

# Implementation of the Uncollectible Receivables Settlement Policy in the Provincial Government of the Special Region of Jakarta

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**Abstract.** *The purpose of this article is to examine the various implementations of policies related to the resolution of uncollectible regional debts that have been carried out by the Provincial Government of the Special Capital Region of Jakarta. Regional debts are important assets that can be viewed from the perspective of both potential utilization and accountability. This study employs a literature review, in which the author analyzes the extent to which the implementation of policies for resolving uncollectible debts in the Special Capital Region of Jakarta has been effective. The various implementations already applied are expected to provide certainty regarding the collection of regional debts, as they represent a potential source of revenue for the local government.*

**Keywords:** *Local Government Receivables, Uncollectible Receivables, Financial Policy Implementation*

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## INTRODUCTION

The Provincial Government of the Special Capital Region of Jakarta (Pemprov DKI Jakarta), which was previously the capital city of the Unitary State of the Republic of Indonesia, has now transitioned its capital status following the official enactment of Law No. 2 of 2024 concerning the Special Region of Jakarta Province (Pemerintah Provinsi Daerah Khusus Jakarta) on February 15, 2024 (kompas.com). While Jakarta was formerly identified as the nation's capital and recognized as the driving center for governance, economy, and technological and informational development, it is now specifically designated as a Global City. A global city is a city that has a significant influence on the global economic, cultural, and political landscape. These cities are typically centers of international finance, business, and trade, and they often serve as hubs for transportation and communication networks. Global cities are also known for their cultural diversity and their ability to attract talent from around the world. To achieve that, Jakarta needs a source income/funding in their budget year. Due to its special status in governance, Jakarta has consistently been under the spotlight of the national public, particularly regarding the management of the Regional Revenue and Expenditure Budget (APBD) it receives.

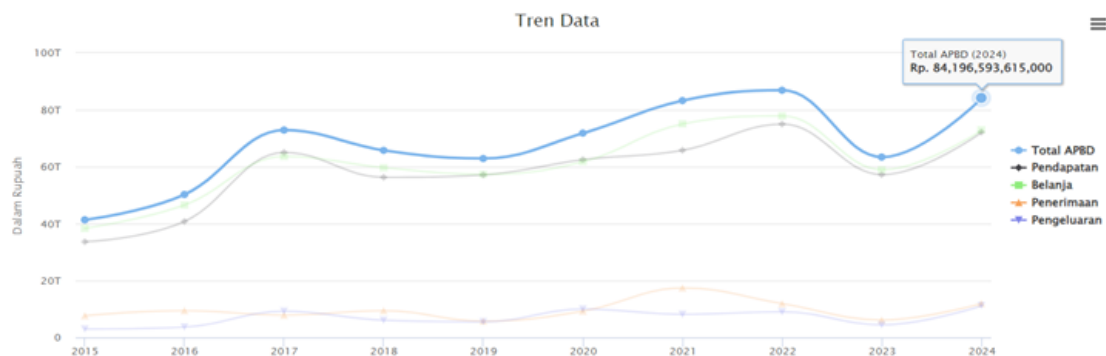


Figure 1. Trend of Total Regional Revenue and Expenditure Budget (APBD) of the Special Region of Jakarta Province (2014-2023)

Source: [bpkd.jakarta.go.id/keuangan-daerah](http://bpkd.jakarta.go.id/keuangan-daerah)

The total Regional Revenue and Expenditure Budget (APBD) of the Special Region of Jakarta Province (Provinsi DKI), which has almost consistently increased over the past 10 (ten) years, has led the public to demand greater transparency in the management of regional finances. In the context of good governance, the Government reports its accountability through financial statements. These financial statements are not only intended to meet public expectations but also serve as a means for the Government to disclose its financial position and performance in providing services to the public. Additionally, they form an essential basis for decision-making by both internal and external governmental stakeholders.

The achievement of an Unqualified Opinion (Wajar Tanpa Pengecualian, WTP) on the Regional Government Financial Statements (LKPD) of the Provincial Government of DKI Jakarta for seven consecutive years from 2017 to 2023 serves as evidence that its financial management has accurately reflected fair financial reporting, in accordance with Government Accounting Standards (SAP) and compliance with applicable laws and regulations. However, the success of the Provincial Government of DKI Jakarta in consistently obtaining the WTP Opinion does not negate the existence of recommendations in the Audit Report (LHP) from the Audit Board of Indonesia (BPK RI), particularly concerning non-compliance with legal provisions. One example of this is the indication of potential regional losses, which can be observed in the management of regional receivables, as managing regional finances also includes the administration of regional receivables.

