

**PENGARUH SISTEM AKUNTANSI PENJUALAN KREDIT DAN
PENAGIHAN PIUTANG TERHADAP PENGENDALIAN INTERN
PIUTANG TAK TERTAGIH PADA PERUM PERUMNAS
REGIONAL 1 MEDAN**

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ABSTRACT

This study aims to determine whether the credit sales accounting system and accounts receivable collection accounting system partially affect the internal control of uncollectible accounts at Perum Perumnas Regional 1 Medan. This type of research uses quantitative methods. The population in this study were all manager assistant managers and employees at Perum Perumnas Regional 1 Medan as many as 150 people. Sampling based on a purposive sampling approach, the sample in this study is all managers, assistant managers, employees of marketing and sales, and employees of the finance department as many as 30 people. The data analysis technique used is descriptive statistics. Tests were carried out by testing data quality, namely validity and reliability tests, classical assumption tests, namely normality tests, multicollinearity tests, and heteroscedasticity tests, multiple linear analysis tests, and hypothesis testing, namely partial test (t test) and determination coefficient test (r²). using the SPSS application version 24. The results of this study indicate that the credit sales accounting system has a positive and significant effect on the internal control of bad debts and the collection accounting system has a positive and significant effect on the internal control for uncollectible accounts at Perum Perumnas Regional 1 Medan.

Keywords: Credit Sales Accounting System, Accounts Receivable Billing Accounting System, Internal Control for Uncollectible Accounts.

CHAPTER I

INTRODUCTION

1.1. Background of Study

In running and achieving goals, a company must carry out internal control. Internal control is committed to handle and monitor uncollectible accounts. The definition of internal control according to COSO (2013: 3) is a process carried out by the board of directors, management and employees who must make reasonable guarantees on the following aspects: operational efficiency and effectiveness, financial reliability, compliance with applicable laws and compliance. From the definition, internal control for uncollectible accounts is an activity performed by the company that aims to protect the company's assets, produce accurate information and ensure that policies made by management have been complied so as to prevent the occurrence of bad debts.

One of the competitiveness improvements is the use of the credit sales accounting system. Credit sales accounting system according to Mulyadi (2001:210), "credit sales are carried out by shipping companies based on orders received from buyers, and the company has a purchase invoice for a certain period of time". The company's main goal is to achieve maximum profit which can be obtained from increased sales. The management usually have many ways to increase profits.

The strategies undertook by management are starting from giving discounts and selling credit. Sales can be made on credit, namely sales that not only immediately generate cash receipts, but also generate receivables to consumers. The customer's inability to complete the credit or bill will be subject to a fine. If the debtor delays installment payments, the bank will usually issue a warning letter to pay off the installment payments immediately

along with the fine. If you have sent letters for three months in a row but there is no answer, the bank will take action in the form of: confiscate the house for auction or sale immediately, offer negotiations for rescheduling, and or offer over credit to new consumers.

Credit sales can cause receivables. According to Soemarso (2004:338) the definition of receivables is the company's habit of giving time discounts to customers when selling goods. Then the receivable billing is carried out. However, not all receivables billing went well. Therefore, internal control is carried out in order to overcome the occurrence of uncollectible accounts. Receivables of the company sometimes experience billing problems. So it is necessary to carry out proper procedures and supervision of billing to avoid recording errors and reporting irregularities, as well as processing and monitoring uncollectible accounts. Receivables billing is a bill to consumers due to the sale of goods on credit.

In this era of globalization, technological developments are growing rapidly. The development of technology is considered very beneficial for the welfare of human life. As technology users, humans must be able to take advantage of existing technology, especially in the field of work. Utilization of technology has now been widely used in various fields, especially in the company. The more sophisticated the technology used by the company, the easier and faster the activities carried out within the company. The need for time and cost efficiency makes entrepreneurs feel the need to apply technology in their companies.

Same as in Perum Perumnas Regional 1 Medan. Perum Perumnas Regional 1 Medan is one of the state-owned enterprises (BUMN) under the Ministry of Settlement and Regional Infrastructure. The main function of the company is to implement public housing development along with environmental facilities and infrastructure to create a residential environment in accordance with the urban area development plan. Perum Perumnas Regional 1 is one of seven regional Perum Perumnas throughout Indonesia. The company builds public housing along with its facilities and infrastructure and sells it to the public in two ways, cash

and credit, which is made through Home Ownership Loans (KPR) through the partner bank of Perum Perumnas and a gradual installment system that is billed directly to consumers.

Table 1.1

Data on Accounts Receivable from Perum Perumnas Regional 1 Medan 2014-2017

Period	Total Accounts Receivable	Total of Uncollectible Accounts	Percentage of Uncollectible Accounts
2014	50.990.532.085	36.925.611.872	72%
2015	90.486.596.548	66.689.871.395	74%
2016	235.936.254.219	210.844.512.186	89%
2017	400.518.232.590	352.707.521.415	88%

Source: Perum Perumnas Regional 1 Medan

The table above shows that the number of uncollectible accounts from 2014 to 2017 has increased. When viewed from the percentage of uncollectible accounts from 2014 to 2017 it increased even though in 2017 it decreased from the previous year, but the percentage was too much, namely 88%. It indicates that the company experienced collectability of receivables, means the company was unable to collect receivables immediately.

This situation illustrates that the company's internal control system for uncollectible accounts has not been running well. This is due to the customer's inability to pay receivables immediately, causing the receivables to be uncollected. Because if the number of uncollectible accounts or the number of suspicious accounts is too large, then the control will be invalid for managers who determine credit or management for unauthorized receivables, which will ultimately lead to company losses.

By the increasing in uncollectible accounts, the objectives of the internal control system are not achieved, namely securing resources, will suffer losses due to disposal, mismanagement and fraud, and provide reliable financial and management data and fair

disclosure of appropriate reports. In addition, another phenomenon found in control activities, where there are weaknesses in the organizational structure, in the company is still found double job, namely two parts carried out by one person.

