

## Evaluation of Sales Accounting Information Systems in Controlling Credit Risk

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### ABSTRACT

*The formulation of the problem in this research is whether the sales accounting information system can recognize credit risk at PT. UBM. The objective is to determine the role of the accounting information system in controlling credit risk. This research is a descriptive qualitative research to find out the accounting information system that plays a role in identifying credit risk at PT. UBM. By using primary and secondary data, the data is processed through qualitative data. In achieving the objectives of the document internal control system used by PT. UBM is related to the Sales Accounting Information System consisting of goods orders, minutes of receipt and delivery of goods, and sales invoices. Then record the sales accounting information system at PT. UBM consists of sales journal, cash receipts journal, general ledger, inventory card and warehouse card. While the functions related to the sales accounting information system at PT. UBM is a sales function, accounting function, warehouse function, shipping function, accounts receivable function and billing function and finally the Standard Operating Procedure at PT. UBM consists of sales procedures, procedures for sending goods to consumers, procedures for receivables and procedures for receiving money. Judging from the documents, records, functions involved in the sales accounting information system and sales standard operating procedures at PT. UBM is complete and well covered.*

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### 1. INTRODUCTION

Effective and efficient cash and credit sales accounting system, as well as cash receipts, can significantly support a company's strategy to achieve maximum profitability. A company can run its operations smoothly if it is supported by an accounting system that is suitable for its conditions and needs. According to Mariani and Permatasari [1], credit sales and receivables are two inseparable aspects, as credit sales will always result in receivables. The absence or weakness of internal controls in the cash receipt accounting system will lead to increased risk of losses that the company may bear due to uncollected receivables or deviations or fraud that may threaten the company's survival. Therefore, a good internal control is needed to support all three accounting systems.

The rapid development of information technology in recent times has significantly influenced business competition among industry players. Almost every business application field has adopted and developed information systems in such a way that it can advance and develop the business very well. The significant development of information technology has affected the competition in the business industry. Information systems are used as decision-making tools and are aimed at obtaining better results. Every company, whether owned by the government or private, undoubtedly has an information system within it [2]. In order to sustain its continuity, a company must also achieve good profitability. One way for a company to achieve optimal profit is through both cash and credit sales. A good system is required for the company to achieve optimal profit.

Company activities can run smoothly when the systems within the company are executed effectively and efficiently. Systems that are carried out effectively and efficiently can help the company achieve its goals. Information systems consist of a series of formal procedures where data is collected, processed into information, and distributed to users. Each company must tailor its information system to

the needs of its users, hence each company has a different information system [3]. To obtain such information, a good and appropriate information system is needed. However, a good information system alone is not sufficient; it must align with the needs and business activities of the company. As we know, with a well-functioning system, errors arising from operational inefficiencies, inadequate information, and human-induced mistakes can be minimized. Accurate and timely information greatly assists companies in decision-making, determining the necessary steps to support operational activities, and also in developing the company [3].

Accounting systems are crucial tools for companies to plan and control organizational activities, serving as communication tools for both internal and external management purposes [4]. The accounting system is an organized collection of forms, records, and reports coordinated in such a way to provide financial information needed by management to facilitate company management.

Effective and efficient cash and credit sales accounting system, as well as cash receipts, can significantly support a company's strategy to achieve maximum profitability. A company can run its operations smoothly when it is supported by an accounting system that is suitable for its conditions and needs [5].

An accounting information system is a process of identifying, collecting, and storing data as well as developing, measuring, and communicating information [6]. The accounting information system consists of an organized collection of forms, records, and reports coordinated in such a way to provide financial information needed by management to facilitate company management. This system prepares information for management by executing specific operations on all the sources it receives and also affects the relationship between the company organization and its environment. The presence of an accounting information system is an important component in a company. The accounting information system is essential to control and manage the company's infrastructure (assets) and to provide financial and non-financial information as a tool for decision-making by company management in achieving company goals. The purpose of the accounting information system is to simplify the company's management of daily data and turn that raw data into financial reports. One part of the accounting information system is the credit sales information system.

An Accounting Information System is a collection of resources, various people, and equipment, designed to transform economic data into useful information [7]. An Accounting Information System is a subsystem of a Management Information System that provides accounting and financial information, as well as other information obtained from routine processing of accounting transactions [7]. An Accounting Information System (AIS) is a system that processes data and transactions to produce useful information for planning, controlling, and operating a business. The Accounting Information System not only processes financial data but also processes non-financial data to become accurate information needed by the company. This is because decision-making is not solely based on financial information, but non-financial data is also essential to the company. One example is sales reports; sales reports are also a crucial aspect of decision-making [8].

