

Receivables Collection for Transportation Service at PT Ciomas Ariya Samudera

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Abstract:

Receivables are part of the assets of an entity in the form of short-term or long-term claim rights from past economic transactions carried out by the company concerned with its clients. PT. Ciomas Ariya Samudera is a service company that focuses its business in the field of transportation services located in Cilegon Banten. The research method used in this study is a qualitative research method with a sequence of steps consisting of observations, interviews, and documentation collected from PT. Ciomas Ariya Samudera. Receivable collection is carried out according to the Recap Attachment. Documents needed in the receivable collection process are: Invoice, Tax Invoice, Recapitulation, Time sheet.

Introduction

Businesses are becoming more competitive nowadays because of the many emerging businesses. Companies must have various strategies and plans to increase sales to achieve significant market share and remain competitive with other companies and gain profitability. The consistency of customer sales with credit sales is one of the strategies used by corporations to increase sales. The company makes credit sales by providing goods or services according to the buyer's order, and the company issues invoices to the buyer for a certain period of time. (Mulyadi, 2013).

According to Mulyadi (2013) a procedure is a set of clerical tasks, usually involving several people from one or more departments, which is intended to ensure that recurring corporate transactions are handled consistently. Controlling the amount of receivables is carried out by imposing certain limits on new customers, credit sales volume, credit restrictions, and receivable collection practices. Collection of receivables is very important to reduce bad debt losses and ensure the company's future operations.

Receivables represent the maturity value derived from the sale of goods and services, or from the provision of money loans. Loans include maturities arising from activities such as rent and interest. After the receivables arise, it will continue to the process of collecting receivables from the customer. (Subramanyam and Wild, 2010).

Credit sales are carried out by the company by sending goods in accordance with the order received from the buyer and for a certain period of time the company has a bill to the buyer. Every credit sale for the first time to a buyer is always preceded by an analysis of the creditworthiness of giving credit to avoid uncollectible accounts. Manufacturing companies usually sell their products with this credit sales system. (Mulyadi, 2016)

PT. Ciomas Ariya Samudera is a heavy equipment transportation management service company (Excavator/Loader) providing loading and unloading services and companies in the form of Soeybean Milk (SBM) and Coal (Fossil Fuel). PT. Ciomas Ariya Samudera was established in 2013. PT. Ciomas Ariya Samudera has a subsidiary, namely PT. Diffas Ariya Putra. The company experienced problems in collecting receivables, such as customer delays in paying receivables that were still unresolved causing uncollectible accounts and losses for the company.

Receivables collection record procedure and settlement of receivables is a sensitive and important matter. The problem of collecting receivables needs full attention, so that the risks that will arise can be avoided. The company must be active in managing the recording of receivables collection, so that the receivables that are past due do not hinder the company's activities. Most of the sales of PT. Ciomas Ariya Samudera, conducted on credit. With credit sales, receivables arise.

Table 1.
Account Receivables in PT. Ciomas Ariya Samudera, Tbk

	2020	2019	Increase
Receivables	23.000.000.000	21.000.000.000	8.7%

The value of trade receivables increased by 8.7% from 21,000,000,000 in 2019 to 23,000,000,000 in 2020. The increase was due to an increase in sales in 2020 compared to 2019. However, PT. Ciomas Ariya Samudera in collecting its receivables because it often happens that customers pay their debts exceeding the predetermined payment period. The purpose of this paper is to determine the credit sales system at PT. Ciomas Ariya Samudera. In addition, to find out the procedure for recording receivables collection at PT. Ciomas Ariya Samudera has been going well and knows the internal control of accounts receivable at PT. Ciomas Ariya Samudera.

Research conducted by Kubickova in 2013 explained that the management of receivables is an important thing in the company's management system. Financial management provides useful recommendations on how to manage a company's areas of activity. There is little knowledge about the conditions under which they are applied and how to manage this area in real practice, what methods and forms they use for the management and collection of accounts receivable, how they secure their receivables, what problems they solve.

