
EVALUATION OF INTERNAL RECEIVABLES CONTROL AT PT MERAK JAYA

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Abstract

This study aims to review the receivables control and the management policy of unbilled receivables and the receivables management policy applied to precast concrete iron distributor companies. This research provides insight into best practices in receivables management. The method used is descriptive with a qualitative approach, where the selection of informants is carried out based on their knowledge related to relevant information in the context of the research. The main informant consists of financial staff who have direct experience in receivables control. The findings of the study show that the company has implemented quite good receivables control, as seen from the existence of systematic billing procedures to clients. However, the company does not have an adequate receivables management policy, the absence of clear credit standards and credit requirements are the main obstacles in minimizing the risk of non-collectible receivables. The implications of these findings emphasize the need for companies to formulate more comprehensive accounts receivable management policies to improve the efficiency and effectiveness of the collection process and reduce potential financial losses. The originality of this research lies in its focus on the precast concrete iron distribution sector in Indonesia, as well as an in-depth analysis of the specific challenges in receivables control practices in the construction sector.

Keywords: Receivables, Internal Control System, Receivables Management

INTRODUCTION

The rapid development of the current economy causes companies to have quite complex problems, and achieving the company's goals is also a little difficult to achieve. The current technological developments trigger companies to explore their potential to further improve company performance. For this reason, if the source of funds is uncertain, the company cannot plan and carry out its operational activities. Profit is one of the company's indicators, where profits are usually obtained if the amount of income received by the company exceeds the costs incurred to achieve this goal. A company can increase its sales volume, reduce costs, but in general, the company strives to increase the sales rate. Sales are one of the important factors of profit because it is the main income of the company.

The need for an adequate information system is almost felt in various types of business fields. In trading companies, information systems play a very important role in providing information that will be used as a basis for decision-making on the situation at hand. This function is to support the company's daily activities, support the decision-making process, and assist in fulfilling the company's management responsibilities. The more dominant activity is in collecting and entering transaction data to process the transaction data, store transaction data, provide users with the information they need, and control all processes that occur in a company, both systematic management and the condition of the company's financial statements (Haq & Handayani, 2024)

Accounts receivable is an inseparable part of sales transactions and are included in the company's financial statements. Receivables are needed to see the company's ability to bill companies that have an obligation to pay for a certain amount of goods that have been purchased. According to the Financial Accounting Standards Statement (PSAK 9, 2015) states that receivables are a type of financing in the form of the purchase of funds or collection of receivables or short-term bills of a company derived from business transactions. From some of the definitions above, therefore, to see the company's capabilities, procedures, documents, systems, and information related to the process of arising business receivables are needed, to maintain the company's going concern (Faradilla et al., 2021)

In carrying out sales activities with cash payments or credit, the consequences of these transactions cause accounts receivable. Receivables are an element that must be considered by a company; receivables that are hampered will result in difficulties for the company in managing or carrying out the company's daily operational activities. In this study, the company is engaged in the distribution of concrete and precast iron. Several systems or applications are not optimal, such as receivables control and the company's policy of handling receivables to customers or customers. Given the existence of this phenomenon, the company is expected to establish a policy on receivables problems caused by sales transactions. From the existing problems, the researcher raises the issue of receivables, namely whether the company has implemented effective receivables control and how the company's policy is on handling uncollectible receivables to customers.

REVIEW OF LITERATURE

COSO Theory

The Internal Control Integrated Framework was created by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) in 1992 and updated in

2013. It states that the company's leadership controls its operational activities to achieve its goals effectively. This framework contains policies and procedures that are agreed upon to obtain certain targets from the company's operations. The following figure shows COSO's integrated internal control structure, which consists of five components: risk assessment, environmental control, information, control and supervision activities, and communication (Coso Internal Control Integrated Framework, 2013)

Seventeen principles of effective internal control have been compiled by COSO, as shown below:

Table 1.
Principles of Internal Control

No	Component	Principle of Control
1	Control Environment	<ol style="list-style-type: none"> 1. Demonstrate a commitment to integrity and ethical values. 2. Carry out oversight responsibilities 3. Create Structure, authority, and responsibility 4. Show Commitment to Competence 5. Enforce accountability.
2	Risk Assessment	<ol style="list-style-type: none"> 1. Set the right goals 2. Identify and conduct risk analysis 3. Assesses the possible risk of fraud (Fraud Risk) 4. Identify and analyze important/significant changes
3	Control Activities	<ol style="list-style-type: none"> 1. Select and develop control activities 2. Choose and develop common control over technology 3. Disseminate through policies and procedures.
4	Information and Communication	<ol style="list-style-type: none"> 1. Use relevant information 2. Communicate internally 3. Communicate externally
5	Monitoring	<ol style="list-style-type: none"> 1. Conduct ongoing evaluations and/or separate evaluations 2. Evaluate and communicate shortcomings and weaknesses.

