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Analysis Of Factors Affecting Non-Current Receivables In CV. Anugrah Alam Transport Company

Muhammad Qudu'a Aksafani^{1,*}; Dara Ayunianti² and Indrawan Azis²

^{1,2,3}Intitut Teknologi dan Bisnis Nobel Indonesia

*Correspondence: quduaaksafani@gmail.com

Abstract: Analysis of Factors Affecting Non-Performing Receivables at CV. Anugrah Alam Transport, supervised by Dara Ayu Nianty and Indrawan. The purpose of this study is to determine the factors causing non-performing receivables at CV. Anugrah Alam Transport. This research was conducted at CV. Anugrah Alam Transport and is descriptive innature. Qualitative analysis method was used as the data collection methodology. Based on the research results, it is found that (1) Non-performing receivables have grown from 2020 to 2023. (2) Internal issues such as inadequate administrative procedures and credit supervision have a significant impact on the flow of non-performing receivables. (3) The existing credit granting system has not been implemented correctly and there is non-compliance with policies, including personnel disregarding or neglecting the company's credit granting policy. (4) Non-performing collections can be prevented if the system is operated carefully and effectively at CV. Anugrah Alam Transport.

Keywords: Internal Control System; Internal Factors; External Factors

A. Introduction

CV. Anugrah Alam Transport is a company that has been operating for a long time and has significant experience in the field of freight forwarding expeditions. The company operates nine units of professionally managed trucks. The company's activities include the transportation of various types of cargo, with the main focus on delivering food from the production warehouse to various destinations according to the client's demand.

From the data that has been obtained on CV. Anugrah Alam Transport, has current receivables of Rp.639,395,122 in 2020 and in 2023 has current receivables of Rp.1,863,717,931, this indicates that in

current receivables CV. Anugrah Alam Transport has experienced a significant increase in the last 4 years with a percentage increase of 35%. Then in non-current receivables of Rp.1,237,345,487 in 2020 and in 2023 have non-current receivables of Rp.2,538,868,177, this can be concluded that the last 4 years in CV non-current receivables. Anugrah Alam Transport has 32% of non-current receivables. It can be concluded that the difference in current receivables is 35% of the total current receivables in 2020-2023 and non-current receivables is 32% of the total non-current receivables in 2020-2024 with a difference of 3%.



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The phenomenon that is the basis for the increase in the number of receivables on CV. Anugrah Alam Transport is the tendency of several clients to combine several different payment invoices in one single transaction. This condition can create significant administrative complexity in the management of company receivables.

In the era of globalization like today, expedition and freight forwarding activities are the most important part of the supply chain that functions to connect producers with consumers. Expedition companies play an important role in ensuring that goods reach consumers on time and in good condition. One of the companies engaged in freight forwarding is CV. Anugrah Alam Transport. (Abdulwahid 2020)

One of the most important aspects in the operation of an expedition company is CV. Anugrah Alam Transport is a credit sale. In the expedition business, companies often provide easy credit payments to their customers. It aims to increase competitiveness and support customers in running their businesses. However, credit sales also carry risks, especially the risk of illiquid receivables. (Rachman 2019)

The research that has been conducted by (Tambunan 2021) entitled Factors – Factors that cause uncollectible receivables at PT. Bank Perkreditan Rakyat Nusantara bona pasogit 20 Dll Old: Analysis of internal and external factors which have been presented This study shows that the concentration of receivables in a group of service users or business sectors is high, the weakness of their other companies, and the emergence of events outside the debtor such as wars or natural disasters. These uncollectible receivables generally have a lifespan of more than 3 years.

Mindset

CV Anugrah Alam Transport is divided into internal and external factors. Internal factors include company policies, receivables management procedures, and efficiency in monitoring customer payments. Loose credit-related corporate policies or a lack of careful credit assessments can increase the risk of non-current receivables. Likewise, the lack of effective procedures in managing receivables or the lack of an adequate monitoring system to detect customers who are slow to pay can lead to the accumulation of receivables that is not current.

On the other hand, external factors involve economic conditions, market stability, and regulatory changes. During times of economic instability or a decline in customer purchasing power, the risk of insolvent receivables tends to increase because customers may face difficulties in paying bills on time. Changes in regulations that affect credit policies or payment requirements can also have an impact on the risk of non-current receivables. By understanding and analyzing these factors both internally and externally, CV Anugrah Alam Transport can develop more effective strategies in managing their receivables, reducing the risk of non-current receivables, and improving overall financial performance.