Based on the background described above, the writer is interested in knowing how the relationship between the accounting system of credit sales and receivables billing with the internal control of uncollectible accounts at the company, the researcher wants to discuss it in a thesis with the title **"The Influence of the Credit Sales Accounting System and Receivables Billing on Internal Control for Uncollectible Accounts at Perum Perumnas Regional 1 Medan"**.

1.2. Formulation of the Problem

Based on the background that has been stated previously, the formulation of the problems in this study are as follows:

1. Did the credit sales accounting system affect the internal control of uncollectible accounts at Perum Perumnas Regional 1 Medan?
2. Did the accounts receivable billing accounting system affect the internal control of uncollectible accounts at Perum Perumnas Regional 1 Medan?

1.3. The Objectives of the Study

Based on the formulation of the problems above, the objectives of this study was meant to find out some things as follows:

1. To find out the effect of the credit sales accounting system on the internal control of uncollectible accounts at Perum Perumnas Regional 1 Medan..
2. To find out the effect of receivables billing accounting system on the internal control of uncollectible accounts at Perum Perumnas Regional 1 Medan.

1.4. The Significance of the Study

This research is expected to provide benefits for various parties, namely:

1. **For the author:** For researcher, it is expected to enrich knowledge and experience as well as a way to apply the knowledge that has been obtained. It is also expected will give contribution about the importance of credit sales accounting systems and matters relating to credit sales and accounts receivable.
2. **For Investors,** become a reference for creating better standards in the disclosure and application of credit sales accounting systems and collection of receivables to the internal control for uncollectible accounts.
3. **For companies,** For companies, become research material to pay attention to credit sales and receivables billing on internal uncollectible accounts in order to improve company performance in business competition.
4. **For other parties:** this study is expected provide additional knowledge about the development of thinking on the accounting system for credit sales and accounts receivable billing to the internal control of uncollectible accounts in a company.

CHAPTER II

THEORETICAL FRAMEWORK

2.1. Credit Sales Accounting System

2.1.1. The Definition of Credit Sales Accounting System

A system is a collection of components and elements that are combined to achieve a specific goal. The system comes from Latin (*systēma*) and Greek (*sustēma*) which is a unit consisting of components or elements that are interconnected to encourage the flow of information, material, or energy to achieve goals. According to Mulyadi (2010:2), the definition of a system is a group of closely related elements that work together to achieve certain goals.

Accounting is an activity in identifying, recording, classifying, managing and presenting data related to finance or transactions so that it is easy to understand in making the right decisions. According to Soemarso (2004:31), the definition of accounting is the process of identifying, measuring, and reporting economic information in order to provide clear and firm judgments and decisions for those who use the information.

Sales is the most important operational activity in a company or organization in trading. By the sales activities, the goal of the company or organization is to make profit. According to Mulyadi (2012:23), the definition of sales is activities that refer to selling goods or services in the form of credit or cash.

Credit refers to the provision of currency or creditor rights that are required by the lender in accordance with the loan agreement between the bank and other parties that require the lender to carry out the amount of interest in return. According to Hasibuan (2007:112), the definition of credit is all types of loans in accordance with the agreed agreement.

According to Mulyadi (2011:227), the definition of credit sales is companies

which make credit sales by sending goods based on orders received from buyers and the company will bill buyers for a certain period of time.

So, according to Zaki Baridwan (2007:109) the definition of a credit sales accounting system is a set of procedures that the company carries out during credit sales activities when processing credit delivery products in accordance with internal control objectives. Therefore, it can be stated that the credit sales accounting system is a series of activities that regulate the delivery of goods to the buyer, and the buyer pays later in accordance with the agreed agreement. To handle credit sales activities as well as possible, internal control is very necessary.

2.1.2. The Functions of Credit Sales Accounting System

According to Mulyadi (2014:211), the functions of credit sales accounting system are as follows:

1. Sales function, this function is in charge of receiving orders from buyers, editing orders from customers to add information that has not been included in the order. Mail order (for example, specification of goods and transportation route), request for credit authorization, specify the date of delivery of the credit authorization, specify the date of delivery and the warehouse to which it is to be shipped, and the contents of the delivery order. If it is known that no inventory is available to fulfill an order from a customer, this function is also responsible for pre-ordering.
2. Credit function, this function is responsible to check customer credit status and providing credit authorization to customers.
3. Warehouse function, this function is responsible for storing and preparing goods ordered by customers, as well as submitting these goods to the delivery function.
4. Delivery function, this function is responsible for the delivery according to the

delivery order received from the sales function. This function is responsible for ensuring that no goods leave the company without permission from the authorities.

5. Billing function, this function is responsible for creating sales invoices and sending them to customers, as well as providing invoice copies to record sales transactions through the accounting function.
6. Accounting function, this function is responsible for recording receivables resulting from credit sales transactions, making accounts receivable reports and sending them to debtors, and making sales reports. This function is also responsible for recording the cost of goods sold on the inventory card.

2.1.3. Credit Sales Accounting System Documents

The recording of merchandise sales transactions cannot be separated from the documents. This document is indispensable in sales in the company. This document is the first form of recording transactions, which records events in the company on paper. According to Mulyadi (2014: 214), in the credit sales accounting system the documents used are:

1. Delivery orders and their copies, purchase orders are the main documents for processing credit sales to customers. Various copies of delivery notes include:
 - a. Delivery Order Letter, this document is the first page of the delivery note, this leaflet authorizes the transportation function to send the type of goods with the number and document specifications as described above.
 - b. Credit copy, this document is used to obtain the customer's credit status and obtain a credit sales authorization letter from the credit function.
 - c. Confirmation letter, this document is used to obtain the customer's credit status to notify that the order has been received and is being shipped.