Source: (Coso Internal Control Integrated Framework, 2013)

Definition of System

Basically, a system is a framework of interconnected procedures, which are arranged according to a comprehensive scheme in carrying out a major activity or function of the company produced by a certain process that aims to provide information to help make decisions on the management of the company's operations from day to day as well as provide appropriate information to parties outside the company. According to (GAOL, 2023) "A system is a series of two or more components that are interconnected and interact to achieve a goal."

Definition of Internal Control System

Internal Control is a way to manage an organization based on standard operating procedures that aim to prevent fraud or embezzlement of resources (Prihanisetyo, 2023) There are eight elements used in internal control that auditors use to evaluate the company's performance (Doxey, 2019)

a. Organizing

The organizational element in the context of the assessment of the control system is emphasized on the size of the organization, the goals of the organization and the characteristics of the organization concerned. Factors to consider in organizing include:

1. The process of forming an organization should refer to efforts to create an effective and efficient organization. Its organizational structure refers to the vision and mission as well as the goals of the organization.
2. Personnel competency requirements are in accordance with the functions and responsibilities that have been set.
3. There is a division of duties and responsibilities. There is no one to do an activity from beginning to end without the intervention of others.
4. Avoidance of overlap, duplication, and conflict in the division of duties, functions, and responsibilities.
5. There is an obligation for everyone to be accountable to their superiors for the implementation of their duties and performance achievements.
6. The definition of authority and responsibility of each position/position must be clear and balanced.
7. The delegation of authority must be followed by responsibilities that are in accordance with their duties and functions.

The placement of a position as a finance and accounting manager by someone who does not have an adequate educational background and experience in finance is an example of a deviation from good organization.

b. Policy

Policy is a tool to achieve goals, so in determining policies, the contribution of policies to the achievement of goals must be taken into account. Policies should not conflict with higher provisions or regulations and should be simple. Factors that must be considered in the policy include:

1. The policy must be clear and made in writing, and communicated to all functionaries and employees systematically in a timely manner.
2. Existing policies must be in accordance with the applicable laws and regulations (higher) and be reviewed periodically and revised if necessary
3. Policies must be aligned (consistent) with organizational goals.
4. The policy is made to carry out the activities that have been outlined economically, efficiently, and effectively.
5. Policies must be able to improve the work discipline of employees.

Leadership policies in the form of declaring the vision and mission of the agency that are not socialized to all functionaries and employees systematically and on time, so that the movement of agency service steps does not reach the target, is an example of inadequate control of policy aspects.

c. Planning

Planning is the initial stage of the implementation of an activity. At this stage, the objectives/objectives, methods of implementation, personnel and funding needs, implementation time, and requirements and regulations that must be obeyed are determined. Factors of good planning include:

1. Every activity must be planned in advance.

2. In the preparation of the plan, the most profitable alternative for the organization was selected, and the existing conditions were considered.
3. In preparing the plan, the implementation of the plan has been carefully taken into account by taking into account the existing conditions.
4. There is a review by the direct supervisor of the work plan submitted to him and whether the plan that has been prepared and approved is used as a control tool for the implementation of activities.
5. The work plan has been communicated effectively.

An example of activities that are not in accordance with the elements of good planning are activities carried out by an agency that have never been planned beforehand, so it is not clear the effectiveness of their achievement.

d. Procedure

Procedures are measures that must be implemented to carry out technical and administrative activities to ensure the implementation of the policies that have been determined economically and efficiently. Management is obliged to create good procedures so as to ensure the creation of an effective management control system. Factors of the elements of an effective procedure include.

1. The procedures made must be in line with the established policies.
2. Procedures are made in written and systematic form to ensure the implementation of activities economically, efficiently, and effectively as well as compliance with applicable regulations/regulations.
3. The procedures made have paid attention to the elements of internal checks so that the results of an employee's work are automatically checked by other employees who are free to perform their duties without being influenced or influenced by others.
4. The created procedure is not a duplicate and does not contradict other procedures.
5. The procedures created have ensured the smooth provision of services to users, and the procedure made is not complicated, but simple and easy to understand, and is reviewed periodically.