Research Method

The method is a way that can be used to achieve goals, while research is a means to find the truth. This study is an effort to collect data to be analyzed. In this study, the authors chose descriptive research method, an effective method for the purpose of describing or describing existing phenomena, both natural phenomena and engineered phenomena. The object of this research is receivables collection record procedure of service transportation at PT. Ciomas Ariya Samudera which is located on Jl Link. Tunjung Putih, Jombang District, Gedong Dalem Village, Cilegon City, Banten Province.

This research use qualitative descriptive approach. In descriptive research, researchers do not manipulate or give certain treatments to variables, but all activities, circumstances, events, component aspects and variables run as they are. According to Dr. Ramdhan (2021) that "Descriptive research is research that uses methods to describe findings". This descriptive study aims to provide an overview, explanation, and validation of the phenomenon under study. The problems posed in this type of descriptive research must be worthy of being raised, have scientific meaning, and focus.

This study uses primary and secondary data. Primary data is data that directly provides data to the data collector. In this paper, primary data is obtained directly from the results of interviews on accounts receivable obtained directly from the source. This data was obtained from answers to questions posed by the author to PT Ciomas Ariya Samudera employees. Secondary data is a data source that does not directly provide data to data collectors, for example through other people or through documents. Secondary data in this study were obtained from PT. Ciomas Ariya Samudera in the form of documents related to receivables, namely: time sheet recapitulation, invoices, and tax invoices. The data source is the source from which the data is obtained/collected. The data source used is sourced from the library,

documents owned by the finance division of PT. Ciomas Ariya Samudera and sources from the internet.

This study uses several methods in data collection. The methods used include the interview, the observation and the documentation method. According to M. Makbul (2021) Interview is a face-to-face conversation between the interviewer and the source of information, or can be described as an event or process of direct communication between the interviewer and the source of information. According to Sanusi (2016) observation is a way of collecting data through the process of recording the behavior of objects (people), objects (objects), or systematic events without any questions or communication with careful individuals. In this method, the author makes direct observations on the object that is careful about the management method of collecting receivables at PT. Ciomas Ariya Samudera. According to Suharsaputra (2014) documents are records of past events that are written or printed they can be in the form of anecdotal notes, letters, diaries, and documents originating from the financial division of PT. Ciomas Ariya Samudera.

Theoretical Framework

Definition of Accounting

According to Warren (2015) Accounting is the practice of capturing, categorizing, or summarizing data and reporting it in financial statements that contain sources of economic data that can be utilized to make choices by interested parties. Accounting is information contained in financial statements (financial statements) regarding the economic activities of a company that is useful for decision making by both external and internal stakeholders. The financial statements contain both external parties (investors and potential investors, creditors and potential creditors, as well as community groups) as well as internal parties (managers, employees).

Definition of Procedure

According to Mulyadi (2016) "A procedure is a set of clerical tasks, usually involving several people from one or more departments, which are intended to ensure that recurring business transactions are handled consistently. The procedure for recording accounts receivable is related to the accounting function, storing a copy of the credit card sales invoice into the credit card. The following are some of the characteristics of the procedure according to Mulyadi (2016), including the following:

- a. Procedures that help the organization achieve its goals.
- b. Procedures show logical and simple steps.
- c. Procedures demonstrate decision making and accountability.
- d. Organizational members must comply with work guidelines to prevent deviations from occurring.

Procedures are useful for making repetitive work routine and limited, thus simplifying execution and ensuring relevant tasks are completed. All executors must follow certain guidelines or work programs. Procedures can prevent deviations and facilitate monitoring; if there is a deviation, they will be able to deal with it.