- d. Packing letter, document used as the evidence of delivery of goods from the company to the public transportation company.
 - e. A packing list of documents is attached to the packing of goods to facilitate the receiving function of the client company when identifying the goods is received.
 - f. A copy of the warehouse, a copy of the delivery note sent to the warehouse serves to prepare the type of goods with the amount listed in it so that the goods can be handed over to the transportation function, and the goods sold on the warehouse card are recorded.
 - g. Delivery control file, is a copy of the delivery order submitted by the sales department according to the promised delivery date. If the sales department has received a copy of the delivery note to prove that the shipment can be picked up and transferred to the completed delivery order file. Shipping control records are a source of information used to generate reports of unfulfilled customer orders.
 - h. Cross-reference filing, is a copy of the delivery order that is archived in alphabetical order by customer name to make it easier to answer customer questions about the status of their order.
2. Sales invoice and its copy, sales invoice is a document used as the basis for recording the occurrence of accounts receivable. Various copies of sales invoices include:
- a. Sales invoice, the first document in the sales invoice sent to the customer by the invoice function. The number of sales invoices sent to customers depends on customer requirements.
 - b. A copy of accounts receivable, this voucher is a copy sent by the billing function to the accounting function as the basis for recording receivables on the credit card.
 - c. A copy of the sales journal, this document is a copy sent by the invoice function to the accounting function as the basis for recording sales transactions in the sales

journal.

- d. Analysis copy, this document is a copy of the function sent to the accounting function which is used as the basis for calculating the cost of goods sold on the inventory card, conducting sales analysis and calculating seller commissions.
- e. A copy of the salesperson, this document is sent to the seller through the invoice function to notify the seller that the order missed by the customer has been completed, so that he can calculate the sales commission he is entitled to.
- f. Summary of cost of goods sold, is a supporting document used to calculate the total cost of goods sold in a certain accounting period. The data included in the cost of sales summary comes from inventory cards.
- g. Proof of warning, is the basic document for entering a regular journal. In a credit sales system, a warning slip is the original document used to record the cost of goods sold in a certain accounting period.

2.1.4. Credit Sales Accounting System Procedure Network

According to Mulyadi (2001:219), network procedures of credit sales accounting systems are:

1. Sales order procedure, in this procedure the sales department receives an order from the buyer that identifies the type and quantity of the commodity and adds important information to the buyer's order letter. Then, the sales department issues a delivery note and sends it to creditor designs, warehouse copies, invoices and accounting departments. The sales record clerk will keep one copy of the sales order follow-up copy in the customer order file.
2. Credit approval procedure, in this procedure the sales department asks for credit sales approval from the credit department. The credit department will check the feasibility

of granting credit to customers. In deciding the nature or type of credit examination, it really depends on the circumstances at the time of the sale. The agreement resulted in the delivery of copies of the sales order to various other departments at the same time. A copy of the credit approval will be added to the customer's order file until completion of the transaction.

3. Delivery procedure, before sending the goods the shipping department receives a copy of the shipping documents and bill of lading originating from the sale. Shipping documents are sent to the customer along with the goods to explain the contents of the shipment. A delivery note (outgoing letter) to notify the customer the billing has been completed and sent. The shipping clerk matches the goods with the goods issuance order, shipping documents, and the shipping clerk's bill of lading packing the goods.
4. Billing procedure, billing function creates sales invoice and sends it to buyer. In some methods, when the department creates a delivery record, the sales function generates a sales invoice as a copy through the sales function.
5. Accounts receivable recording procedure, the accounting function records a copy of the sales invoice to the credit card or archives a copy file with a certain recording method.
6. Sales distribution procedure, the accounting function distributes sales data in accordance with the information required by managers.

2.1.5. The Indicators of Credit Sales Accounting System

The credit sales accounting system is measured according to the tools developed by Mulyadi's opinion (2001:219), including:

1. Sales order procedure: in this procedure the sales department receives an order from the buyer which identifies the type and quantity of merchandise and adds important

information to the buyer's order letter.

2. Credit approval procedure: in this procedure the sales department asks for credit sales approval from the credit department.
3. Credit submission procedure: before sending the goods the shipping department receives a copy of the shipping document and bill of loading from the sales department.
4. Receivable recording procedure: the billing function to make a sales invoice and send it to the buyer.
5. Billing procedures: the accounting function to allocate sales data in accordance with the information required by the management department.

2.2. Accounts Receivable Billing Accounting System

2.2.1. The Definition of Accounts Receivable Billing Accounting System

Receivables according to Soemarso (2004:338) is "the company's habit of giving preferential treatment to customers during sales". Subsidies are usually obtained by allowing this plan to pay for goods or services sold in the future.

From the definition of receivables above, it can be concluded that receivables are broadly a claim against other parties in the form of money, goods or services sold on credit or as a claim for all rights of the company. Receivables also arise from providing loans to individuals, companies, organizations, or other transactions to establish a relationship between the party providing the loan and the party owed. Therefore, the accounts receivable billing accounting system is a set of procedures carried out by the company in carrying out receivable billing activities to customers because the sale of goods is carried out on credit.

2.2.2. The Functions Related to Accounts Receivable Billing Accounting System

According to Mirza Maulinhardi and Max Advian (2013: 258), the parts and functions related to the cash receipts system from the receivables billing include:

1. Incoming mail function, this function is responsible for receiving checks and notification letters through company debtor letters, and attaching notification letters based on received notification letters and debtor checks.
2. Cashier function, this function is responsible for receiving checks and receiving mail functions (if cash receipts from receivables are made by mail) or billing functions (if cash receipts from receivables are made by invoice companies). The cash function is also responsible for depositing the money received from these functions to the bank promptly and in full.
3. Accounting function, this function is responsible for recording cash receipts in accounts receivable into the cash income journal and reducing these receivables into credit cards.
4. Billing function, this function is responsible for billing the company's debtors based on the list of receivables made by the accounting function.
5. Internal audit function, this function is responsible for carrying out periodic cash calculations for the cash function and bank reconciliation to check the accuracy of cash records kept by the accounting function.

2.2.3. Procedures of Accounts Receivable Billing Accounting System

The procedures of accounts receivable billing accounting system according to Mulyadi (2013: 493) are as follows:

1. The accounts receivable section provides a list of receivables that must be billed by the person in charge of the billing department.

2. The billing department sends the payee, who is an employee of the company, to collect the payment.
3. The billing department receives checks and notices issued on behalf of the debtor.
4. The billing department sends a check to the cashier and sends a notification letter to the accounts receivable department so that it can be sent to the credit card. Then, the cashier sends a receipt as a cash receipt to the debtor in the form of a receipt.
5. The cashier, after authorizing the debtor to check the check, the cashier submits the check to the bank.
6. The bank's legal entity submits the check to the bank.