The sales accounting information system establishes a series of steps to execute, record, calculate, and generate sales documents and information for administrative purposes and other stakeholders, starting from receiving sales orders to recording invoice/account creation. Sales are the activities where the seller markets goods or services with the hope of gaining profit from the transaction's results. Sales are also defined as the transfer of ownership of goods or services from the seller to the buyer, or it can be defined as a transfer. Marketing activities can be in the form of cash sales or credit sales. Credit sales, in particular, are always the focus of leadership [9].

Failures in credit sales often occur in collecting payments, due to the possibility that customers are unable to pay for various reasons, such as the customer's company going bankrupt, accidents at the customer's company, or the customer simply refusing to pay. Such failures result in lower revenue compared to the costs already incurred by the company, leading to losses. Through the analysis of the credit sales system, the company's risks in sales can be overcome, and internal controls for credit sales need to be implemented to process them properly and avoid causing losses to the company. These sales involve various related functions or departments, ranging from order placement to the delivery of goods to consumers.

Credit sales are the sales of merchandise with an agreement between the buyer and the seller during the transaction, with payment to be made in the future [10]. The term receivables encompasses all claims in the form of money against other parties, including individuals, companies, or other organizations. Receivables usually constitute a significant portion of a company's total current assets. The most common transaction that creates receivables is the sale of goods or services on credit. Such trade receivables are usually expected to be collected within a relatively short period, like 30 or 60 days. Receivables imply a claim for a certain amount of money expected to be obtained in the future. Based on these three definitions, it can be concluded that receivables are all claims in the form of money against other parties that are expected to be obtained in the future.

Credit is funds acquired by a bank in deposits that are then channeled back as loans to the public or customers in need [11]. The distributed credit is expected to provide profit as one of the specific company's revenues originating from compensation in the form of interest contained in the agreement between both parties regarding the nominal amount to be repaid by the debtor to the creditor [12]. The implementation of credit, on one hand, often leads to the tendency of loss. In Indonesia, credit risk is the most common risk faced by banking, non-bank financial institutions, or any company that provides sales through credit.

The tendency of loss arising from credit operations due to the high amount of non-performing loans is caused by a lack of serious attention from the bank after the credit is granted [13]. Another significant factor is the minimal analysis conducted by banks when changes occur in the business cycle. With credit activities, banks can earn income in the form of interest received from debtors. Providing credit is a key activity of a bank that involves risks and can affect the bank's health and continuity, thus requiring appropriate, orderly, and systematic measures, especially for categorized problem credits.

Credit risk needs to be appropriately addressed. This is because credit risk is the most popular and substantial risk for banks. This risk has the potential to turn credit into a problem [14]. According to Bank Indonesia Regulation Number 11/25/PBI/2009 Year 2009, credit risk is the risk of default by the debtor and/or other parties in fulfilling obligations to the bank. According to the Indonesian Banking Association (2016: 22), "credit risk is the risk of customers being unable to meet overdue obligations." According to Rivai in [15], credit risk measurement considers several aspects, including (a) characteristics of each type of credit risk transaction, debtor's financial condition, and terms of credit agreements such as the maturity period and interest rate; (b) the credit period related to potential changes in the market; (c) collateral, installment, and/or guarantees; (d) potential failure to pay. The objective of this research was to evaluate the sales accounting information system in controlling credit risk.

## 2. METHOD

In terms of research objectives, this type of research falls under the category of explanatory research. Explanatory research is intended to explain the position of the variables under investigation and the relationship between one variable and other variables. One of the forms of explanatory research is descriptive research, which is conducted to determine the values of individual variables, whether one variable or more, without making comparisons or linking one variable to another. This research aims to explain how to evaluate the sales accounting information system in controlling credit risk.