Receivables

Receivables represent the maturity value obtained from the seller of a product or service, or the provision of a loan of money. Maturity values resulting from activities such as rent and interest are included in the loan. After this it will continue the process of collecting receivables from customers after the receivables have appeared. (Subramanyam and Wild, 2010). According to Agus Purwaji (2016) receivables are claims to third parties, including individuals and businesses, that result in future monetary receipts as a result of current products or services. Claims held by corporations come from various transactions, including sales of products or services, loans to third parties, interest from investments, orders for shares or bonds to be issued, claims to insurance companies for insured losses, claims for excess taxes, and so on.

Most of the receivables owned by the company come from its main business activities, namely the sale of goods or the provision of services. Control and policy issues related to credit issuance and collection of receivables should be handled by the management department. This is done so that the risk of impairment of receivables or uncollectible accounts can be reduced to a minimum. Receivables can be divided into three categories namely trade receivables, notes receivable and other receivables.

Credit Sales System

According to Mulyadi (2016) credit sales are carried out by the company by sending goods according to the order received from the buyer and for a certain period of time the company has a bill to the buyer. To avoid uncollectible accounts, any first-time credit sale to such a buyer. To avoid uncollectible receivables, every credit sale for the first time to a buyer is always preceded by an analysis of the creditworthiness of the buyer. Generally, manufacturing companies sell products with this credit sales system. Functions involved in credit sales as follows:

Receivable Collection Procedures

Receivable collection procedures are procedures or steps that are made by a company as a guide for collecting receivables from consumers who make purchases on credit before the receivables are due. Disbursement of receivables often takes time, so to obtain cash the company must wait for the maturity date according to the customer's agreement to pay its debts. After the receivables occur, the debtors will be billed. The collection is carried out by an officer specifically appointed to collect receivables called the collector. The purpose of the billing procedure for a company is for collectors to carry out their duties in accordance with the procedures set out in a company in order to minimize obstacles that may occur during the billing process (Mulyadi, 2013).

Receivable Internal Control

According to Kumaat (2011) Internal Control is a way to direct, supervise and measure the resources of an organization. It plays an important role in preventing and detecting fraud and protecting organizational resources, both tangible and intangible (such as reputation or intellectual property rights such as trademarks). In principle, internal control should minimize

and detect and correct errors. The implementation of internal control for receivables must produce a certainty that all receivable transactions have been recorded and can be accounted for.

According to Warren, et al translated by Puspita (2011) the principles of internal control of receivables can be used to establish controls in order to protect receivables. Among them is to separate the functions of receivables, namely sales, credit, accounting and billing functions.

This separation of functions is done so that there are no duplicate tasks in one function. The goal is to reduce the possibility of misappropriation of funds. The Company always strives to limit the value of bad debts by implementing various internal control tools for these receivables.

Good internal control of accounts receivable can be done by the company by before approving the sale on credit, the company should first analyze whether the buyer is eligible or not to be given credit. This can minimize the risks that may occur in the receivable transaction.

Control consists of the following 5 interrelated components (IAPI DSP, 2013):

1. The control environment determines the nature of an organization, influencing the control awareness of its people. The control environment is the basis for all components of internal control, providing discipline and structure.
2. Risk assessment is the identification of the entity and the analysis of the risks relevant to achieving its objectives, forming a basis for determining how risks should be managed.
3. Control activities are policies and procedures that help ensure that management directives are carried out.
4. Information and communication, identification, capture and exchange of information in a form and time that enables people to carry out their responsibilities answer them.
5. Monitoring is a process that determines the quality of internal control performance over time.

Result and Discussion

Company Profile

The history of PT. Ciomas Ariya Samudera (CAS) has been present since 2013, which is engaged in services or what is called Transportation Management Services (JPT) and Loading and Unloading Companies (PBM). To provide competitive logistics services, ranging from material handling at the port, transportation, transfer of goods, warehousing, customer clearance handling, to goods handling services within the factory. Supported by transportation facilities, heavy equipment, warehouses, professional human resources (HR), as well as management systems and the latest technology, PT CAS is ready to provide efficient logistics services according to customer needs.