According to Wasesa (2022), receivables are amounts owed to a company by other parties as a result of the sale of goods or services on credit, loans provided, or overpayments made to others. Similar to trade receivables, according to OKA (2022), state receivables arise from activities related to the governance of the state. State receivables are also referred to as government receivables. In the context of government receivables, Wheeler (2004) states that they generally occur due to arrears in revenue collection and the provision of loans or other transactions that create claims in the course of government activities. The scope of government receivables is based on its authority, which includes central government receivables and regional receivables. According to Pina et al. (2009), regional receivables are amounts owed to the local government and/or rights of the local government that can be valued in money as a result of agreements or other legal actions based on applicable regulations. According to Abdulazizovich (2023), regional receivables are important assets that can be viewed from the perspective of both potential utilization and accountability.

The management of receivables has become increasingly important since the implementation of the accrual basis in financial reporting. According to Saleh et al. (2024), the principle of receivables management must align with the management of liabilities. In liability management, an entity must maintain its payment due dates to uphold its reputation as a compliant debtor. Similarly, in receivables management, an entity must monitor due dates as a right to claim the receivables. In general, receivables management consists of three (3) stages: The first stage involves the conditions that lead to the creation of receivables; the second stage pertains to the administration and organization or recording of receivables; and the final stage involves a series of activities for the settlement or collection of receivables.

Table 1. Audited Balance Sheet of the DKI Jakarta Province for Fiscal Year 2023

<b>Government of DKI Jakarta Province Balance as of December 31, 2023-2022</b>			
<b>Description</b>	<b>Notes</b>	<b>December 31, 2023 (Audited)</b>	<b>December 31, 2022 (Audited)</b>
<b>Asset Fluent</b>			
Cash in Regional Treasury	5.5.1.1.1.1	5,454,632,626,327	6,030,074,927,473
Cash in Treasury Reception	5.5.1.1.1.2	1,705,254	2,304,154
Cash in Treasury Expenditure	5.5.1.1.1.3	329,582,648	2,375,220,230
BLUD Cash and Cash Equivalents	5.5.1.1.1.4	1,008,514,643,569	2,490,776,625,295
Cash in Treasury Expenditure School	5.5.1.1.1.5	66,508,746,795	81,800,637,090
Other Cash	5.5.1.1.1.6	13,543,291,396	32,790,585,735
Receivables Regional Tax	5.5.1.1.2.1	11,879,768,241,317	10,995,004,414,460
Elimination Receivables Regional Tax	5.5.1.1.2.2	(3,686,116,946,844)	(5,663,202,404,544)
Receivables Retribution	5.5.1.1.2.3	15,353,688,895	19,044,562,235
Elimination Receivables Retribution	5.5.1.1.2.4	(10,563,663,295)	(57,157,173,056)
Other Legitimate PAD Receivables	5.5.1.1.2.5	3,030,838,884,590	1,304,362,322,445
Elimination Other Receivables PAD	5.5.1.1.2.6	(1,696,690,809,307)	(1,594,099,435,302)
Central Government Transfer Receivables	5.5.1.1.2.7	42,355,869,857	89,122,889,667
Receivables Other	5.5.1.1.2.8	374,339,155,304	156,446,074,015
Elimination Receivables Other	5.5.1.1.2.9	(139,785,192,718)	(32,302,897,207)
Prepaid Expenses	5.5.1.1.3	501,750,677,798	751,750,847,753
Preparation	5.5.1.1.4	1,263,776,601,406	1,483,957,714,569
<b>Total Assets Smooth</b>		<b>15,206,617,885,847</b>	<b>18,204,220,678,437</b>

Source: LKPD Audited Provinsi DKI Jakarta Tahun 2023

In the Audited Balance Sheet of the DKI Jakarta Provincial Government for 2023, the details of Current Assets include Cash, Receivables, Prepaid Expenses, and Inventory. It is evident that the types of receivables for the DKI Jakarta Provincial Government are diverse and classified into five (5) receivable accounts, each having various sub-accounts. These six categories of receivable accounts include: Regional Tax Receivables; Retribution Receivables; Other Legitimate Regional Revenue (PAD) Receivables; Government Transfer Receivables; and Other Receivables. When totaled, the amount of audited receivables for the DKI Jakarta Province in 2023, as per the notes of the Audited Regional Financial Statements of DKI Jakarta Province, is IDR 15,153,060,444,387.00, with a total allowance for receivables of IDR 8,274,155,803,729.00. Among these five types of receivables, there are four (4) types that have allowances, namely Regional Tax Receivables, Retribution Receivables, Other Legitimate Regional Revenue (PAD)

Receivables, and Other Receivables. Given the substantial amount, it is expected to serve as a potential source of revenue that can be realized by the DKI Jakarta Provincial Government as a source of local income in the subsequent budget year.

