



EFFECTIVENESS OF RECEIVABLES MANAGEMENT AT PT XYZ

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Abstract

Accounts receivable is commonly both the largest part of current assets and the total assets of the company. Therefore, the implementation of internal control of accounts receivable is very crucial. Accounts receivable are bills made related to either sales and services or the sale of other assets. The higher the sales volume, the greater the profit obtained. This is descriptive qualitative research which was conducted not to test a hypothesis, but describe the management of receivables at PT XYZ. The research results indicate that an effective management of receivables is done by accelerating the delivery of invoices and completeness of billing documents as well as providing an easy payment process. These are the important keys in accelerating the payment of tenants so that it will accelerate the cash flow, minimize uncollectible accounts and create a neat record of receivables between PT XYZ and tenants.

Keywords: *Effectiveness of Receivables Management, Receivables Turnover, Collection of Accounts Receivable*

1. INTRODUCTION

In this case, the problem that arose at PT XYZ was the amount of receivables that experienced a significant decrease and increase from 2017 to 2021, which can be seen in Table 1.1 below.

Table 1.1 Receivables of PT XYZ

Year	Accounts receivable (In Million Rupiah)	Increase -/+ (%)
2017	100,372	
2018	92,695	-8
2019	64,429	-30
2020	129,536	101
2021	96,859	-25

Source: PT XYZ Report (2022)

From Table 1.1, it can be seen that the comparison of the decrease and increase is seen per year, the total accounts receivable in 2017 was IDR 100,372 million, in 2018 it was 92,695 million in that year there was a decrease in accounts receivable of 8% compared to 2017, in 2019 it was 64,429 million in that year there was a decrease of 30% compared to 2018, in 2020 it was 129,536 million experiencing a significant increase of 101% compared to 2019 and in 2021 it was 96,859 million in that year there was a decrease of 25% compared to 2020. The data shows an increase and decrease in accounts receivable each year where the highest increase in accounts receivable was in 2020. The effectiveness of accounts receivable management is seen from accounts receivable turnover. Receivable turnover is a ratio that shows how long receivables can be collected or how many times the funds invested in receivables turn over in one period (Kasmir, 2017).

Table 1.2 Details of Accounts Receivable Turnover

Year	Income (Rp million)	Accounts receivable (Rp millions)	Average Receivables (Rp-Million)	Receivable s Turnover	Receivables Collection Period (Days)
2017	150.105	100,372	-	-	-

EFFECTIVENESS OF RECEIVABLES MANAGEMENT AT PT XYZ*Nico Gilbert Nathaniel Siagian, Syahyunan, Nisrul Irawati*

2018	240,804	92,695	96,534	0.96	375
2019	331,928	64,429	78,562	0.82	439
2020	188,302	129,536	96,983	1.34	270
2021	198,667	96,859	113,198	0.86	421

Source: PT XYZ Annual Report 2022 (Processed Data)

The accounts receivable turnover ratio is a ratio that provides an overview of the quality of a company's accounts receivable and the company's success in collecting its accounts receivable. The higher the accounts receivable turnover, the shorter the time required between customers and their cash collections. From Table 1.2, it can be seen that total receivables have increased and decreased against turnover in 2018, the turnover of receivables was 0.96; in 2019 the turnover of receivables was 0.82; in 2020 the turnover was 1.34 and in 2021 the turnover was 0.86; from table 1.2 it can be seen that the largest turnover of receivables was in 2020 so that there was a tendency that the time for collecting it was getting shorter as seen from the table, which was 270 days. While the lowest turnover was in 2019 where the time for collecting it was getting longer as seen from the table, which was 439 days. Judging from the receivables management table, the phenomenon that occurred was the collection of receivables that took too long where the standards applied were obtained from the initial interview, namely

- Turnover 4-6 times a year is considered good.
- 8-12 times rotation is very good
- Low accounts receivable turnover (less than 4 times a year)

Based on the contents of the table, it can be seen that the accounts receivable turnover is very low, below 4 times a year. This indicator is a phenomenon where there is a problem in collecting accounts receivable at PT XYZ. Some of the ways that PT XYZ has done to prevent bad debts that have been done by the company's management include: accelerating the issuance of collection documents (invoices, receipts and tax invoices) and accelerating the delivery of collection documents (invoices, receipts and tax invoices). However, a common problem faced is the collection of accounts receivable that are due and cannot be settled by paying off the accounts receivable. Bad debts are the company's right to collect a number of debts from customers/tenants who have not made payments on invoices that have passed the due date or invoices that cannot be paid on time (interview source).

