the form of files, reports, or other documents that are relevant to the research and can provide realistic and accurate information about the research object.

## **Results and Discussion**

### **Internal Control Policy for Receivables at PT. X**

Based on the results of interviews conducted by conducting direct observations going into the field by interviewing the Management at PT. However, most transactions are carried out on credit with company policy which stipulates a maturity of 30 days (N/30) after the transaction date. PT. X provides this provision to its business partners as a form of management appreciation in working together to market the products produced by the company. Then the sanctions given to work partners who cannot pay off their debts by the specified maturity date are as follows:

- a. New order letters will not be allowed.
- b. No longer supplying PT products. X, such as iron, cement and other building materials , to business partners who have passed the due date for payment of receivables
- c. Blacklisted from the list of business partners.

Regarding the issue of controlling receivables, PT. Dr. Even though this control system has been used, there are still several shops that have quite high receivables. Even though the internal control system for PT. X is quite good, but in this case, there are a number of shops that still have high receivables. This indicates that there are deficiencies in the company's receivables control policy so that it requires further processes in evaluating, modifying and improving the policies implemented to control bad debts. Elements to consider include more stringent creditworthiness assessments, sanctions enforcement, and improved receivables tracking systems to monitor high-risk customers.

### **Controlling Receivables from PT Customers. X**

Apart from carrying out internal control of receivables, PT. X also controls receivables from customers. This involves strategic and execution aspects in keeping receivables at a manageable level. The steps taken are as follows:

- a. PT X, which is responsible for authorizing customer credit, has a vision and strategy for achieving company profit and revenue targets. In order to achieve this goal, the director controls the turnover of receivables through the accounting department. Stakeholders in the



accounting department are given the mandate to monitor each customer's receivables, to ensure that receivables are paid according to the specified terms and deadlines (Amalia & Handayani, 2023).

- b. In this receivables control approach, PT. X seeks to evaluate and monitor each customer's payment progress to identify customers who are behind on payments or who are facing financial difficulties. With this strict monitoring, companies can immediately identify customers who have the potential to experience payment delays, and take proactive steps such as contacting customers or implementing sanctions according to company policy (Nisa, 2017).
- c. Controlling receivables from PT customers. X is run in an integrated manner, starting from the director who sets policies and the accounting department as the implementer who monitors each receivable. Having more effective control and management of receivables in the company's operations will have an impact on increasing liquidity, reducing the risk of bad debts, and supporting the company in creating sustainable growth (Nisa, 2017).

**Table 2. Uncollectible Receivables Data PT. X Period 2019-2022.**

No	Year	Amount Receivable	Bad Debts	Able to Pay
1	2019	IDR 34,296,000	IDR 34,296,000	Rp. 0
2	2020	IDR 52,962,200	IDR 43,472,000	Rp. 9,490,200
3	2021	IDR 116,669,000	IDR 107,125,450	IDR 9,543,550
4	2022	IDR 220,093,800	IDR 201,455,576	IDR 18,638,224

Source: Processed Data, 2023

Information :

1. 2019: PT However, all of the receivables turned out to be uncollectible so the amount that could be paid was IDR 0.
2. 2020: PT Of this amount, uncollectible receivables reached IDR 43,472,000 and only IDR 9,490,200 was able to be paid.
3. 2021: PT Of this amount, uncollectible receivables increased quite significantly to IDR 107,125,450 and only IDR 9,543,550 was able to be paid.
4. 2022: PT Uncollectible receivables reached IDR 201,455,576, and only IDR 18,638,224 could be paid.

In the four year period from 2019 to 2022, PT. X shows dramatic growth in the amount of receivables, starting from Rp. 34,296,000 in 2019 and reached Rp 220,093,800 in 2022. However, this growth was led by an increase that was worried in an uncollectible amount of receivables. In 2019, all receivables by PT. X turns out to be a bad debt. Despite an increase in the amount payable in subsequent years, the proportion of collectible receivables remains a minority compared to total receivables.