Lengthy and convoluted procedures in the management of land certificates are examples of procedures that do not guarantee the smooth delivery of services to the community.

e. Accounting Recording

Recording/accounting is the documentation of all activities in the work unit. Recording makes a great contribution to management in monitoring operational activities. Factors of good recordkeeping/accounting include:

1. Each activity must be carefully documented, accurate, and timely, and properly classified.
2. Existing recording/accounting has ensured sufficient control over the organization's assets and liabilities.
3. The accounting function is separated from the authorization and storage function.
4. There is internal checking (automatic control) among various records/accounting.
5. Records/accounting must be verified periodically both by internal auditors and by external auditors.

Practices that are often found in the field, namely delays and inaccuracies in the recording of project assets into the agency's routine administration, are examples of inadequate recording/accounting elements.

f. Reporting

Reporting functions as a means of accountability for the implementation of activities, which include: what has been done, conformity with the plan that has been set, and a description of the reasons for the deviation from the two. Through reporting, a leader can control the implementation of an organization's activities. Factors of good reporting include, among others:

1. The reporting system created should be able to provide the most up-to-date information needed by responsible leadership.
2. The reports compiled are based on correct, accurate, and timely data and information.
3. There is a requirement for each particular employee to make a written report on the results of his work.
4. The content of the report must be supported by sufficient and accountable evidence.

The irregular submission of activity reports for each sub-division/field of an agency is an example of weak reporting elements.

g. Personal details

A very decisive factor in the implementation of an organization's activities lies in the personnel element. Human resources are a determining factor in supporting the success of the organization economically and efficiently. Factors from other personnel elements include:

1. Placement and assignment must be given with the principle of the right man in the right place.
2. Employees are appointed according to the required classification.
3. There are adequate supervision activities for employees.
4. There is a policy to determine sanctions or achievement awards in accordance with applicable regulations and regulations.
5. There is an ongoing up-to-date employee development program.
6. There is a policy and implementation of rotation and mutation.

h. Review Intern

The internal auditor function is the management control function carried out by one of the units in an organization. This function is the eyes and ears of management in controlling the organization. Factors of a good internal review include:

1. The structure of the internal auditor section should be placed in the right position in the organization.
 2. The scope of duties of audit activities is clearly defined, and personnel assigned as internal auditors meet adequate competency requirements.
 3. Audit work is aimed at organizational improvement, and some procedures govern follow-up monitoring of audit results.
 4. There is a program to improve the knowledge and skills of internal auditors periodically.
- Internal controls can prevent losses or waste of processing of company resources and provide information about the company's work assessment and management, as well as provide information that will be used as a guideline in planning.

Accounting

Accounting is the language of business, so every company applies it as a business communication tool for external parties and internal parties of the company. Classically,

accounting is the process of recording, classifying, summarizing, and reporting a company's transaction activities.

Definition according to (Limba & Sapulette, 2023) "Accounting is the process of identifying, collecting, and storing data as well as the process of developing, measuring, and communicating information".

Receivables

(Aulia et al., 2021), "Account Receivable is the company's right to other parties that will be received in cash". According to (PSAK 9, 2015) "Accounts receivable include receivables arising from the sale of products or the delivery of services in the context of the company's normal business activities". (Weygandt et al., 2019) The occurrence of receivables comes from credit sales transactions, and the reduction of receivables comes from sales return transactions and cash receipts from receivables. Credit sales activities begin with the receipt of orders from customers, then continue with a request for approval for the provision of credit, delivery of goods, billing, recording receivables, and ending with sales distribution.

Receivables Accounting System

The accounts receivable accounting system is designed to record transactions of receivables and the reduction of receivables. According to (Hasyim et al., 2020) The occurrence of receivables comes from credit sales transactions, and the reduction of receivables comes from sales return transactions and cash receipts from receivables.

Uncollectible Receivables

Uncollectible Receivables arise due to the risk of receivables that cannot be paid by the company's debtors for various reasons, such as bankruptcy/bankruptcy, force majeure, customer characteristics.

According to (Janrosl et al., 2021) Uncollectible receivables arise from customers who cannot pay due to declining sales turnover as a result of the sluggish economy and bankruptcy experienced by debtors. Uncollectible receivables arise from customers who cannot pay due to declining sales turnover as a result of the sluggish economy and bankruptcy experienced by debtors. According to (Hery, 2019), uncollectible receivables arise from customers who cannot pay due to declining sales turnover as a result of the sluggish economy and bankruptcy experienced by debtors. There are several indications that a receivable cannot be collected, including when the receivables are due, the customer does not respond to the company's efforts to collect, the customer goes bankrupt, the customer's business closes, failure to find a location or contact the customer.