2.2.4. Documents of Accounts Receivable Billing Accounting System

The documents used in the accounts receivable billing accounting system according to Mulyadi (2013: 488) are:

1. Notification letter, notification letter is a document that informs the purpose of payment.
2. List of notification letters, list of notification letters is a summary of cash receipts.
3. Proof of bank deposit, proof of bank deposit is proof of cash receipts received from bank receivables.
4. Receipts, receipts are evidence of cash receipts made by the company for debtors who have done so

2.2.5. The Indicators of Accounts Receivable Billing Accounting System

According to Soemarso (2004:31), there are three indicators to measure the receivables billing, among others, reliability of receivables billing, effectiveness of receivables billing and efficiency of receivables billing.

2.3. The Internal Control for Uncollectible Accounts

2.3.1. The Definition of Internal Control for Uncollectible Accounts

Mulyadi (2012:165) defines internal control as a control system that includes coordination of the organizational structure and all financial means to maintain organizational wealth, check the accuracy and reliability of accounting data. Meanwhile, the definition of uncollectible accounts according to Haryono Yusuf (2005:65) is receivables that can cause losses because the debtor is unwilling or unable to fulfill his obligations. Uncollectible accounts arise because of the risk of the company's debtors defaulting on receivables for various reasons.

From the definition above, the internal control of uncollectible accounts is an activity carried out by the company that aims to protect the company's assets, produce accurate information and guarantee that the policies made by management have been complied so as to prevent the occurrence of uncollectible accounts and even fraud.

2.3.2. The Purpose of Internal Control for Uncollectible Accounts

According to Tiara Timuriana (2014), the purpose of internal control for uncollectible accounts is to provide adequate supervision in ensuring all transactions that affect receivables and to safeguard the company's assets and ensure the accuracy and reliability of accounting data. It can be concluded that the purpose of internal control of uncollectible accounts is to protect the company's receivables so that several functions (credit approval, sales, accounting and collection) must be carried out properly. Some things that must be considered in the internal control of uncollectible accounts according to Agus Purwaji (2016: 50) are as follows:

1. There is a clear separation between the function of the division that handles sales transactions on credit and the function of the recording of accounts receivable. Thus,

the bookkeeping staff may not be directly involved in dealing with matters relating to the lending policy.

2. There is a clear separation between the function of the accounting department and the function of the cash receipts section of the receivables. This is done to reduce errors and data misappropriation.
3. All matters relating to granting credit, granting discounts and allowances, and write-off of receivables must obtain authorization from the competent authority.
4. The company must make an additional book of accounts receivable, namely the accounts receivable subsidiary ledger. Every certain period (end of every month), this accounts receivable subsidiary ledger must be matched with the related accounts receivable ledger.
5. The company must make a list of receivables based on the term of the receivables so that monitoring of these receivables can be more effective.

2.3.3. Factors That Cause Uncollectible Accounts

Internal control for uncollectible accounts is carried out in order to minimize the loss of the uncollectible accounts itself. The factors that cause uncollectible accounts according to Abdul Halim (2008:134) are as follows:

1. Internal factors, namely factors originating from creditors include:
 - a. Weak credit administration and supervision system.
 - b. The duration of the credit information system.
 - c. Distortion in the implementation of credit granting procedures.
2. External factors, namely factors originating from debtors, among others:
 - a. Debtors experience declining economic conditions.
 - b. The debtor has a trouble/difficulty.

- c. Bad debtor intentions.

2.3.4. The Limitation of Internal Control of Uncollectible Accounts

According to Thomas (2010:05), the limitations of internal control for uncollectible accounts that can be identified include:

1. The consideration factor is the lack of maturity. The effectiveness of control is always limited by the human factor in the decision-making process. Decisions made by managers are usually based on current considerations, including available information, time constraints and other internal and external variables. In fact, it is often found that certain decisions are not as effective as expected.
2. Failure to carry out orders, caused by errors in carrying out orders from the leadership by employees. Ignorance or carelessness of employees can result in errors in order execution.
3. Manage services even if the organization has a suitable control system, if employees and even leaders ignore these controls, these controls will not achieve their goals.
4. The existence of collusion, collusion is a major threat to effective control. Segregation of duties has been carried out, but if people work together for personal interests or for an interest outside the organization, optimal control will not be able to detect or prevent behavior that is detrimental to the company.

2.3.5. The Techniques of Internal Control for Uncollectible Accounts

Actions, procedures and criteria for internal control to prevent uncollectible accounts that can be done on the condition of customer credit problems according to Veithzal Rivai and Andria Permata (2007:484) are as follows:

1. To debtors who still have good intentions to pay their installment by:

- a. Intensive billing from creditors
 - b. Rescheduling
 - c. Reconditioning
 - d. Restructuring
 - e. Management assistance
2. Debtors who lack prospects and do not have good intentions to pay their installment by:
- a. Novation
 - b. Compensation
 - c. Liquidation
 - d. Subrogation
 - e. Guarantee redemption
3. Debtors who have no prospects, but have good intentions to pay off their installment. It is carried out by including the conditions for granting relief in arrears of interest, fines and fees or costs. Reductions in interest arrears, fines and fees/fees that can be granted as long as they are based on quantitative evidence are a good alternative.
4. Debtors who do not have the prospect and good intentions to pay their obligations, for example, the settlement, carried out through a third party, namely the State Court.
5. For small credit debtors who no longer have prospects and still have prospects, but do not fulfill their installment, the creditors must bill them intensively.

2.3.6. The Indicators of Internal Control of Uncollectible Accounts

According to Munawir (2004:74) there are four indicators to create an internal control system for uncollectible accounts, namely:

1. Job descriptions, namely structures that can separate functions and responsibilities appropriately, clearly, and firmly.
2. Systems and procedures, namely an authorization system and recording procedures to carry out accounting controls on assets, debts, income and costs including credit application procedures, credit analysis procedures, decision-making procedures and billing procedures.
3. Healthy procedures and provisions, namely the existence of healthy practices in carrying out the duties and functions of each part in the organization.
4. Competent employees, namely a level of employee skills that are in accordance with the conditions required by their responsibilities.