Based on the Audit Report from the Audit Board of Indonesia (BPK) regarding the Audited Regional Financial Statements (LKPD) of DKI Jakarta Province for 2023, the notes to the financial statements indicate a significant amount of uncollectible receivables with a considerable level of delinquency, which has not shown sufficient improvement in resolution from year to year. According to the BPK, the DKI Jakarta Provincial Government has been deemed suboptimal in the debt collection process and in addressing uncollectible receivables. This situation could affect the current assets of the local government, burden the accounting records in the Financial Statements, and impact the accountability of regional financial management.

If there are regional receivables that become delinquent after maximum collection efforts by the Regional Government, the Regional Government must transfer the management of these receivables to the Committee of State Receivables Management (PUPN) through the State Assets and Auction Service Office (KPKNL) that is authorized in the region of the Regional Government. By transferring delinquent receivables to KPKNL, it will at least reduce the burden of financial management for the Regional Government. However, the transfer of delinquent receivables cannot be done easily; the existence and amount of the receivables must be legally confirmed when KPKNL receives the transfer of these delinquent regional receivables. This indicates that the transfer of delinquent regional receivables to KPKNL must be supported by documentation that meets the requirements. ([djkn.kemenkeu.go.id](http://djkn.kemenkeu.go.id))

The diversity and magnitude of receivables managed by the DKI Jakarta Province represent a potential source of revenue for the Provincial Government of DKI Jakarta to be more diligent in managing its receivables. It is not only essential to record and present them in the financial statements but also to be careful in the processes of administration, collection, and resolution, including their write-off, so that the Provincial Government of DKI Jakarta can better optimize its potential local revenue. According to Satya (2019), Law No. 1 of 2004 mandates that every official authorized to manage revenue, expenditures, and state/regional assets must ensure that state/region receivables are fully and timely settled. It is also mandated that state/region receivables that cannot be fully and timely resolved must be addressed according to the applicable laws and regulations. Based on this issue, the researcher intends to conduct an analysis with the title related to the Implementation of the Uncollectible Receivables Settlement Policy in the Provincial Government of the Special Region of Jakarta.

## LITERATURE REVIEW

### Regional Receivables Theory

Kieso et al. (2020) define receivables as "claims held against customers and others for money, goods, or services," characterizing receivables as a claim or right to collect from customers or other parties in the form of money, goods, or services. According to Jieri et al. (2023), receivables represent a sum of claims that a company expects to receive from other parties due to the delivery of goods or services on credit, as a result of loans granted, or as a result of overpayments to other parties. Generally, receivables can arise from the delivery of goods and services on credit to customers or other parties. PUTRI (2016) broadly defines receivables as rights or claims against other parties, which can be made in the form of money, goods, or services. However, from an accounting perspective, receivables are generally interpreted as claims expected to be settled in the form of cash receipts.

Similar to Trade Receivables, according to Lyani (2017), state receivables are those that arise in the context of state administration activities. State receivables are also referred to as government receivables. Regarding government receivables, Ganing (2020) notes that they generally occur due to arrears in revenue collection and loans granted, or other transactions that create claims in the course of government activities. The events or transactions that generate the

government's right to collect stem from obligations, such as the succession of loans from sales, partnership exchanges, and services provided by the government. All transactions resulting in receivables must be managed in accordance with applicable laws and regulations to ensure that the quality of claims is optimally addressed, both legally and economically. From the various definitions of receivables in both the private and public sectors, receivables can be understood as financial assets as well as financial instruments.

The scope of Government Receivables is based on the scope of its authority, which includes Central Government Receivables and Regional Receivables. According to OKA (2022), regional receivables are amounts of money that must be paid to the local government and/or rights of the local government that can be valued in monetary terms as a result of agreements or other legitimate causes based on applicable regulations. According to Richard & Kabala (2019), regional receivables are important assets that can be viewed from the perspective of their potential utilization as well as their accountability.