PT. Ciomas Ariya Samudera is engaged in transportation management services (JPT) and loading and unloading companies (PBM). JPT is a legal entity established specifically to carry out land transportation activities in the local area. PBM is a PT legal entity which was specifically established to organize and manage the loading and unloading of goods from ships, using loading and unloading equipment and loading and unloading labor.

In the process of unloading soyabean meal or dry bulk cargo, there are several supporting tools and loading and unloading tools that can help loading and unloading performance, including supporting tools for dry loading and unloading activities. Loading and unloading tools are tools that can be used for the smooth process of loading and unloading goods from ships to land or vice versa. Performance will be more effective and efficient if loading and unloading instruments are used according to the type of product to be unloaded or loaded.

Credit Sales System At PT. Ciomas Ariya Samudera

There are several parts that are related to the credit sales of PT. Ciomas Ariya Samudera but only a few are used in the function of the credit sales system, namely as follows:

a. Sales

PT. Ciomas Ariya Samudera received a work order (SPK) from the customer, after the work was completed PT. Ciomas Ariya Samudera published several attachments in the form of: time sheet recapitulation, sales invoices (invoices), and tax invoices that will be sent to customers. As well as providing credit to customers and checking credit status. Next, give the invoice payment period to the customer for 14 to 30 days according to the agreement.

b. Collection

PT. Ciomas Ariya Samudera sent attachments for time sheet recapitulation, sales invoices and tax invoices. If it is due PT. Ciomas Ariya Samudera collects via email.

c. Accounting

PT. Ciomas Ariya Samudera makes receivable transactions after the customer pays off the receivables and makes a journal entry.

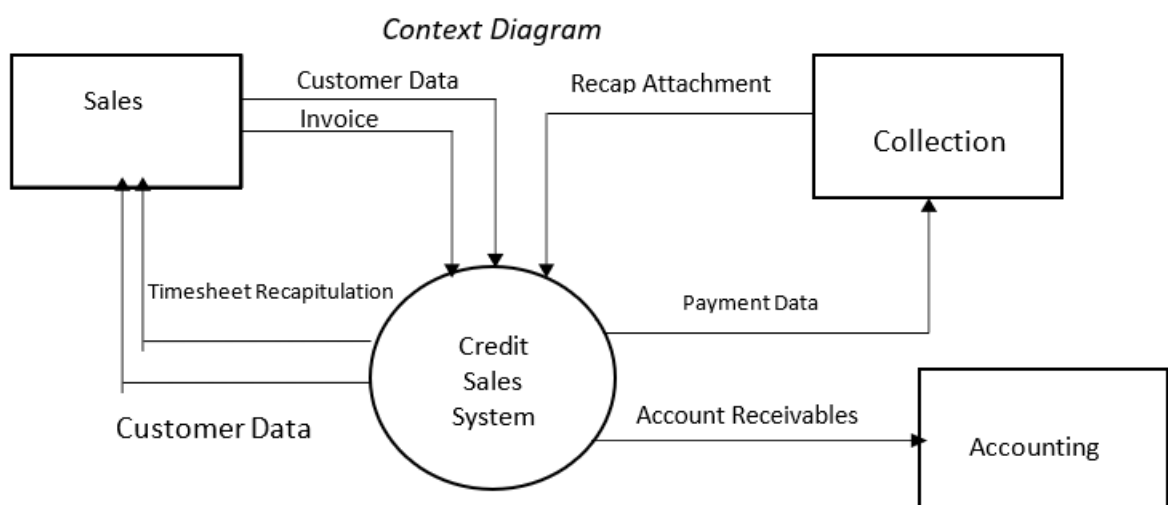


Figure 1. Context Diagram

Context Diagram Description

1. Sales department that receives customer data and time sheet recapitulation then inputs the data and generates sales invoices (invoices) and tax invoices.
2. Billing Section Input the data attached to the recap and send it to customer, inputting payment data and data settlement of accounts receivable.
3. The Accounting Section inputs accounts receivable transactions then displays payment data and accounts receivable settlement data, and produces a journal for recording accounts receivable.