2.4. Previous Research

Some of the results of previous research conducted by researchers can be seen from the following table:

Table 2.1
Previous Research

No	Name	Title of Study	Research Result
1	Dea Sarah Sati Hana'an (2019)	The effect of sales accounting information system and internal control on the effectiveness of controlling accounts receivable at PT. Perkebunan Nusantara III (Persero) Medan	Sales accounting information system partially has no significant effect on the effectiveness of controlling the receivables of PT. Perkebunan Nusantara III, Medan. Internal control partially and significant effect on the effectiveness of

			the control of accounts receivable at PT. Perkebunan Nusantara III, Medan. And simultaneously, the sales accounting information system and internal control have a significant effect on the effectiveness of controlling accounts receivable at PT. Perkebunan Nusantara III, Medan.
2	Usniawati Kristin (2017)	The Effect of Accounting Information System Implementation on Internal Control (Empirical Study on State-Owned Enterprises in Palembang City)	There is an influence of the accounting information system on the internal control of state-owned companies in the city of Palembang.
3	Kurniawan (2016)	The Effect of Sales Accounting Information System on Sales Internal Control at PT. Niaga Swadaya Makassar	There is an influence and significant sales accounting information system on internal control Sales at PT. Niaga Swadaya Makassar
4	Nugroho Fitirantoro (2018)	Analysis of the Effect of Accounting Information Systems and Internal Controls on the	There is a significant effect of the Accounting Information System on the Effectiveness of

		Effectiveness of Uncollectible Accounts Control at PT. Japfa Confeed Indonesia Tbk	Receivable Control. Likewise, Sales Internal Control has a significant and significant influence on the Effectiveness of Receivable Control.
5	Amelian Khaerunnisa (2017)	The effect of the credit sales internal control system on uncollectible accounts at PT. Mensana Aneka Satwa	Internal control credit sales have a significant effect on uncollectible accounts.
6	Baktiar Tarnando (2018)	Analysis of Receivables Internal Control System at Perum Perumnas Regional 1 Medan	The implementation of the internal control system for the accounts receivable of Perum Perumnas Regional I Medan is not effective, seen from the elements of the control environment, control activities, risk control, and the poor supervision of Perum Perumnas Regional I Medan. However, the elements of information and communication at Perum Perumnas Regional I Medan are adequate.

The differences between the study conducted by the author and the previous researches are:

1. In Dea Sarah Sati Hana'an's research (2019), the X_1 variable is the sales accounting information system, while the X_1 variable in this study is the credit sales accounting system. Then for the X_2 variable is internal control, while in this study the X_2 variable is receivables billing. The variable Y is also different, namely the effectiveness of controlling accounts receivable, while in this study, the internal control of uncollectible accounts. Moreover, the location of research is also different, namely in PTPN III while in this research is at Perum Perumnas Regional 1 Medan.
2. in Usniawati Kristin's research (2017) there is only one variable X, namely the accounting information system, while in this study has two X variables and the research location is also different, namely in state-owned companies in the city of Palembang, while in this study is at Perum Perumnas Regional 1 Medan.
3. Research of Dwi Andika Putri (2014), it only has one variable, namely internal control of receivables and a different location of research, namely at PT. Serumpan Indah Lestari while in this study has three variables, namely the credit sales accounting system, receivable billing and internal control of uncollectible accounts at Perum Perumnas Regional 1 Medan.
4. The research by Nugroho Fitriantoro (2013), has two different variables, namely accounting information systems and internal control and the place of this research is different, namely at PT. Japfa Comfeed Indonesia Tbk while in this study there were no accounting information system variables and internal controls and the research location was at Perum Perumnas Regional 1 Medan.
5. In Amelia Khaerunnisa's research (2017), it has two variables, namely the credit sales internal control system as the X variable and uncollectible accounts as the Y variable.

The research location is also different, namely at PT. Mensana Aneka Satwa.

6. In Baktiar Tarnando's research (2018), there is only one variable, namely the analysis of the receivables internal control system, but in this study the research location is the same, namely in Perum Perumnas Regional 1 Medan.

2.5. Conceptual Framework

The conceptual framework describes specifically the mindset of the relationship between variables in a study. According to Sugiyono (2014:128) the meaning of the conceptual framework is the theoretical framework that connects the variables theoretically. In this study, the independent variables are the credit sales accounting system and the accounts receivable billing accounting system. Meanwhile, in the research, the dependent variable is the internal control of uncollectible accounts.

1. The Influence of Credit Sales Accounting System on Internal Control for Uncollectible Accounts

According to Zaki Baridwan (2007:109), the credit sales accounting system is a set of procedures carried out by the company when performing credit sales activities in accordance with the objectives of internal control in processing orders to delivery of goods. The credit sales accounting system has a very close relationship with the internal control of uncollectible accounts. The accounting system is a framework that must be well coordinated among the resources owned by the company. Credit sales is one of the resources, so it is necessary to deal with or control the company's operational efficiency, because if there are too many receivables, the possibility of uncollectible will increase, therefore, it is necessary to control these receivables to avoid uncollectible accounts.

Azhar Susanto (2002:59), states the relationship between the credit sales accounting system to control receivables is there is a mutually supportive relationship

between the credit sales accounting system and the control of accounts receivable, it can be stated that these two tools must work together in one company. The applicable credit sales accounting system includes various methods and procedures, and must support the creation of a receivable control structure activity on the other side. The applied receivable control structure must be supported by a good credit sales accounting system.

This research is a joint study of the research of Eka Andriani (2015) and Nugroho Fitriantoro (2018). If the internal control of receivables is carried out properly and targets are achieved (from sales procedures to collections, then summarized into financial reports and management reports), the objectives of the credit sales accounting system can be achieved. Based on the description above, the author can conclude that the credit sales accounting system is adequate, so that it can provide internal control over uncollectible accounts.