According to Patuan & Hermawan (2023), "convey that if receivables from customers are not managed properly, then payments from customers can be reduced or even unrealized which can affect the condition of cash flow from the Organization. Hence in his research Putri et al. (2023), convey that an efficient receivables analysis with a strict control system is needed." It can be understood that the collection of receivables will become a problem if, over time, those receivables cannot be collected, as this will affect the cash flow of the organization/government. When debtors are unable to pay their debts to the organization or government, these receivables become classified as non-performing, referred to as bad debts. This situation necessitates a strict control system analysis for the existing receivables. According to Bertino (2020), the management activities for regional receivables begin with stages of record-keeping, collection, settlement, guidance, supervision, control, and accountability.

### **Theory of Policy and Policy Implementation**

According to Lascoumes & Le Galès (2007), policy is a government instrument, not only in the sense of government, which pertains solely to state apparatus, but also governance, which involves various forms of institutions including private sector, business world, and civil society. The essence of policy consists of decisions or choices of actions that directly regulate the management and distribution of natural, financial, and human resources for the public interest. The concept of public policy presented by various experts is often used as goals, decisions, standards, proposals, and grand designs.

According to Dye 1992 in Subarsono (2020), the definition of policy is "whatever government choose to do or not to do." In other words, policy encompasses everything that the government decides to undertake or refrain from undertaking. From this definition, it can be concluded that both the actions taken and those not taken by the government embody a set of objectives; therefore, the basis for these actions is not merely a desire of the government or specific officials, but rather the influences or implications generated by these decisions, which have, of course, gone through a process of policy formulation.

According to Knill & Tosum (2020), there are essentially three principles of public policy in the context of governance and state administration: how to formulate policy, how policy can be implemented, and how policy is evaluated. In the implementation stage, the objective is to determine the extent of the policy's impact on its recipients. Among all stages of the policy process, policy implementation is the most critical phase. According to Grindle in Wahab (2005:59), policy implementation "is not merely about the mechanisms for translating political decisions into routine procedures through bureaucratic channels but is more than that. Policy involves issues of conflict, decisions about who gets what from a policy."

### **METHODS**

This research employs a literature review methodology. According to Ellis & Levy (2008), a literature review serves as a tool or method aimed at finding answers to the research problem

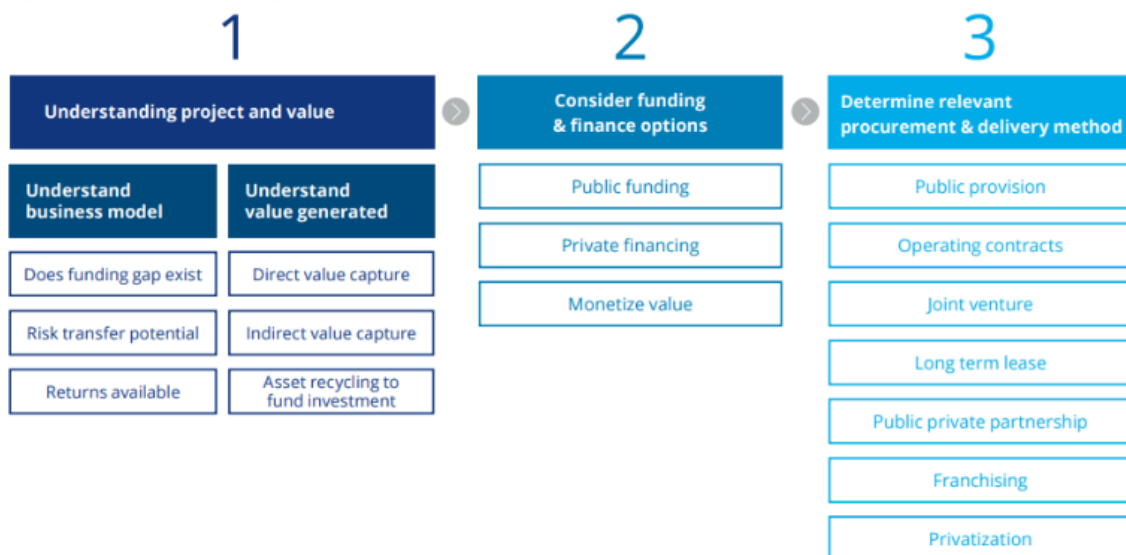


to describe a specific issue under investigation and has benefits for the development of research. The literature review is used by the author to analyze the issue regarding the extent to which the implementation of the uncollectible receivables settlement policy in the Special Region of Jakarta has been resolved. The data sources used are secondary data obtained from literature such as books, journals, and scholarly works that are relevant to the research problem being investigated. Data analysis is conducted using a descriptive-analytical approach, employing theories of regional receivables and policy implementation to systematically present the implementation of the uncollectible receivables settlement policy in the Special Region of Jakarta.