During these four years, the percentage of uncollectible receivables continued to grow. In 2020, around 82% of total receivables turned into bad debts, increasing to around 92% in 2021, and reaching around 91.5% in 2022. Although there is an increase in the amount successfully paid, when compared with the total receivables, this growth rate is still far from sufficient.

This trend shows that something is wrong in PT's receivable collection process. X and can cause ongoing financial losses for the company. This requires evaluation and improvement in PT's credit and receivable collection processes. X. More careful planning and assessment of prospective debtors, as well as increasing billing efforts, may be able to help companies reduce the amount of uncollectible receivables and increase the amount that can be paid.

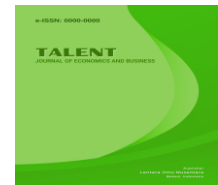
### **Factors Causing Potential Uncollectible Receivables at PT. X**

The inability to collect receivables can have major implications for the financial health of PT. X. In this situation, two aspects that have the potential to be the main causal factors :  
 Business Bankruptcy in Shops / Debtors

One of the main factors is the large number of debtors who have had to close their businesses, or as is commonly called 'go out of business'. This bankruptcy situation makes them unable to pay debts or receivables that they still have not paid off. The main factor causing this is that the majority of debtors have closed their businesses, usually claimed to be 'going out of business' (Ardhianto, 2019). There are also other factors such as debtors whose inventory of merchandise has not been sold, resulting in their inability to pay debts. Debtor's Inventory of Goods Has Not Been Sold Another factor is if the debtor's goods have not been sold, so they have not received sufficient income to pay off their debts (Montoring et al., 2020). In this case the strategy should be PT. X must conduct deeper assessment and analysis before giving credit, to ensure that the debtor has a solid strategy in selling their products so that they can pay off loans on time . PT. X can limit the provision of credit or check the company's financial background before providing credit. Apart from that, PT. X can also consider having receivables insurance to reduce the risk of bad debts (R. E. Putra et al., 2022).

#### **Lack of Special Parties to Manage Receivables Collection**

Currently, the role of receivables collection at PT. X is run by the sales and finance departments, and there is no specific party or team that handles receivables collection. This of course complicates the billing process. In this case PT. X may consider establishing a debt recovery team or a special collection party focused on collecting receivables (Seftiani & Retnowati, 2021). This team will have specific tasks in investigating, pursuing and collecting uncollectible receivables so as to increase payment levels and reduce uncollectible receivables. As an important note, sales and finance have specific and different roles. Even though currently sales and finance also have billing duties, their main task should be to focus more on their respective duties and responsibilities (Azizah et al., 2021). The sales department focuses on sales, while the finance department focuses on recording and paying off receivables. In addition, payment confirmation via WhatsApp is not a formal method and may not be effective in the long term, so it needs to be reviewed. These aspects pose significant risks to PT's operations and cash flow. X. For this reason, PT. X must design an effective internal control strategy to mitigate these risks. Carrying out training and coaching for billing personnel and increasing the number of billing officers can be a valuable option. On the other hand, in this context, PT. X must also maintain and strengthen business relationships with its outlets or agent stores. This can help expedite the sale of goods and payment of receivables, so that the risk of bad debts can be prevented early.



### **PT Internal Control System. X and Late Payment Anticipation Strategies**

The results of the research show that there is a delay in payment of receivables in the PT field sales sector. X. The cause is PT's internal control system. X is less effective, especially in the receivables collection mechanism. The main factor is the lack of personnel to handle field billing, which results in an accumulation of bad debts. As a form of internal control, PT. X has tried to check and handle receivables data. Even so, human errors often occur which lead to bad debts. PT. X has also sent personnel to collect receivables directly to the field, but not yet on a sufficient scale and intensity (Agustina & Kesuma, 2020). To strengthen the internal control system and anticipate late payments, PT. X must make several strategic changes:

- a. **Personnel Optimization:** Recruit and train more personnel for receivables collection. By increasing the number and quality of workforce in this area, companies can increase billing efficiency and effectiveness while minimizing errors (A. E. Putra, 2018).
- b. **Providing Training:** There is a regular training program for billing skills and understanding of receivables data management. This will minimize the risk of human error in checking and handling receivables data (Purwanti, 2023).
- c. **Implementing Technology:** Integrating technology into your billing strategy can help simplify and speed up the process. Mobile billing applications, for example, can help billing staff in the field to record and track payments in real-time (Naibaho et al., 2019).
- d. **Fostering Business Relationships:** Trying to understand the conditions of partner stores and together finding solutions to expedite sales will be the forerunner to sustainable business relationships that are mutually beneficial. Order control can be adjusted to the shop's capabilities so that receivables are not too burdensome (Yani & Ayu, 2019).

Apart from that, controlling receivables is an important factor in reducing the risk of bad debts (Zamzami & Nisa, 2017). In response, management should plan a new strategy in 2023 to reduce these losses. After evaluating the accounts receivable turnover report and risk analysis, focusing on internal aspects. The following are strategies implemented to minimize the risk of bad debts:

Reevaluate standard procedures for providing credit to prospective customers, including:

- a. Filling out the form for credit sales
- b. Inclusion of documents such as KTP, NPWP, and Business License (if any)
- c. Provide limits on product retrieval
- d. Direct consumers: maximum two cartons with a payment term of one month
- e. Collection for resale: maximum ten cartons with a payment term of one month
- f. Evaluate payment after one month whether it is extended or blacklisted
- g. Check and approve the accounts receivable function before new orders can be placed
- h. Separate the receivables section from the payables section so that it can work optimally
- i. Restrictions on the warehouse department to process new orders without approval from the accounts receivable department (Kholmi, 2019).

By developing this strategy, PT Implementation and monitoring of this strategy will depend on employee support and awareness of the importance of controlling receivables. Furthermore, strategy adjustments need to be made periodically to deal with changing business



conditions and optimize the company's financial performance. All of these strategies need to be implemented consistently and coherently. Thus, PT. X can reduce the risk of bad debts, improve cash flow, and ultimately improve the company's performance and financial stability.

## Conclusion

From the results of the discussion that has been explained, PT. X has operated well in facing the challenges of managing its bad debts. The Company proactively and continuously makes efforts to control receivables to minimize the risk of bad debts. The strategies and procedures that have been prepared and implemented demonstrate concrete efforts in handling the collection of receivables. However, there are still several obstacles that need special attention. The biggest obstacle faced is the lack of debt collection personnel. This becomes an obstacle in handling receivables, especially collecting receivables, and can have an impact on the accumulation of bad debts. Apart from that, there are still various other factors such as human error in checking and handling receivables data which also need to be addressed. Therefore, it is important for PT. X to evaluate the receivables control system and strategy. Through this evaluation, the company will better understand the effectiveness of the strategies and procedures that have been implemented, and can identify areas that still need improvement.

Based on the conclusions above, here are some suggestions for PT. X:

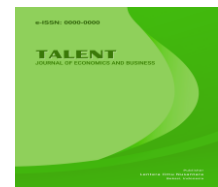
1. Increase the number of receivable collection personnel. Investment in a quality workforce should be a priority to speed up the collection process and reduce bad debts.
2. Conduct training for billing personnel. Through this training, companies can minimize the risk of human error in checking and handling receivables data.
3. Develop a stronger internal control system. This system needs to include receivables tracking, checking and writing off receivables periodically.

For further research, it is recommended to include an in-depth analysis of the sources of errors in accounts receivable data and other factors that contribute to the accumulation of bad debts. These findings will contribute to the development of more accurate and effective receivables control strategies.

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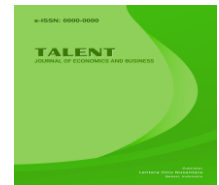




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