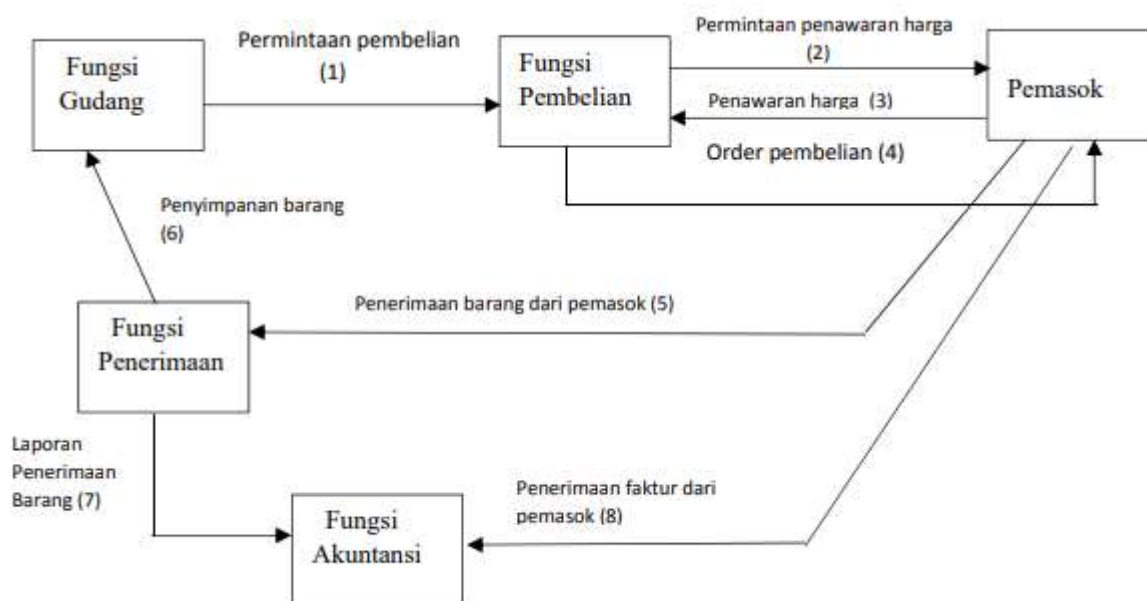
The research was conducted at PT. UBM located at Jalan Medan Area number 78 in Medan. The company is engaged in the sales of electronics and furniture, offering sales through both cash and credit transactions. Operationalization of variables is a definition given to a variable by specifying how the variable is measured. The following are the operational definitions of the research:

**Table 1.** Definition of Operational Research

No	Variable	Understanding	Indicator
1	Accounting information system	the process of identifying, collecting and storing data as well as the process of developing, measuring and communicating information. The	(a) sales documents; (b) records used; (c) related functions; (d)

	accounting information system consists of organizational forms, records and reports coordinated in such a way as to provide the financial information needed by management to facilitate company management. [6]	Sales SOP. [6]
2 Credit Risk Control	risk due to failure of the debtor and/or other parties in fulfilling obligations to the bank. According to the Indonesian Bankers Association (2016: 22) "credit risk is the risk of customers not being able to fulfill their obligations when they are due. [15]	(a) there is no manipulation of organizational assets and records; (b) there are no unrecorded sales transactions; (c) there is no operational waste. [15]

The data collection techniques used were questionnaires, interviews and direct company observations as well as documentation.[16]The data analysis technique used is a qualitative analysis technique, namely knowing the role of the sales accounting information system in controlling credit risk at PT. UBM. The following is a picture of the accounting information system at PT. UBM:



**Figure 1.** Company Accounting Information System  
*Source: PT. UBM*

### 3. RESULTS AND DISCUSSION

#### A. Research Results

The company's activities in evaluating sales information systems in controlling credit risk are as follows:

##### a. Marketing Field

This activity is described as follows:

- 1) Procurement or purchase of goods to be sold
- 2) Application of the selling price, either cash or credit
- 3) Shipping to the marketing office
- 4) Application of the commission for each type of goods

- 5) Determination of incentives for sales achievements
  - 6) Conduct promotions and prepare marketing tools
  - 7) Guiding sales activities, both selling skills and coaching salespeople
- b. Billing Field  
 This activity is to carry out billing, so that this activity runs effectively and efficiently this activity is supported by existing employees including the selection of appropriate consumers by the sales force.
- c. Administrative Field  
 Sales results and collection results must be administered as well as possible in accordance with procedures set by the company. To manage administration properly, every employee must provide correct data for all types of related administrative activities. Administrative activities namely:
- 1) Operational activities
    - a) Financial administration
    - b) Accounting Administration
    - c) Personnel and General Administration
  - 2) Supporting technical activities
    - a) *Information and Technology team*
    - b) Operational System
    - c) Auditing