## RESULTS AND DISCUSSION

Due to achieve Jakarta as Global City, Jakarta needs source of income/funding. The Model for delivering those successful project is based on understanding project and value, considering funding and finance options and determine relevant procurement and delivery methods as on Figure 2. Receivables are the amount of money that must be paid to the regional government and or regional government which can be assessed in money because of an agreement or other consequences based on statutory regulations or other legal consequences. Receivables are one of the important instruments in regional financial management and the size of a receivable is very influential in the management of a government performance.

Figure 2. A model for delivering a successful project



Sumber : Smart Cities Funding and Financing in Developing Economies (Deloitte)

Figure 2. A model for delivering a successful project

The management of regional receivables must be carried out by the local government of Jakarta as mandated by Law Number 17 of 2003 concerning State Finance and Law Number 1 of 2004 concerning State Treasury. In accordance with Government Accounting Standards (SAP) Number 16 regarding Accrual-based Receivables Accounting, receivables on the balance sheet are included in the category of Current Assets. To maintain the asset value at its net realizable value, an allowance for uncollectible receivables is established. The allowance for uncollectible receivables is defined as a reserve formed based on a certain percentage of receivable accounts, which is classified according to the quality of the receivables. The assessment of receivable quality is divided into four criteria: performing quality, substandard quality, doubtful quality, and non-performing quality, with each category having an established estimated percentage for the allowance for uncollectible receivables. The reliability of the disclosure and presentation of

receivable value information is expected to provide benefits for users of financial statements in making informed and targeted policy or decision-making.

Table 2. Percentage of Allowance for Receivables

No	Receivable Quality	Estimated Bad Debts
1	performing quality (Fluent)	0,5%
2	substandard quality (Not that Smooth)	10%
3	doubtful quality (Doubtful)	50%
4	non-performing quality (Congested)	100%

As part of optimizing the improvement of the quality of regional receivables and to encourage the settlement of uncollectible regional receivables, as mandated by regulations and the Follow-Up of the Audit Report (LHP) from the Supreme Audit Agency (BPK) concerning the management and resolution of uncollectible receivables, the Provincial Government of Jakarta, through its Regional Financial Management Agency (BPKD), which is responsible for supporting financial management functions, has made efforts to follow up on this by issuing various local government policies. This includes the issuance of Governor Regulation Number 67 of 2022 concerning the Second Amendment to Governor Regulation Number 161 of 2017 regarding Accounting Policies, which outlines the policies/regulations for managing and recording receivables undertaken by regional work units (SKPD)/entities within the Provincial Government of DKI Jakarta (Appendix 1.16 on Receivables Accounting). The local governments can ensure that their financial reports are in good quality because their financial report comply with accounting standards and provide high-quality information for greater transparency and accountability of financial report.

Based on Comparative Analysis of receivable Management Practice in Legal Framework and Policies also in Assessment and Categorization of Receivables in other big country such as U.S. local government, Canada, United Kingdom and Australia Local Government Jakarta has follows their best practice about following the Generally Accepted Accounting Principles (GAAP) under the oversight of the Governmental Accounting Standards Board (GASB) or following the International Financial Reporting Standards (IFRS), emphasizing fair value measurement for receivables. The achievement of an Unqualified Opinion (Wajar Tanpa Pengecualian, WTP) on the Regional Government Financial Statements (LKPD) of the Provincial Government of DKI Jakarta for seven consecutive years from 2017 to 2023 serves as evidence that its financial management has accurately reflected fair financial reporting.

To ensure effective management of receivables and minimize the risk of bad debts, government entities must adopt several critical measures. These include formulating and implementing comprehensive policies and technical guidelines for managing receivables, accurately recording and administering payments or installments, and closely monitoring the payment and collection processes. Issuing billing notices and reminders to delinquent payers is also vital, supported by formal written communications and the submission of invoices to optimize collections. Like Singaporean government, they allows for the expeditious write-off of bad debts through centralized systems and predefined thresholds. Singapore's use of automation ensures efficiency and reduces the manual workload for managing uncollectible receivables. Also in Germany's dual approach balances accountability with efficiency, preventing unnecessary delays in small receivable settlements. Additionally, robust internal controls over receivable management should be rigorously applied. The integration of reliable information systems also essential to streamline administrative processes and maintain the efficiency and accuracy of receivables management.