H1: Credit Sales Accounting System Has a Positive and Significant Effect on Internal Control of Uncollectible Accounts

2. The Influence of Accounts Receivable Billing System on Internal Control of Uncollectible Accounts

Receivables according to Soemarso (2004:338) is the company's habit of giving time discounts to customers when selling. Receivables collection is a bill to consumers due to the sale of goods on credit. Therefore, the company summarizes the receivables so that the receivables can be paid according to the due date. It is done to determine the company's internal control over the management of its receivables. So that it can reduce the number of uncollectible accounts and can avoid errors and fraud that may occur.

This research is a joint study of the research of Eka Andriani (2015) and Nugroho Fitriantoro (2018). Because sales are very important to the company, the company management needs to control these credit sales. The so-called control is internal control. Good control generated by management, will minimize losses causing from losses on

uncollectible accounts or fraud carried out by the employees themselves. The better the control, the greater the company will be able to collect the previously planned billing amount. Based on the description, it is very closely related to the control of uncollectible accounts that is performed by management with the receivables billing in a company.

H2: Accounts Receivable Billing System Has a Positive and Significant Effect on Internal Control for Uncollectible Accounts

Based on the theoretical review above, the framework for this research is as follows:

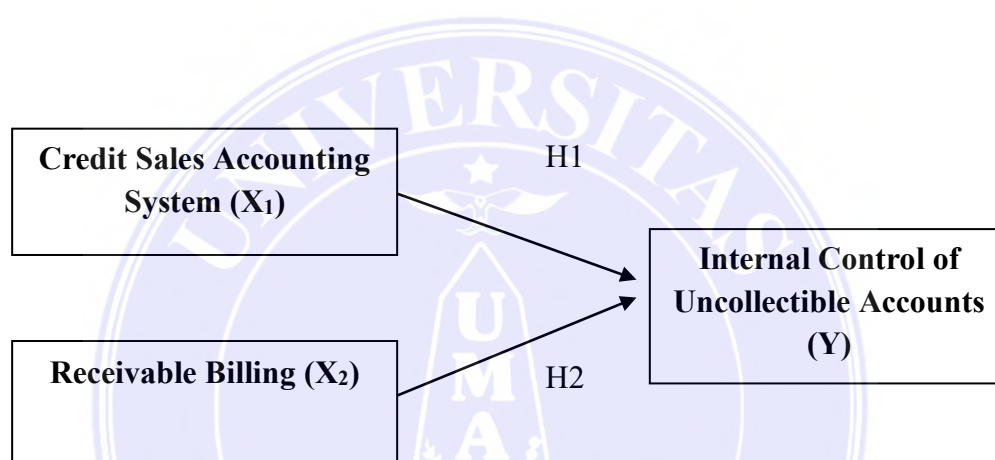


Figure 2.1. Conceptual Framework

2.6. Research hypothesis

The definition of a hypothesis according to Sugiyono (2014:132) is temporary answers to research statements, so that research statements are usually arranged in the form of question sentences. It is said to be temporary because the answers given are only based on relevant theories, but not based on empirical facts obtained through the data collected. Based on previous research, the author draw a hypothesis on the provisional assumption that:

- H1 : Credit Sales Accounting System Has Positive and Significant Effect on Internal Control of Uncollectible Accounts

- H2: Accounts Receivable Billing System Has a Positive and Significant Effect on Internal Control for Uncollectible Accounts.



CHAPTER III

METHOD OF RESEARCH

3.1. Type, Location and Time of Research

3.1.1. Type of Research

This research used quantitative research with associative method. According to Sugiyono (2016: 21), the associative method is a study that aims to determine the relationship between two or more variables. In this study, it is possible to create a theory that can explain, predict, and control indications. In this study, the associative method was used to explain the effect of the credit sales accounting system and receivable billing on the internal control of uncollectible accounts at Perum Perumnas Regional 1 Medan.

3.1.2. Research Location

The company which become the object of the author is Perum Perumnas Regional 1 Medan. Where this company is a state-owned company in the form of a national-based public company (Perum). The research was conducted at Perum Perumnas Regional I Medan located at Jalan Matahari Raya No. 313 Helvetia, Medan Email: regional1@perumnas.co.id and the phone number: (061) 8454601, Fax (061) 8455451.

3.1.3. Time of Research

The time of this research is planned for four months starting from October 2019 to completion which is carried out at Perum Perumnas Regional 1 Medan.

Table 3.1. Time of Research

No	Activities	2019			2020			
		Oct	Nov	Dec	Jan	Feb-Oct	Nov	Dec
1	Thesis Title Submission	■						
2	Making Proposal	■	■					
3	Proposal Guidance		■					
4	Proposal Seminar				■			
5	Making Thesis				■			
6	Thesis Guidance					■		
7	Seminar Result						■	
8	Thesis Defense							■

3.2. Population and Sample

3.2.1. Population

According to Sugiyono (2012:115), population is a generalization area consisted of: objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. The population in this study were all managers, all assistant managers, and 150 employees at Perum Perumnas Regional 1 Medan.

3.2.2. Sample

According to Sugiyono (2010: 118) the notion of the sample is part of the number and characteristics of the population. If the population is large, it is impossible for the researcher to examine everything that exists in the population, such as limited funds, manpower and time, so that researchers can use samples obtained from that population.

In this study, researchers used a non-probability sampling technique. According to Sugiyono (2017:83) non-probability sampling technique will not provide equal opportunities or opportunities for each element or member of the population selected as a sample. The approach in this study is a purposive sampling approach. According to Sugiyono (2017:85), the purposive sampling approach is a sampling technique with certain factors of consideration. Sampling in this study were all managers, all assistant managers, marketing and sales employees, and 30 employees in the finance department.