Records used in Credit Sales

1. Sales journal is used by the accounting function to record credit sales based on the information received.
2. Credit card/ This accounting record is a accounts receivable subsidiary ledger that is used to record the increase or decrease in the receivables of each debtor of PT. Ciomas Ariya Samudera.
3. General journal. These accounting records are used after the customer has paid off the receivables

Receivables Collection Record Procedure for Transportation Service At PT Ciomas Ariya Samudera**Receivable Collection Stage:**

1. The finance division provides or submits data attached to the recap that you want to bill.
2. If the invoice already has a cash deposit or down payment, then clearing is done.
3. The invoice section provides stamp duty on the invoice of the billing document
4. The billing document is in the form of recapitulation, time sheet, invoice and tax invoice and then sent to the customer.
5. The finance division confirms by telephone, email or fax to the customer regarding the payment according to the agreed due date.

Clearing stage

1. After making a payment or settlement of receivables from the customer and has entered the account of PT. Ciomas Ariya Samudera proof of transfer from the customer to the collection of receivables.
2. The billing department rechecks the results of the clearing.
3. If the check of the clearing result is complete, then it is finished. Then the accounting division of the reporting division makes a journal of the receivables that have been repaid.

Documents used

In carrying out the billing process, the required documents are needed so that the billing process can run well and the receivables can run well and the receivables can be billed before maturity. The documents used in the receivable collection process are as follows:

1. Invoice (Sales Invoice) Is a sales note or invoice for the goods listed from the sale to the buyer including the invoice number and date, buyer's name, name of goods, unit price, total price of all goods and method of delivery of goods.

2. Output Tax Invoice, Invoice for delivery data made by the party delivering taxable goods (BKP)/taxable services (JKP). These documents are documents needed in the billing process, if only 1 document is incomplete, will cause the billing process to be hampered. If the billing process cannot be collected when it is due due to an internal error. After the document is completed, the billing department must work in accordance with the applicable procedures, in the billing process the billing department must follow the receivable collection procedures that have been set in the company.
3. Time sheet recapitulation is a daily report on loading/unloading activities, working hours, obstacles encountered, the use of loading and unloading equipment used. (Dwi Anggoro, 2018). The documents listed above are documents needed in the billing process. If one of these documents does not exist, it will cause obstacles, namely the occurrence of obstacles in the billing process. If the billing process encounters obstacles, it can affect the delay in paying off the receivables. So that the receivables cannot run according to the specified maturity due to the incompleteness of the required documents.

Flowchart Description of Receivables Collection Record Procedure for Transportation Service At PT Ciomas Ariya Samudera

1. Finance Division
 - a. Provide or submit attachment data that you want to bill to the customer
 - b. A recapitulation of time sheets sheets 1 and 2.
 - c. Distribute time sheet recapitulation sheet 1 to billing, and sheet 2 to be archived.
 - d. Based on the timesheet recapitulation, a sales invoice (invoice) is made using Microsoft excel, sheet 2,3 is sent to the billing department, and sheet 1 is archived.
 - e. Based on the invoice, an invoice and proof of output tax are made, sheet 1 is sent to the billing department, sheet 2 is archived.
2. Billing Section
 - a. Receive invoice sheet 1,2,3 from the finance division.
 - b. Receive recapitulation of time sheets, invoices, and tax invoices from the finance division.
 - c. Distributing recapitulation of time sheets, invoices, and tax invoices from the finance division.
 - d. Receive receipts/credit notes, clearing and filing receipts every month.
3. Customer Section
 - a. Receiving shipments from the post in the form of a recap attachment
 - b. Making payments and settlement of receivables
4. Funding Section
 - a. Receive a receipt from the negotiating bank
 - b. Based on the receipt, 2 cash receipts are made, sheet 1 is sent to the general accounting department, sheet 2 is archived.