In carrying out internal control over accounts receivable, the focus should be on how efficient and effective security is carried out on accounts receivable, both in terms of efficient and effective security carried out on accounts receivable, both in terms of securing physical cash acquisition, separation of duties, to the availability of accurate accounting data, The effectiveness of accounts receivable management is used to find out if there is a delay in the payment of accounts receivable and the possibility of uncollectible accounts receivable either partially or in full within the agreed time. So to ensure that the collection of accounts receivable is obtained appropriately, the company needs to see or know the characteristics of the customer/tenant.

Receivables are part of an entity's assets in the form of short-term or long-term collection rights from past economic transactions carried out by the company concerned with its clients. The form of claims from receivables can be in the form of claims against debts, goods or services against the company's clients or other parties. In an effort to maintain the value of the company's liabilities and liquidity, the company must be wise in managing receivables to ensure that the entire value of receivables can be collected and paid according to the due date. PT XYZ engaged in the provision of land, provision of ready-to-use buildings for rent as warehousing or offices and PT XYZ provides services in needs, namely maintenance of the Area, provision of clean water and waste management for companies that have land.

2. IMPLEMENTATION METHOD**Types of research**

The type of research used is qualitative descriptive research. The reason researchers use qualitative descriptive research is because it is in accordance with the nature and objectives of the

research that they want to obtain and not to test a hypothesis, but to try to get a picture of the management of receivables at PT XYZ.

Place and Time of Research

This research was conducted at PT XYZ which is located at Jalan Pulau Batam, XYZ No.1, Saentis, Kec. Percut Sei Tuan, Deli Serdang Regency, North Sumatra with a research period starting from September 2023 to November 2023.

Collection Method

In this case, the practice of data collection used in this study is an interview with the internal party of PT XYZ, the distribution of questionnaires with open questions given to tenants of PT XYZ, and documentation studies. The questionnaire given to the tenants of the company PT XYZ is an open questionnaire where the respondents to be taken are 25. This number is based on the theory according to Craswell (2008) The number of samples selected is a minimum of 15 samples and a maximum of 25 in general, researchers with this number can already generalize and create the concept being studied.

3. RESULTS AND DISCUSSION

Research Findings

From the results of the research through interviews with internal PT XYZ and questionnaire surveys given to tenants, there are several important points of discussion that can be used as considerations for PT XYZ management so that accounts receivable management is more effective which will affect cash turnover.

A. Procedure for Issuing Receivables to Tenants of PT XYZ

According to the results of an interview with the PT XYZ Finance receivables administration regarding the invoice issuance flow so that receivables arise in the company, namely

1. The Planning and Engineering Bureau inputs maintenance bills for the Area into the ERP system in the form of DOC and Sales Invoices, after which the accounts receivable administration section checks the Maintenance Bill data which includes the land area, land location, and rates charged.
2. The Environmental Management and Infrastructure Bureau inputs bills for Domestic Waste, Liquid Waste, Solid Waste and Clean Water data taken from records in each tenant every month and inputted into the ERP system in the form of DOC and Sales Invoice after which the accounts receivable administration section revises Domestic Waste, Liquid Waste, Solid Waste and Clean Water which includes the cubic capacity of waste and clean water and the meter number listed by the Environmental Management and Infrastructure Bureau.
3. The Sales & Marketing Bureau inputs warehouse rental and land rental invoices based on the input contract carried out in the ERP System in the form of DOC and Sales Invoices, after which the accounts receivable administration rechecks the invoice data which includes the land area rental rate and rental period.

Sales invoices that have been issued by each bureau will automatically become receivables in the accounts receivable ledger for each tenant recorded by the finance bureau in the ERP system and the next step is that the PT XYZ Tax team will issue 11% tax invoices to all PT XYZ invoices except clean water because clean water bills are exempt from tax based on the Republic of Indonesia Government Regulation number 58 of 2021 concerning Amendments to the Delivery of Clean Water which is exempt from value added tax.

B. Billing Procedures for Tenants of PT XYZ

According to the results of the interview with the PIC of PT XYZ's Billing regarding the billing flow to the Tenant of PT XYZ. In the interview it was said that after the Invoice was issued, the receipt was signed by the Manager of the Accounting and Finance Bureau and the Issuance of

EFFECTIVENESS OF RECEIVABLES MANAGEMENT AT PT XYZ

Nico Gilbert Nathaniel Siagian, Syahyunan, Nisrul Irawati

Tax Invoices for approximately 400 tenants with a total bill of approximately 1200 will be directly delivered invoices according to the addresses of each tenant.