3.3.Operational Definition

According to Sugiyono (2012:31), the operational definition is to determine the structure or property to be studied so that it can be measured. Operational definitions are put forward that aims to see the extent of understanding in research. In this research, an operational definition is drawn, namely:

Table 3.2

Operational Definition

Variable	Definition	Indicators
Credit Sales Accounting System, as Independent Variable (X ₁)	According to Mulyadi (2001:210) the credit sales accounting system is carried out by the company after the company sends the goods according to the order received from the buyer and the company issues an invoice to the buyer within a certain period of time. Therefore, in the credit sales accounting	<ol style="list-style-type: none"> 1. Sales order procedure 2. Credit approval procedure 3. Credit submission procedure 4. Procedure for recording accounts

	<p>system there are several supporting elements in the organization, and all of these elements are contained in an accounting system called the credit sales accounting system.</p>	<p>receivable</p> <p>5. Billing procedure.</p> <p>According to Mulyadi (2001:219)</p>
<p>Accounts Receivable Billing System, as Independent Variable (X₂)</p>	<p>The definition of accounts receivable accounting system according to Mulyadi (2016), is used to record receivables decline transactions. Based on the above understanding, the accounts receivable billing accounting system is an activity of making invoices to someone from transactions that have occurred, namely credit sales which resulted in the occurrence of receivables.</p>	<p>1. Reliability of receivables billing</p> <p>2. Effectiveness of accounts receivable billing</p> <p>3. Receivable billing efficiency.</p> <p>According to Soemarso (2004)</p>
<p>Internal Control of Uncollectible Accounts, as Dependent Variable (Y)</p>	<p>According to Mulyadi (2012:165), defines internal control as an internal control system that includes the organizational structure and all monetary means, can be coordinated to protect organizational wealth, check the accuracy and restraint of accounting data, encourage efficiency, and encourage compliance with management policies. Internal control of uncollectible accounts is an activity carried out by the</p>	<p>1. Job description</p> <p>2. System and Procedure</p> <p>3. Healthy procedures and conditions</p> <p>4. Competent employees</p> <p>According to Mulyadi (2004:74)</p>

	<p>company which aims to protect the company's assets, produce accurate information and ensure that the policies made by management have been complied with so as to prevent uncollectible accounts and even fraud. Internal control of uncollectible accounts is an activity carried out by the company that aims to protect the company's assets, produce accurate information and ensure that the policies made by management are adhered to so as to prevent the occurrence of uncollectible accounts and even fraud.</p>	
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3.4. Types and Source of Data

3.4.1. Types of Data

In this study, the author used quantitative data analysis by distributing questionnaires distributed to respondents as samples in this study. Questionnaires are data collection tools that can be supplemented by providing written data sets to informants. The questionnaire was written using a Likert scale and contained statements about people's attitudes towards something. For example agree disagree, happy not happy, and good is not good. The Likert scale in this study was used to measure a person's response to a 5-point Likert scale with a range of 1 point.

3.4.2. Source of Data

In this study the data used are primary data and secondary data. According to Sugiyono (2016:306), the definition of primary data is data given directly to data collectors. In this study, the primary data used was a direct questionnaire to Perum Perumnas Regional 1 Medan. Apart from primary data, secondary data is also used. According to Sugiyono (2014:131), the definition of secondary data is a source of research data obtained and recorded indirectly by researcher through intermediaries. In this study, secondary data used was in the form of documentation conducted at Perum Perumnas Regional 1 Medan.

3.5. Data Collection Techniques

According to Sugiyono (2014:401), the definition of data collection techniques is a way to obtain data and information that supports the research. The data collection techniques used by researcher in this study include:

1. Questionnaire technique (questionnaire), according to Sugiyono (2012:142) questionnaire or questionnaire technique is a data collection technology that is carried out by giving a series of questions or written statements to respondents to be answered. In this study, a questionnaire containing questions related to the variables in this study was conducted at Perum Perumnas Regional 1 Medan.
2. Documentation technique, according to Sugiyono (2015:329) the definition of documentation technique is a method to obtain data and information in the form of images and numbers that can support a research. The documentation in this research is to carry out activities in the form of taking pictures at Perum Perumnas Regional 1 Medan.

3.6. Data Analysis Technique

The data analysis technique in this study was using multiple linear regression by processing the data using the SPSS version 24 program. The following are the tests carried out from the results of this study:

3.6.1. Data Quality Test

1. Validity Test

According to Sugiyono (2016:177), the notion of validity testing is showing the degree of accuracy between the actual data that occurs on the object and the data collected by researcher to determine the effectiveness of the item. The method used to determine the validity of the measuring instrument is to correlate the scores obtained by each score with the total score. In this study, SPSS was used to assist the analysis of the validity test. Perform a significance test by comparing the significance value (P-value) with a significance level of 5%. If the value (P-value) is smaller than the 5% significance level and the correlation value is positive, then the question is said to be valid. Ghazali (2013) also suggests that if r_{count} is greater than r_{table} ($r_{count} > r_{table}$) then the item is considered valid.

$$r_{xy} = \frac{n \sum XY - (\sum X)(\sum Y)}{\sqrt{\{\sum X^2 - (\sum X)^2\} \{\sum Y^2 - (\sum Y)^2\}}}$$

In Which:

- r_{xy} : Coefficient correlation
- $\sum X$: Independent variable score
- $\sum Y$: Dependent variable score

ΣXY : The result of multiplying the Item Score with the Total Score

n : Number of respondents

2. Reliability Test

According to Sugiyono (2010: 354), the notion of reliability testing is a test used if two or more measurements of the same indications are carried out using the same measuring instrument, then the test is intended to determine how consistent the results of the assessment are. The test can be done internally by analyzing the consistency of the existing problem items. While externally, namely by conducting repeated test.

This method is a reliability test that measures the correlation coefficient between the first experiment and the next experiment. Reliability test aims to determine the stability of the results of the measurement of an instrument or research if the instrument will be used again as a measuring instrument for an object or respondent. Reliability testing is done by using the Cronbach alpha method. According to the criteria stated in Ghozali (2011:26), a variable or construct is stated to be reliable if the Cronbach Alpha value is > 0.60 . The closer the alpha value to one, the more reliable the reliability value.