RESEARCH METHOD

Types and Approaches to Research

According to (Ramdhan, 2021) Qualitative descriptive research methods are methods used by researchers to find knowledge or theories about research at a certain time. Based on the formulation of the problem that occurred, the research method used by the researcher was descriptive with a qualitative approach.

Research Focus and Dimension

The focus of this research is intended to limit qualitative studies while limiting research to choose which data are relevant and which are not relevant. This research will

focus on the Control of Receivables on Uncollectible Receivables, where the main objective is the receivables collection process.

The dimension of this research is qualitative research, which aims to answer existing phenomena and aims to describe and understand a phenomenon (Sayidah, 2018) The research method used in this study is an exploratory study.

Data Types and Sources

The types of data used by the researcher are:

a. Data primer

Primary data is data obtained at the time of the research, which requires further processing, where the data is obtained directly from the research object and can be obtained through interviews.

b. Data Seconds

Secondary data is data that is already available or data that has gone through management to support research results. One of the data used in the study is financial documents and various other sources related to the research problem.

The informant is chosen purposively, namely the source of key information (key informant) from each party related to the research, who masters the problem, is a decision-maker, and can provide the right information as an answer to this research (Hadi, 2021).

Data Collection Methods

The data collection technique was carried out by means of interviews and documents. An interview is a meeting of two people to exchange information and ideas through Q&A, so that the meaning of a certain topic can be constructed (Sahir, 2021). Documents are records of events that have passed. Documents can be in the form of writings, drawings, or monumental works of a person. Document studies are complementary to the use of observation and interview methods in qualitative research, (Sahir, 2021).

The techniques used to obtain data relevant to the research topic are:

a. Study Literature

Document study is one of the methods of data collection in research. Documents are records of events that have passed, can be in the form of writings, drawings/photographs, and monumental works that can provide information for the research process.

b. Interview

An interview can be interpreted as a language interaction that takes place between 2 (two) people to get information about their opinions and beliefs. (Sinaga, 2023).

The interview activity was carried out by holding a question-and-answer process directly with the informant using the question guidelines that had been prepared in advance.

Data Analysis Methods

According to (Sahir, 2021) Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and documentation, by organizing data into categories, describing it into units, synthesizing, organizing it into patterns, choosing which ones are important and what to study, and making conclusions so that they are easy to understand by themselves and others.

Miles and Huberman in (Sinaga, 2023) Dividing data analysis into three stages, namely:

a. Data Reduction

b. Data Presentation / Data Analysis

c. Conclusion drawn (Verification)

RESULTS AND DISCUSSION

Overview of Research Locations

The company was established on July 25th, 2009, and is located at Highway Krikilan KM 28 Driyorejo, East Java. A company engaged in the field of concrete and precast iron.

Research Results

This company uses a simple accounts receivable accounting system, which is a system that is only applied in the sales department. The existing accounts receivable accounting system in this company is still not effective because the receivables reduction process is carried out by only looking at the proof of incoming banks.

The functions related to the accounts receivable accounting system in this company are:

- a. Sales Function
- b. Financial Functions
- c. Accounting Function

Documents related to the accounts receivable accounting system in this company are:

- a. Sales Invoice and Letter of Sale
- b. Incoming bank slip

Discussion of Research Results

The receivables policy provided by PT Merak Jaya comes from the sale of products on credit. The accounts receivable accounting system that runs at PT Merak Jaya consists of several procedures

a. Sales function

The sales admin receives the Sales order and then makes 3 copies of the sales letter and invoice, then matches the two and distributes the sales invoice.

1. Invoice for sale sheet 1 is the original sheet sent to the customer for the customer to sign.
2. The sales invoice sheet 2 is sent to the finance department to record the amount of receivables.
3. Sales invoice sheet 3 is sent to the accounting department.

The documents used in the sales sub-system in PT Merak Jaya's accounts receivable accounting system are:

- a. Delivery Order

A Delivery letter is a document regarding the delivery of goods that follows the goods out of the warehouse.

- b. Sales invoice

A sales invoice is a document used as a basis for recording receivables arising from credit sales transactions. This sales invoice serves to order the delivery of a number of products to the customer according to the quantity and name of the customer stated in the invoice.

- c. Receivables Report

1. Create accounts receivable reports from credit sales and bill to customers.
2. Check incoming bank money and create a report.

The documents used in the finance section are reports and proof of incoming bank that will be sent to the accounting department. Accounting Section (1) Receive sales invoices and

letters of way from the sales department (2) Receive incoming bank reports and receipts from the accounting department.

The documents used in the accounting section are:

1. Sales invoice from the sales department.
2. The bank slip from the finance department.

A procedure is a clerical activity, involving several people in one or more departments, that is created to guarantee the uniform handling of corporate transactions that occur repeatedly.