The following presents details of the target and sales realization of PT. UBM 2019-2022:

**Table 2.** Details of Sales Targets and Realization PT. UBM Year 2019-2022

Year	Sale		Percentage	
	Realization (Rp)	Target (IDR)	Realization (%)	Target (%)
2022	51,781,891,800	65,000,000,000	79,66	100
2021	56,917,908,000	67,000,000,000	84.95	100
2020	53,716,455,000	66,000,000,000	81.38	100
2019	57,091,352,900	66,000,000,000	86.50	100

source: PT. UBM, 2023

From the table above it can be seen that there has been a decline in sales from 2019 to 2022. In 2019 total sales at PT. UBM of Rp. 57,091,352,900 while the sales target is Rp. 66,000,000,000. Decreased in 2020 to Rp. 53,716,455,000 and in 2021 it will increase again to Rp. 56,917,908,000 and will decrease again drastically in 2022, namely Rp. 51,781,891,000.

## B. Discussion

In this section, two variables will be analyzed. The first variable in this study is the Sales Accounting Information System with the indicators being (a) sales documents; (b) records used; (c) related functions; (d) Sales SOP. The second variable is Credit Risk Control with indicators (a) there is no manipulation of the organization's assets and records; (b) there are no unrecorded sales transactions; (c) there is no operational waste.

### 1) Sales Accounting Information System

After looking at the sales accounting information system implemented by PT. UBM, then in this sub the author will describe the sales accounting information system in the PT environment. UBM.

#### a) Sales Accounting System Recording Documents

Documents used by PT. UBM in the sales procedure as follows:

(1) Goods Order Letter This document is used by the customer as a form to order the desired goods.

(2) Sales Invoice This document is used as a basis for recording receivables arising from credit sales transactions. 53 Credit sales procedures at PT. UBM is as follows:

#### a) Sales Order Procedure

In this procedure, the sales function, the salesman makes an offer of goods to the customer, if both parties have made an agreement, the customer will provide a letter of order for the goods ordered to the salesman.

b) Credit Approval Procedure

After the customer submits an order letter with the type of goods and quantity of goods to be purchased to the salesman. The salesman will give the order letter to accounting. This accounting will analyze the order letters received. As a consideration for granting credit approval, accounting will analyze data on consumers who apply for credit. If after being analyzed by accounting that the consumer has no problem with paying off his receivables, then accounting will authorize the credit approval requested by the customer concerned.

c) Sales Invoice Issuance Procedure

After the credit is approved by accounting, the order letter is submitted to the sales department to be forwarded to the faturis to create a sales invoice in accordance with the order letter provided by the customer. The sales invoice consists of 5 copies and will be submitted to the sections that require the following items:

- 1) The first copy of this white form is the original sheet which will be sent to accounting to be recorded in the sales journal and inventory card.
- 2) The second copy of this form in red is the second sheet to be sent to the warehouse as proof that there has been a sale.
- 3) The third copy of this yellow form is the form that will be given to the invoice as an archive for proof of the release of goods.
- 4) The fourth copy of this form in green is the fourth sheet that is handed over to the customer as their file, so that if the collector collects receivables from the customer, the customer can show their file as proof of the receivable.
- 5) The fifth copy of this form colored bim is the fifth sheet which is submitted to the accounts receivable administration to then be printed on the collector as a note in billing to customers.

d) Shipping Procedure

After the sales invoice is issued with the order letter, the document is forwarded to the warehouse administration to provide goods with the criteria and the amount adjusted to the document and authorized by the sales department to be forwarded to the driver. After that the driver hands over the fourth invoice sheet to the customer. Meanwhile, the four invoices and order letters were returned to the invoiceist to be submitted to the functions that require them.

e) Recording Procedure

In this procedure, the accounts receivable administration collects all invoices that have been issued into one and records them in the invoice recapitulation list. The accounting function will also record credit sales transactions to sales journals and inventory cards. Based on the author's evaluation, it is known that the documents used at PT. UBM is related to sales accounting information systems, namely, goods orders and sales invoices. From the sales information system document at PT. UBM is fully included.