3.6.2. Multiple Linear Regression Analysis

According to Sugiyono (2008), the meaning of multiple linear regression analysis is if the researcher intends to predict the state (volatility) of the dependent variable (if two or more independent variables are manipulated), then the researcher will use multiple linear regression analysis. To test the overall hypothesis, this study uses multiple linear regression models, with the following model:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

In Which: α = Constanta

β_1 = Regression Coefficient of Credit Sales Accounting System

β_2 = Regression Coefficient of Receivable Billing

X_1 = Credit Sales Accounting System

X_2 = Receivable Billing

Y = Internal Control of Uncollectible Accounts

e = Standard Error

3.6.3. Classical Assumption Test

The classical assumption test is used to see whether there is a deviation in the regression model, so it is necessary to carry out an examination using normality testing, multicollinearity testing, and heteroscedasticity testing.

1. Normality Test

The normality test according to Ghozali (2011: 28) is a test carried out to test whether the dependent variable and the independent variable both have a normal distribution or not. To test whether the regression model is normally distributed or not, it is seen from the distribution data (dots) on the diagonal of the graph in question, namely the normal P-PLOT.

Diagonally, if the data is spread close to the diagonal line, it is concluded that the regression model meets the normal assumptions. If the data is spread far from the diagonal line, it can be concluded that the regression model does not meet the assumption of normality. Normality test can also use statistical analysis, namely by using the Kolmogorov –

Smirnov (K-S) test. If the significance level of the *Asymp Sig (2-tailed)* is greater than 0.05, then the data can be stated to be normally distributed.

2. Multicollinearity Test

The multicollinearity test aims to see whether there is a high level of correlation between independent variables in a multiple linear regression model. The purpose of this test is also to avoid the habit of making conclusions about the effect of the local test of each independent variable on the dependent variable. The test is designed to detect indications that are related between one independent variable and another. In a good regression model, there should be no correlation between the independent variables. The multicollinearity test is carried out in two ways, namely by looking at the VIF (Variance Inflation Factors) and the tolerance value, as well as the $VIF < 10$ and the tolerance value > 0.10 then it is stated to be free from the indications of multicollinearity (Ghozali, 2011:29).

3. Heteroscedasticity Test

Heteroscedasticity test is a test used to check whether there is an inequality of variance from one observation residual to another observation residual. Detection of heteroscedasticity can be done by plotting the value of ZPRED (prediction value) and SRESID (residual value). Heteroscedasticity is represented by whether there is a certain pattern on the scatterplot graph. If these dots form a certain regular pattern (wave-shaped), heteroscedasticity will occur. If there is no clearly visible pattern, the dots are spread above and below zero on the Y axis, it is said that there is no heteroscedasticity.

In addition, heteroscedasticity can be understood similarities and differences through the Glesjer test. If the significance probability of each independent variable is > 0.05 , it can be concluded that there is no heteroscedasticity in the regression model (Ghozali,

2011:31). For the classical assumption test, it is only limited to the three tests above. The autocorrelation test was not used because the implementation or distribution of the questionnaire was carried out on the same day, time, and place (simultaneously) or in other words, the autocorrelation test was only used for research data with time series dimensions.

3.6.4. Hypothesis Test

According to Ghozali (2013), the hypothesis testing method is divided into three, but in this study the author only uses three models, namely the analysis of the coefficient of determination (R^2), partial testing (t test) and simultaneous testing (f test)". Hypothesis testing as follows:

1. Partial Test (t Test)

The partial test according to Ghozali (2013) is the t statistical test which basically shows the extent of the influence of an independent variable on the dependent variable. The test is carried out by comparing the significance of t_{count} with the provision that if the significance value of t is <0.05 , then H_0 is rejected and H_a is accepted, which means that the independent variable has a positive and significant effect on the dependent variable.

2. Coefficient of Determination (R^2)

The coefficient of determination is designed to determine the best accuracy in regression analysis, which is represented by the size of the coefficient of determination (R^2) between 0 (zero) to 1 (one). If the coefficient of determination is zero, then the independent variable has absolutely no effect on the dependent variable. If the coefficient of determination is getting closer to 1, then it is stated that the independent variable has an effect on the dependent variable. Because the independent variable in this study is more than one, the coefficient of determination used is Adjusted R Square (Ghozali, 2013).

CHAPTER V

CONCLUSION AND SUGGESTION

5.1. Conclusion

Based on the results of the data analysis and discussion that has been described in chapter IV, which has been processed with the SPSS version 24 program, it can be concluded in this study that:

1. The Credit Sales Accounting System (X_1) has a probability value (sig) of $0.000 < 0.05$, means that the credit sales accounting system has a positive and significant effect on Internal Control of Uncollectible Accounts (Y) at Perum Perumnas Regional 1 Medan. It means that the more effective the credit sales accounting system, the better the internal control of uncollectible accounts that occurs in Perum Perumnas Regional 1 Medan. It can be seen from the results of research which shows that Perum Perumnas Regional 1 Medan has implemented a credit sales accounting system well as evidenced by the separation between the credit function, namely the establishment of a credit department responsible for credit authorization, and the sales function being able to focus on the sales function and obtaining adequate internal checks in the procedure.
2. Accounts Receivable Billing System (X_2) has a probability value (sig) of $0.000 < 0.05$, meaning that the receivable billing accounting system has a positive and significant effect on Internal Control of Uncollectible Accounts (Y) at Perum Perumnas Regional 1 Medan. It means that the more effective the receivable billing accounting system, the better the internal control of uncollectible accounts that occurs in Perum Perumnas Regional 1 Medan. It can be seen from the results of research which show that Perum

Perumnas Regional 1 Medan has implemented an accounting system for billing receivables properly.

3. The policies made and performed by Perum Perumnas Regional 1 Medan so that operational activities for internal control of uncollectible accounts can run effectively are the separation of duty functions, including addition of executives or staff, and field supervision of receivable activities in anticipating fraud that occurs to irresponsible persons or debtors.

5.2. Suggestion

After completing the results of this study, the suggestions that can be submitted by researcher are as follows:

1. The company must be more optimal in selling on credit in order to have a positive influence on the internal control of uncollectible accounts at Perum Perumnas Regional 1 Medan.
2. For further researchers, it is hoped that they can add other different variables that are more influential and related to the internal control of uncollectible accounts.