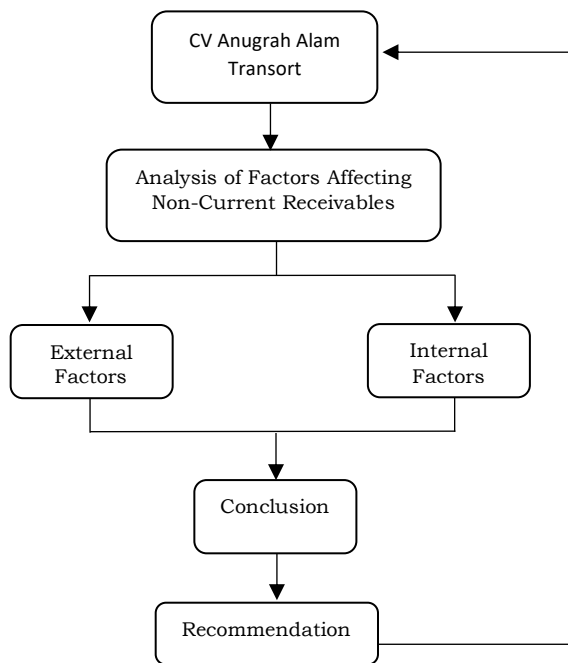


Figure 2.1 Mindset

B. Materials and Methods

The data collection methods used by the authors in this study are:

1. Interview

The interview technique is a data collection technique where the author asks questions about everything to the respondents to obtain the expected information. This method is used to obtain data by asking questions to the finance department of PT. CS2 Maros Healthy Pattern.

2. Documentation

Documentation is an effort made in this study to collect data by using documents (history, organizational structure, fleet and receivables data) related to the discussion problem as the expected information objective.

C. Result and Discussion

Internal receivables factor analysis is a process of evaluating various factors within the company that can affect the level of

non-collectible receivables. For example, Assessment of the effectiveness of the company's billing system. This includes the collection process, the use of payment alerts, as well as the actions taken to collect due receivables. (Ulma et al. 2020)

Based on the results of an interview with Mrs. Erni as the Finance Treasurer of CV. Anugrah Alam Transport with the topic of how the experience of working with PT. CS2 in terms of payment and billing:

"In terms of payment, we from the expedition side with the CS2 company, which is considered very good. Although there are several problems related to payment and collection, it can be solved with the SOPs that have been implemented by these two companies".

Based on the results of an interview with Mrs. Erni as the Finance Treasurer of CV.

Anugrah Alam Transport with the topic of what problems are faced when making payment transactions of PT. CS2 to CV AAT :

"The most frequent obstacle in terms of payment of PT. CS2 to the expedition is the merger of payment invoices which results in the expedition party being a little confused in recording incoming payments due to the merger of invoices, then the problem that often occurs in the payment of the CS2 party to the expedition party is to make payments by way of the installment system, for example invoice 001 with an amount of 2,000,000 due on January 1 but the CS2 party who should have paid 2,000,000 only paid 1,000,000"

Based on the results of an interview with Mrs. Erni as the Finance Treasurer of CV. Anugrah Alam Transport are there any internal factors in your company that affect on-time collection:

"The obstacles in our company that we are facing, namely the missing documents in the minutes or road papers that we will collect. Then there were obstacles related to

the warehouse administration that had not given a wet stamp in the road letter, causing the repayment to be postponed."

Based on the results of an interview with Mrs. Erni as the Finance Treasurer of CV. Anugrah Alam Transport with the topic of how communication between PT. CS2 in terms of payment and billing:

"In terms of communication related to payment and billing between these 2 companies, it is very good, because if there are obstacles or problems, it will be confirmed immediately between the expedition and CS2".

Based on the results of an interview with Mrs. Erni as the Finance Treasurer of CV. Anugrah Alam Transport with the topic of whether your company has an effective financial management system to handle payments and receivables:

"In terms of the financial management system itself, our side as an expedition already has a receivables management system but it is not very effective in terms of payments and receivables, because our side still lacks control in terms of company receivables".

Based on the results of an interview with Mrs. Erni as the Finance Treasurer of CV. Anugrah Alam Transport with the topic of whether there is a policy in determining tariffs in billing?

"In the preparation of the billing policy, there are provisions that regulate the minimum number of documents that must be included in one billing process. If the number of documents available is less than 15 road letters, then the collection is still carried out on the condition that the minimum billing value reaches ten million rupiah. However, if the billing value has not reached the minimum limit of ten million, then the collection process will be postponed until the amount is sufficient."

Based on the results of an interview with Mrs. Erni as the Finance Treasurer of CV. Anugrah Alam Transport with the topic of what is your company's policy in dealing with clients who have non-current payers?

"In our company, if you want to provide policies to clients who have Non-current payments are by communicating regularly with clients who have non-current accounts receivable to understand their financial situation and find solutions together. We strive to provide payment flexibility according to our clients' financial capabilities, including providing them with the flexibility to set payment terms that are possible for them."

Factor Analysis-Factors Causing External Incurrent Receivables

The cause of external insolvency refers to factors beyond the company's control that contribute to the customer's inability to pay his debts. Such as changes in general economic conditions, such as recession or economic slowdown, can affect the customer's ability to pay their debts, while external factors such as changes in market trends or unstable industrial conditions can also affect the customer's ability to pay their debts. For example, a decrease in market demand or an increase in competition can result in a decrease in revenue for customers, which in turn impacts their ability to pay. Understanding the causes of external non-current accounts receivable in terms of collection and payments is important for developing effective collection strategies and better managing receivables risk. (Eunike 2022).