2) Sales Accounting Information System Records

Accounting records used in the sales system at PT. UBM is a general journal, inventory card, warehouse card, cash receipts journal and sales journal. Based on the theory that in sales there are accounting records consisting of five accounting records, namely sales journal, cash receipts journal, general journal, inventory card and warehouse card. Meanwhile at PT. UBM, the

accounting records used consist of general journals, cash receipts journals, sales journals, warehouse cards and inventory cards that record transactions on income from sales. PT. UBM has used complete accounting records, so that PT. UBM has met company standards.

- a) General Friday  
These accounting records are used to record the cost of goods sold during a certain period.
- b) Inventory Card  
This accounting record is a subsidiary book that contains details of mutations for each type of inventory.
- c) Warehouse Card  
This accounting record is used to record movements in the quantity of finished product inventory due to sales transactions.
- d) Total Cash Receipts  
Accounting records are used to record all cash receipts from various transactions that occur in the company.
- e) Total Sales  
These accounting records are used to record sales transactions both on credit and cash at PT. UBM

### 3) Functions Related to the Sales Accounting System

Functions related to the sales accounting system at PT. UBM is as follows:

- a) Sales Function  
This function is responsible for placing sales orders through salesmen to customers. This function receives goods orders from customers and sends them to the accounting function to enable this function to contribute to serving orders from customers.
- b) Accounting Function  
This function is responsible for eligibility for granting credit to consumers or customers, accounting for cash receipts or disbursements, recording sales transactions both in cash and on credit.
- c) Warehouse Function  
This function is responsible for preparing the goods to be ordered by the customer in accordance with the goods order and credit sales invoices received from the sales function, then handing them over to the shipping department.
- d) Delivery Function  
This function is responsible for handing over the ordered goods to the customer based on the order letter and sales invoice it received from the sales function with the customer's signature and stamp, and is also responsible for ensuring that no goods leave the company without authorization from the authorized party. .
- e) Receivables Function  
This function is responsible for collecting all sales invoices into one and recording them in the invoice recapitulation list and issuing an invoice receipt letter in 3 copies based on the credit sales invoice to be submitted to the billing department (collector).
- f) Billing Function This function is responsible for creating and sending sales invoices to customers, as well as providing copies of invoices for the purposes of recording sales transactions by the accounting function.

When compared with Mulyadi's theory, there are 5 related functions, namely the sales function, accounting function, warehouse function, shipping function, and billing function. Meanwhile PT. UBM has 6 functions namely sales function, accounting function, warehouse function, delivery function, billing function and accounts receivable function. This shows that the functions involved in the accounting information system at PT. UBM is complete.

After observing the ongoing sales accounting information system at PT UBM, the author found several weaknesses which were the cause of the problems as described. To ensure that the weaknesses that have been found do occur, the author made repeated observations of the operation of the sales accounting information system. In addition, the author also conducts question and answer with the authorities at PT. UBM.

The weaknesses in the sales accounting information system at PT. UBM is as follows:

- a. The document storage area is not safe because it only uses open cupboards and the storage is not in a special room but only in an open room combined with documents from other divisions.
- b. Sales Order Procedures, in this case the salesmen do not carry out sales promotions to their customers, so that many consumers are not interested in buying goods at PT. UBM . This can affect the level of sales at PT. UBM .
- c. Delivery Function, when it is about to deliver the goods ordered to customers, delays often occur, such as the unavailability of the ordered goods in stock, congestion during delivery, and damage to the goods sent in transit. So consumers feel dissatisfied and think twice about making a repeat purchase.

#### 4) *Standard Operating Procedures*

After seeing the Standard Operating Procedures of sales implemented by PT. UBM, in this sub the author will describe the Standard Operating Procedures for sales within PT. UBM.