5. General Accounting Section
 - a. Receive cash receipts from the funding department
 - b. Based on the cash receipts, a journal for the settlement of accounts receivable is made.

Obstacles in the Recording of Receivable Collection Procedures for Transportation Services PT. Ciomas Ariya Samudera

The completeness of the documents is one of the requirements so that the billing process can run well, requiring accuracy on every employee in doing his job. In addition, there are other problems faced by PT. Ciomas Ariya Samudera, namely the existence of a polemic in collecting receivables. It is often the case that customers pay their debts beyond the predetermined payment period due to differences in the perception of the recognition of receivables for sellers and payables for buyers. PT. Ciomas Ariya Samudera as the seller recognizes the receivables when the goods are delivered, while the seller recognizes them as debts when the goods arrive, thus causing a difference in the due date.

Internal Control of Receivables Collection at PT. Ciomas Ariya Samudera

Internal control of receivables collection in accordance with applicable procedures at PT. Ciomas Ariya Samudera starts from receiving guarantees, billing processes, and the stages of handling customers who experience delays in paying off overdue receivables, until the time the receivables are paid off and clearing is done. In the internal control of receivables, all sales are made on credit and must obtain approval from the authorized official. With this control, it is hoped that all company activities can be carried out as expected, and deviations and all irregularities that will occur can be avoided.

Internal control of receivables in the company starts from the receipt of orders from sales, making invoices, verifying invoices, recording accounts receivable and collecting receivables. Implementation of internal control of accounts receivable at PT. Ciomas Ariya Samudera is still not efficient and effective, because there are multiple functions carried out by employees at the company where the sales function is united with the credit function.

The following is applied to PT. Ciomas Ariya Samudera:

1. Control Environment

The organizational structure of PT. Ciomas Ariya Samudera needs improvement. This is due to the dual function where the credit function is still unified with the billing function. Elements of the control environment regarding the granting of authority and responsibility at PT. Ciomas Ariya Samudera can be seen in the organizational structure and division of authority and responsibility. It explains the authority and responsibility for the work in accordance with the position described in the organizational structure. The authority and responsibility of the sales function is to make a summary attachment in the form of a recapitulation of time sheets, invoices, tax invoices in accordance with the work contract that was agreed at the beginning of the agreement. But in this case the sales function also acts as giving credit to customers and checking credit status.

2. Risk Assessment

The lack of human resources for the internal division can be seen in the sales department making invoices. The invoice section has dual authority and responsibility to create credit status as a credit function. In the absence of the addition of new personnel in the credit department, there will be a risk, namely that the work process in the sales department is constrained or delayed in making invoices. So to minimize this risk, PT. Ciomas Ariya Samudera can add personnel for the credit department.

3. Control Activities

Separation of duties of PT. ciomas Ariya Samudera relates to activities by each department related to receivables, including the receipt of payments made by the cashier separate from the bookkeeping section carried out by accounting. The bookkeeping section is separate from the marketing and administrative sections. The general section in charge of depositing transactions in the cashier section in the form of cash, demand deposits, and checks to the bank, is separate from the section that makes accounts receivable reports, namely the invoice section. This has the aim of minimizing the occurrence of irregularities in the form of errors or fraud or embezzlement of company money.

4. Information and communication

Information and communication at PT. Ciomas Ariya Samudera with a company business consisting of export and import custom clearance work, cargo handling, and transport. PT. Ciomas Ariya Samudera makes a presentation to customers. Details of the equipment owned by the company with the brand, capacity, year and number of equipment owned. Then a work contract is signed which is agreed by both parties. After that, PT. Ciomas Ariya Samudera prepares workers by preparing operational crews and equipment used.