Based on the results of the interview with Mr. Yermia Sulo, S.T as Logistics Manager of PT. CS2 Healthy Pattern Maros with the topic How Your Experience Works In Matters of Payment and Billing:

"In terms of payments while working with CV. AAT runs smoothly, even if there are obstacles in collection, usually the letters or documents submitted to our party are missing or incomplete so they must be

corrected and from the CV expedition. AAT must complete it until it is appropriate and the invoice is paid according to the due date"

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"In collaboration with PT. AAT is very good and effective. The expedition support itself is very good. Even if there is an obstacle, namely the delay in entering the invoice".

Based on the results of the interview with Mr. Yermia Sulo, S.T as Logistics Manager of PT. CS2 Maros Healthy Pattern with the topic Are There Any Problems You Face When Making Payments on CVs. Grace of Nature :

"With payment from the company to the expedition party there are no obstacles, but again in the problem of the documents sent there are some that are incomplete, so usually the expedition team has to complete the missing documents. And the obstacles when it coincides with national holidays so that the payment schedule is pushed back 1-2 weeks".

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"As I mentioned earlier, maybe the obstacle is because the administration was late entered by CV.AAT and was constrained to coincide with the holiday".

Based on the results of the interview with Mr. Yermia Sulo, S.T as Manager Logistics of PT. CS2 Healthy Pattern of Maros with the topic Are there external factors that make it difficult for you to make payments on time:

"From the side of none, but as I said earlier, when it coincides with national holidays, payments that should be due for 1 month can be pushed back 1-2 weeks".

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"In terms of external factors, we return it to the expedition pihal. How their management collects in a timely manner, and in accordance with operational procedures and standards".

Based on the results of the interview with Mr. Yermia Sulo, S.T as Logistics Manager of PT. CS2 Healthy Pattern Maros Are there any internal factors in your company that affect timely payments:

"If there are internal factors in the company, so far there has been none. But even if there are factors that affect it, usually we will confirm by email or WA to several expeditions that the tagiham that is due on the 1st, is postponed to the 15th or it can be more than that".

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"If the internal factors of the company itself do not exist, but we return it to the expedition in the matter of billing to our company".

Based on the results of the interview with Mr. Yermia Sulo, S.T as Logistics Manager of PT. CS2 Maros Healthy Pattern How is the communication between your company and CV. Anugrah Alam in terms of payment and billing:

"In terms of communication in the company with CV. The AAT is fairly smooth, although there are definitely obstacles on the expedition or from our side will reconfirm related to these obstacles".

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"If it is a matter of communication between companies, it is very good. My advice from the expedition, it would be good if there is a bill due, it should be informed to our company via email or via wa so that it becomes a reminder for our company in payment problems".

Based on the results of the interview with Mr. Yermia Sulo, S.T as Logistics Manager of PT. CS2 Healthy Pattern Maros with the topic Does your company have an effective financial management system to handle payments and receivables:

"Until now, our company has been very effective. However, when there are obstacles as I have said, we will definitely inform the relevant expedition this. Then it has been regulated in the MOU between the expedition and the company, one example of the payment agreed between the company and the expedition is 45 working days".

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"In our company we are very effective in handling the issue of expedition payments"

Based on the results of the interview with Mr. Yermia Sulo, S.T as Logistics Manager of PT. CS2 Pola Sehat Maros, Is there a policy used in determining payment rates?

"The tariff policy carried out by the company is to calculate the weight of the cargo, the more loaded the greater the cost"

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"There must be, namely by calculating the load and the distance traveled."

Based on the results of the interview with Mr. Yermia Sulo, S.T as Logistics Manager of PT. CS2 Maros Healthy Pattern,

does the current economic condition affect your ability to pay your receivables on time?

"Yes, when the company is unstable in its finances, surely the payment of receivables to the expedition will be postponed"

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"Yes, if economic conditions are less stable, it is likely that payments will be delayed a little"

Based on the results of the interview with Mr. Yermia Sulo, S.T as Logistics Manager of PT. CS2 Pola Sehat Maros, are there any obstacles or obstacles in government policies that make receivables payments not smooth?

"No, because it has nothing to do with government policies that make payments not smooth"

Meanwhile, based on the results of an interview with Mr. Syahril, S.M as the Logistics Logistics Planner of PT. CS2 Maros Healthy Pattern:

"I don't think there is any, because there is no relationship between payments and the government"

D. Conclusion

Based on the results of the research and discussion that the author has explained previously, the conclusions that can be drawn in this study are:

1. Factors that cause receivables to be not current internally on CV. Anugrah Alam Transport is the incompleteness of the road letter collection documents which results in delayed or less smooth payments due to the merger of payment invoices which results in the expedition party being a little confused in recording incoming payments due to the merger of invoices.

2. Factors that cause receivables to be external non-current on CV. Anugrah Alam Transport is a delay in sending the collection of road letters from via JNE/JNT, then unstable economic conditions that cause delays in payment, another obstacle is when payment falls on a national holiday, which causes a delay in payment for 1-2 weeks.

“Pengendalian Internal Piutang Usaha Dalam Meminimalisir Resiko Piutang Tak Tertagih Pada Cv. Amanah Bersama.”

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