The PIC of the Accounting and Finance Bureau of PT XYZ will immediately make deliveries to areas with a deadline of the 15th of the following month. The PIC of the collector will also follow up on any unpaid bills that have been prepared by the receivables admin. The PIC of the Collection also follows up on the tenant's receivables confirmation to ensure the shipping address, their payment method uses a transfer to each tenant's VA (Virtual Account) account so that payments from tenants can be recorded properly, confirmation for the tenant's payment period is 30 days from the date the bill is received if the tenant does not make a payment from that date, a fine of 2% will be imposed.

C. Work Flow Collection

The document issuance system starts from inputting DOC (Doc to Customer) which is carried out by several profit centers, namely the Environmental Management Bureau which issues DOCs covering clean water, liquid waste, solid waste, domestic waste, the Planning and Engineering Bureau which issues DOCs for Area Maintenance and the Marketing Bureau which issues DOCs for Rentals. After all DOCs have been issued, the Financial Accounting Bureau will carry out invoicing and print documents and support the tax unit to issue tax invoices. Invoicing here is making DOCs that have been issued by related bureaus recorded in the account receivable subledger (accounts receivable ledger) where when the invoice is issued, the amount of the accounts receivable ledger will increase. The next billing process is that all billing documents have been printed and then delivered directly to the tenants and automatic emails are sent to the tenants' emails in the PT XYZ ERP system.

D. Accounts Receivable Collection System carried out by PT XYZ

The billing system in PT XYZ is a direct billing system where tenants are required to make direct payments in full, not partially or in installments.

There are several ways to collect receivables from PT XYZ tenants carried out by the receivables unit to minimize bad debts.

1. Direct Collection

Direct receivables collection as self-receivables collection, refers to the process in which the Collection PIC collects payments from Tenants. From the results of the interview by the PT XYZ Collection PIC, direct collection is carried out by delivering billing documents directly to tenants in a timely manner because punctuality in delivering billing documents will also accelerate payments made by tenants. This concept is carried out by the PT XYZ collection PIC because tenants require complete documents as one of the payment requirements to PT XYZ.

From the results of distributing questionnaires to several PT XYZ tenants, information can be obtained that punctuality in delivering billing documents will also speed up payments made by tenants.

2. Personal Visit and Reconciliation of Receivables

Based on the results of the interview with the PIC of PT XYZ Collection, there was a discrepancy in the recording which caused receivables at the tenant where a visit to the tenant was needed to collect and reconcile receivables between PT XYZ and the targeted tenant with the aim of directly discussing the problem of delayed payments or receivables that had not been settled and inaccurate recording of receivables during the visit, the PIC of the collection officer communicated clearly and firmly about the importance of timely payments and its impact on the partnership relationship with PT XYZ.

With personal visits and receivables reconciliation, PT XYZ can take concrete steps to address receivables issues more effectively and build better relationships with Tenants.

3. Bill Reminder

Using an approach based on digital communication and time reminders can help increase the chances of receiving timely payments by tenants. Based on the results of the interview, this concept was carried out by the collection unit team via email and what apps directly to the intended tenant to become a central information center regarding tenant receivables so that no fines are imposed if they have not made payments.

4. Issuing a Warning Letter

Based on the results of the SOP collection interview conducted at PT XYZ, the amount of warning letters is given up to 3 times, where at this stage the bill has been given a fine of 2% and will continue to increase along with the unpaid bills that have been detailed in the warning letter.

The implementation of providing this warning letter is also one of the legal requirements where if the warning letter has been given 3 times, it will become the basis for PT XYZ to refer it to the Indonesian Attorney General's Office if the tenant is still reluctant to make payment.

Based on the experience gained by PT XYZ, this warning letter is effective in encouraging tenants to make payments on overdue bills and PT XYZ also gets income from the fines paid so that this concept can effectively minimize bad debts at PT XYZ.

5. Transfer to the Attorney General's Office of the Republic of Indonesia

Based on the results of interviews with the receivables unit of PT XYZ in collaboration with the Attorney General's Office of the Republic of Indonesia in collecting non-performing receivables after providing a collection warning letter from 1 to 3 and completing the legal procedures for collecting receivables.

In carrying out his duties as a State Attorney, the prosecutor is basically still guided by PERJA No. 040/J/A/12/2010 in conjunction with PERJA No. 018/A/J/A/07/2014 concerning the Standard Operating Procedure (SOP) for DATUN, the function of which is to ensure that the implementation of his duties, functions, and authorities in the civil and state administrative fields can run orderly and in accordance with applicable regulations.