In terms of accounting records, it is still not in accordance with the theory used because the recording of receivables is reduced because sales returns are only based on the return proof form without being supported by a due receivables report, and the filling in of information is incomplete. This is because the company has not yet carried out the implementation of the goods receipt report document. As explained earlier, the absence of a report on receipt of goods because the company consideration of the information contained in the proof of return as sufficient as proof of receipt of goods, and the lack of supervision in filling out the report is also one of the causes of incomplete recording of reports of receivables due. Consequently:

1. Internal control over the recording of the reduction of receivables is less than optimal.
2. The failure of the element of preventive control is because there are valid documents that can be used by the accounting function as supporting documents that it is true that there has been a return of sales and the return goods have been received by the warehouse function
3. Difficulty in tracing evidence to ensure that the receivables are due because there is no complete information about the source documents (invoice numbers and dates).

In terms of documents, PT Merak Jaya still does not use memorial evidence because during the implementation of the receivables accounting system implemented until now no receivables have been written off. Basically, PT Merak Jaya uses a finished credit sales system to research the credit status of customers and authorize the provision of credit to customers so far there has been no function related to credit. Likewise, other functions such as warehouse functions, delivery functions, billing functions and receivables functions in PT Merak Jaya are still concurrently several parts so that they become less effective.

Therefore, the importance of implementing a receivables accounting system is a system model that it allows an organization to automate and integrate key business processes. The accounts receivable accounting system has several advantages for company management, including (1) facilitating the company's business activities, (2) helping to improve employee work ethic, because the work process is structured with the company's operating standards that have been carried out, and (3) reducing the accumulation of uncollectible receivables. The receivable's accounting system is not able to interrelate with other systems, in this case, the simple accounts receivable accounting system used by the management of PT Merak Jaya. This is due to the lack of receivables recording procedures, so it is not perfect. If the accounting system is running 100%, uncollectible receivables can likely be reduced. And control of the accounts receivable accounting system is indeed very necessary so that problems do not arise so that it can provide real benefits for the company as expected.

A receivables recording system is an important element for companies because it can facilitate business operations. The role of receivables recording system is very useful in

facilitating business activities carried out by the company, especially for companies that have many customers, so that the sustainability of existing operations in the company continues. With a good receivables control system, the company will avoid losses (Dewi & Reviandani, 2024).

The Implementation of Receivables Accounting

1. Procedures that include Accounts Receivable Accounting

- a. Record receivables arising as a result of credit sales. Mutations of receivables are due to cash receipts from debtors, sales returns.
- b. The company creates a form that contains the amount of the debtor's obligations according to the due date.

2. Basic Documents for Recording Receivables

- a. Create sales invoices.
- b. Sales returns accompanied by proof of return documents
- c. The documents used by the company in recording the reduction of receivables are proof of payment from the debtor and incoming bank slips.
- d. So far, this company has not written off receivables, so there is still no evidence of memorials.

3. Records used in Accounts Receivable Accounting

- a. Create sales reports based on date and order number.
- b. The company did not record sales return transactions, but at the end of the month, in the report recorded a sales cut.
- c. To record the reduction of receivables based on proof of incoming banks.
- d. This company has not used the general journal as a receivables write-off because, so far, it has not done any receivables write-offs at all.
- e. Record mutations and receivables balances carried out by the finance department.

4. Functions related to Accounts Receivable Accounting

- a. The sales function makes sales invoices and delivery letters according to order letters from customers.
- b. The credit function does not exist because basically this company uses a credit system, so in determining the sale of credit, it is combined with the sales function.
- c. The warehouse function in this company concurrently with the delivery function, so it is in charge of preparing the ordered goods and directly making deliveries.
- d. Shipping function merges into 1 part with the warehouse function.
- e. The billing function is concurrent with the finance department, where the section does billing as well as recording receivables mutations.
- f. The accounting function only cross-checks the receivables report section that has been done by the finance department.

The Company's Policy on the Handling of Uncollectible Receivables

The Company's policy in the process of handling uncollectible receivables in this Company is as follows:

- a. Notice by phone by the biller.
- b. Direct billing by the officer.
- c. A warning letter

CONCLUSION

Based on the results of the research and discussion that have been stated previously, it can be concluded that the accounting of receivables in this company consists of:

- a. The implementation of accounts receivable accounting is still ineffective because there are several functions related to other functions, and the documents used in accounts receivable accounting are still incomplete.
- b. The company's policy in handling uncollectible receivables is good enough by giving warnings to customers 3 times, after which, if there is no response from the customer, action will be taken by taking collateral.

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