Table 3. Types of Allowance for Uncollectible Receivables (Delinquent Quality)

Year	Receivables Quality	Types of Allowance for Uncollectible Receivables in the Provincial Government of DKI Jakarta				Total Uncollectible Receivables
		Tax Receivable	Retribution Receivables	Other legitimate local revenue receivables	Other Receivables	
2019	Bad debt 100%	3.781.33	4.969	49.025	5.522	3.835.328.
2020	Bad debt 100%	4.278.255	1.361	413.092	7.112	4.692.679
2021	Bad debt 100%	2.844.315	1.549	551.368	13.827	3.397.233
2022	Bad debt 100%	4.529.723	55.003	215.398	3.435	4.800.125
2023	Bad debt 100%	5.085.740	51.090	614.552	3.476	5.754.859

In addition to these regulations, the settlement of regional receivables has been directed to proceed with the stages of writing off regional receivables, with the issuance of several Governor Regulations that have been established, namely:

Governor Regulation Number 94 of 2014 concerning the Procedure for the Write-Off of Tax Receivables was issued based on the mandate from the regulations released by the Directorate General of Taxes (DJP) of the Ministry of Finance of the Republic of Indonesia. Consequently, the management of tax receivables in the DKI Jakarta Province has been entrusted to the Regional Revenue Agency (BAPENDA) of the Special Region of Jakarta.

Governor Regulation of DKI Jakarta Province Number 185 of 2014 concerning Procedures for Collecting Receivables from Claims for Compensation and Treasury Claims Through Salary and/or Regional Performance Allowance Deductions, it's establishing as a legal framework for handling debts arising from compensation claims and treasury demands. It was introduced to optimize the settlement of regional losses as part of the implementation of related regulations.

Governor Regulation of DKI Jakarta Province Number 148 of 2018 on the Procedures for the Write-Off of Regional Receivables is in accordance with the regulations issued by the Directorate General of State Assets (DJKN) of the Ministry of Finance of the Republic of Indonesia, specifically PMK Number 82/PMK.06/2019. This regulation covers all types of regional revenue receivables outside of taxes, including Regional Retribution Receivables, Receivables from the Management of Separated Regional Assets, Other Local Revenue Receivables, Receivables from Non-Permanent Investment Bills, and other receivables. The resolution of these receivables is assigned to the Regional Financial Management Agency (BPKD) of the Special Region of Jakarta in accordance with the Governor of DKI Jakarta Province's Decree Number 803 of 2019 concerning the Team for the Review of Regional Receivables Management Proposals (TPUPPD), which mandates BPKD of the Special Region of Jakarta to act as the Chair of the TPUPPD.

## CONCLUSION

From the discussion, several conclusions and recommendations can be drawn, including: The BPKD of Jakarta Province, which is responsible for supporting the financial governance functions in the area of financial management and as the Regional Financial Manager with the authority to manage regional debts and receivables in the Special Region of Jakarta, needs to update its policies related to the process of systematically and clearly resolving uncollectible receivables. This should align with the issuance of Governor Regulation No. 57 of 2022 concerning the Organization and Work Procedures of Regional Apparatus, which regulates changes in the work procedures as well as the duties and functions of Regional Apparatus in DKI Jakarta Province. Additionally, the issuance of Regional Regulation No. 1 of 2024 concerning Regional Taxes and Retributions this year mandates that the management of regional revenue in the form



of taxes and retributions be transferred to the Regional Revenue Agency (Bapenda); however, until now, the management of retribution receivables is still handled by BPKD. The issuance of the latest regulation from DJKN, namely PMK Number 137/PMK.06/2022 concerning the Write-Off of Regional Receivables that cannot be handed over to PUPN, establishes that the Ministry of Finance has issued regulations regarding the limitations on regional receivables categorized as uncollectible, which cannot be managed by PUPN. These include regional receivables with a maximum remaining obligation amount of IDR 8,000,000.00 (eight million rupiah) per debtor, and for which no collateral has been provided, or where the collateral has no economic value. Regional receivables that are not submitted for management to PUPN can essentially be resolved by the Regional Financial Management Officer in accordance with applicable laws and regulations. Given the mandate of this latest regulation issued in 2022, it is advisable for the Financial Management Agency (BPKD) of the Special Region of Jakarta to analyze the receivables and establish a Standard Operating Procedure (SOP) for these receivables, to prevent prolonged delays in resolving uncollectible receivables. Ensuring the collection of regional receivables is a potential source of revenue for the local government to secure its income.

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