##### Sales Procedure

- a) The sales clerk receives orders from consumers, then checks the stock in the showroom.
- b) By checking this, the sales assistant will know whether there is stock or not.
- c) If the item is not there, the salesperson will call the warehouse to look for the item in another showroom/warehouse.
- d) If the item in question is not available, then the showroom supervisor will notify the consumer to divert to other goods according to the wishes of the consumer.
- e) If the consumer does not agree, then the showroom supervisor contacts the purchasing department to procure the item.
- f) However, if the consumer agrees to buy other goods and the goods are in another showroom, then the next step is to refer to the goods mutation procedure.
- g) If the stock of goods is available, there are two possibilities, namely the goods are taken by the consumer himself at the showroom or the goods are delivered to the consumer's address.
- h) For consumers who intend cash and carry, the showroom supervisor also makes triplicate cash notes:
  - (1) Original cash note: to be handed over to the consumer
  - (2) Color cash note copy 1: to be submitted to accounting
  - (3) Color cash note copy 2: to be saved as an archive
- i) The cash note is then given to the cashier by the consumer to make payment. After the consumer pays, the cashier makes a triple receipt:
  - (1) Original receipt: to be submitted to the consumer
  - (2) Color receipt copy 1: to be submitted to the cashier, forwarded to Accounting
  - (3) Color receipt copy 2: kept as an archive
- j) The cashier brings cash, receipts and cash notes to the cashier. The next procedure refers to the large cash control procedure.
- k) If the consumer wants the goods delivered, then the consumer pays part / full cash to the cashier.
- l) The cash register cashier receives the payment and makes a temporary receipt (TTS) in duplicate:
  - (1) Original receipt: for consumers
  - (2) Temporary receipt copy 1: for the cashier
- m) The temporary receipt along with the money is handed over to the cashier and the next procedure refers to the large cash control procedure,
- n) Then the showroom supervisor creates a sales form and submits it to invoicing.
- o) Invoicing receives sales forms and creates invoices and receipts and then submits them to the warehouse.

#### 5) Effectiveness of Credit Risk Control

To see the effectiveness of credit risk control in sales at PT. UBM, then an evaluation is carried out with indicators of maintaining organizational wealth and records, checking the accuracy and reliability of accounting data, encouraging company operational efficiency, and compliance with management policies.

- a) Safeguard the Assets and Records of the Organization



Protecting the organization's assets from losses caused by intentional or unintentional errors in transactions handling the organization's assets. An unintentional error, for example, writing an amount of income that does not match the actual amount, while an intentional error, for example, embezzlement of an organization's assets, which is usually accompanied by falsification of records. At PT. UBM made no mistakes or fraud in handling organizational assets and records. This is because the Accounting Information System is running well and the employees owned by PT. UBM are all competent and professional

b) Checking the Accuracy of Sales Transaction Data

Management requires accurate and reliable financial information to carry out its business activities. A lot of accounting information is used by management as a basis for making important decisions. Internal controls are designed to provide assurance that the process of processing accounting data will produce accurate and reliable financial information. Because accounting data reflects changes in company assets, the accuracy and reliability of accounting data reflects the accountability for the use of company assets. At PT. UBM all sales transaction data that occurs during the company transaction are all recorded on time and with actual figures. This is done to carry out good business activities. Because with good accounting records, management can make important decisions for the company.

c) Encouraging Company Sales Organization Efficiency

Internal control is aimed at preventing unnecessary duplication of effort or waste in all company business activities, and to prevent inefficient use of company resources. At PT. UBM every time UBM carries out company activities, it always considers efficiency factors, and if there are activities that are less efficient, management will pay attention and look for the causes of the inefficiency of these activities, by finding the causes of inefficiency, solutions for improvement can be found, thus the activities carried out PT. UBM can run efficiently,

d) Compliance with Management Policies in Credit/Cash Sales

In achieving company goals, the management of PT. UBM establishes policies and procedures. The internal control structure is intended to provide adequate assurance that management policies are complied with by the company's employees. In reality, a superior's job is to organize and manage subordinates. Without good knowledge in carrying out company management, this will cause significant problems. Managers really have to make good arrangements for their subordinates so that later they can work according to their respective divisions and be organized.

#### 4. CONCLUSION

Based on the discussion that has been carried out, it can be concluded that the sales accounting information system plays a role in supporting the effectiveness of internal sales control at PT. UBM. This can be proven by achieving the objectives of the internal control system, namely no manipulation of the organization's assets and records, no unrecorded sales transaction data, no waste in company sales operations and employee compliance with management policies in credit/cash sales.

In achieving the objectives of the internal document control system used by PT. UBM is related to the Sales Accounting Information System consisting of goods orders, minutes of goods receipt and delivery, and sales invoices. Then the sales accounting information system records at PT. UBM consists of sales journal, cash receipts journal, general journal, inventory card and warehouse card. Meanwhile, the functions related to the sales accounting information system at PT. UBM is the sales function, accounting function, warehouse function, shipping function, receivables function and billing function. and finally the Standard Operating Procedure at PT. UBM consists of sales procedures, procedures for sending goods to consumers, receivables procedures and money receipt procedures. Judging from the documents, records, functions related to the sales accounting information system and sales standard operating procedures at PT. UBM is complete and well run.

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