Internally, the administration section will make a work order (SPK) and be checked by the Operations Manager or Marketing Manager and approved by the Operations Director. The SPK is authorized by the giver of the work order, the operational section will make a recapitulation of the time sheet regarding the date of unloading from start to finish and the number of effective hours, the name of the ship/work location. After the goods have been loaded, inspection will be carried out, a signing will be carried out in the minutes of the goods handover which is approved by both parties, namely the General Manager of PT. Ciomas Ariya Samudera and customers.

5. Monitoring

Monitoring activities at PT. Ciomas Ariya Samudera includes, among others, monitoring before work, monitoring while doing work, monitoring work documentation, and monitoring billing. Monitoring before work is related to the presentation made by the operational department to the customer. Monitoring when carrying out work is carried out by the operational department with the customer. This monitoring is done by matching the work with the SOP. In addition, this monitoring is

explained on a time sheet form that is authorized by the operations department and the customer. Monitoring of work documentation is related to the documents used in the work. This documentation includes travel documents, job orders, minutes of delivery of goods, and work orders. This documentation is the responsibility of the operational department. Billing monitoring is carried out by the invoice department. Billing begins 1 (one) week before the due date. If the receivables have not been paid to maturity, the invoice section communicates with the customer again that the receivables are due. Basically, the collection of receivables is the responsibility of the invoice section.

Discussion

Tabel 2. Discussion of Credit Sales

No.	Implementation	Theory (Mulyadi)
1	The function of the credit sales system only uses several functions, namely the sales function, billing function, and accounting function	The related credit sales system functions are: sales function, credit function, warehouse function, delivery function, billing, accounting function
2	Notes used at PT. Ciomas Ariya Samudera, namely: sales journal, credit card, and general journal	The records used are: sales journal, accounts receivable card, warehouse card, inventory card, general journal.

Tabel 3. Discussion of the Procedure for Recording Receivables Collection

No.	Implementation	Theory (Mulyadi)
1.	Receivable collection is carried out according to the Recap Attachment	Receivable collection is carried out according to the delivery order letter
2.	Documents needed in the receivable collection process are: Invoice, Tax Invoice, Recapitulation, Time sheet	Documents used in the receivable collection process are: delivery order, invoice, and tax invoice
3.	The due date is done according to the agreement	Due date as agreed

Tabel 4. Discussion of Receivable Internal Control

No.	Implementation	Warren (2013) dan IAPI (2011)
1	There are multiple functions carried out by employees at the company where the sales function is concurrently with the credit function	Application of segregation of duties in a function
2	Internal control of receivables related to the following: Control environment, risk assessment, control activities. Information and communication, and Monitoring	According to IAPI, the internal control of receivables is related to the following: Control environment, risk assessment, control activities. Information and communication, and monitoring

Conclusion

Based on the discussion that has been put forward in the previous chapter, the author can conclude that credit sales system at PT. Ciomas Ariya Samudera is good, because there are related functions, namely: sales function, billing function and accounting function, only the

sales function and credit function are still dual tasks in one function. In carrying out the process of recording the collection of receivables, the collection objective has been achieved, namely the collection of receivables when they are due. In the internal control of receivables collection, it is in accordance with the applicable SOP (Standard Operational Procedure), seen from the several stages carried out by the company PT. Ciomas Ariya Samudera.

In the credit sales system, it is better to separate the sales function and the credit function to ensure that the receivables can be fully collected, so that the presentation of receivables is not billed to PT. Ciomas Ariya Samudera may decline. In carrying out the procedure for recording receivables collection, it is advisable to have a flowchart in order to make it easier to understand the procedures for recording receivables collection at PT. Ciomas Ariya Samudera. In making sales invoices, it is better to use an application system to make it easier for employees so that there are no delays in making invoices. In the implementation of receivables collection, if the customer is late in payment, a letter of reprimand for the customer should be made.

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