The authority of the State Attorney (JPN) in resolving non-performing receivables for receivables owned by PT XYZ can be adjusted based on the provisions contained in the Decree of the Attorney General of the Republic of Indonesia No: Kep.225/A/J/A/3/2003 Concerning the Duties and Authorities of the State Attorney, which states that: "The State Attorney can provide legal assistance to resolve civil disputes whether faced by government agencies the resolution of which can be resolved through litigation or non-litigation.

In this case, PT XYZ conducted Settlement through Non-litigation channels, which is an effort to resolve disputes outside the court, where in accordance with Law Number 30 of 1999, it states that one form of alternative dispute resolution is through mediation. Mediation is a process that has a wider scope compared to negotiation because in mediation, tenants in dispute can determine and convey what they want so that an agreement can be reached that can be approved by both parties in receivables settlement.

E. Obstacles in Collecting from Tenants of PT XYZ

From the results of interviews conducted with the collection pic of PT XYZ, where the parties interviewed were parties directly related to accounts receivable.

According to the interview results, several obstacles were found which caused non-current receivables, including:

1. Unclear Correspondence Address

From the results of the interview conducted with the PIC of Collection of PT XYZ, it was found that the tenant who was charged did not have a known billing correspondence address where the address recorded in the land use contract could not be found by the PIC of Collection of PT XYZ which resulted in uncollectible receivables but bound by the contract.

EFFECTIVENESS OF RECEIVABLES MANAGEMENT AT PT XYZ

Nico Gilbert Nathaniel Siagian, Syahyunan, Nisrul Irawati

Several cases encountered in the field by referring to contract where the address listed is a street name without a house or apartment number, then the address can be difficult to identify and there are cases of empty land that are the correspondence address in the area of the Estate which causes the PIC of PT XYZ Collection not to collect from tenants.

2. Facility Provision Factors

Based on information obtained from tenants, one of the factors causing delays and arrears in receivables is the provision of inadequate facilities in the tenant area, which causes bad receivables.

3. Less Centralized Bill Issuance

There were several errors in issuing bills caused by the lack of a centralized process in issuing bills where bills were issued through several bureaus that risked errors in issuing bills. From the interview results, it was found that errors occurred in the form of errors in billing figures which caused the need for time to revise bills and tax invoices.

4. Lack of Support for Digital Billing Systems

From the results of the interviews that have been carried out, the collection of receivables is still carried out manually, namely the issuance of invoices carried out in the PT XYZ system, then the invoices are printed and directly delivered one by one to the tenants through a delivery process that takes time in the delivery process.

5. Differences in Recording Receivables between PT XYZ and Tenant

6. From the results of the interviews that have been conducted, there is a difference in recording the amount of receivables between PT XYZ and the tenant which is caused by misinformation on payments made by the tenant to PT XYZ where when the bill payment is made by the tenant it cannot be identified by PT XYZ because the payment information from the tenant does not match the name of the contract so that the transaction made is not recorded in the tenant's receivables account but rather in an unidentified transaction.

This happened for the 2020 period. However, in the following period, this has been minimized by using the Virtual Account number for PT XYZ tenant payments, which makes it easier for PT XYZ to identify payments and record receivables for tenants.

F. Tenant Receivables Payment System to PT XYZ

Based on the survey results from tenants, payments from tenants are made using a Virtual Account, where this virtual account is used to facilitate tracing payments from tenants.

G. Factors that influence Tenants in making timely bill payments

1. Accuracy, Speed of Invoice Delivery and Ease of Invoice Payment

From the results of research conducted on tenants, bill payments made by tenants, payments of receivables caused by accuracy, speed of invoice delivery, and ease of invoice payment have a very positive impact on

2. Invoice Delivery Accuracy

When invoices are prepared properly and accurately, the PIC for invoice delivery is faster in making deliveries so that tenants can make payments quickly. This avoids potential conflicts and disagreements that can arise due to invoice errors.

Accurate invoices make it easier for buyers to verify and authorize payments quickly, thereby speeding up the flow of cash into PT XYZ.

3. Invoice Delivery Speed will make Tenant Payments on Time

By sending invoices quickly, the chances of receiving payment on time are increased. This helps manage liquidity and reduces the risk of late payments.

Fast invoice delivery also improves operational efficiency, reducing the time required to complete the billing cycle.

4. Invoice Payment Convenience

Flexible Payment Options Provide various payment options to Industry employees, such as transfers via virtual accounts so that payment tracing can be done properly and can be

recorded properly, thereby increasing payment convenience and speeding up the payment process.

By considering these three factors, PT XYZ can create a more effective billing system, thereby increasing customer satisfaction and accelerating cash turnover.

5. Provision of Good Facilities

From the results of research conducted on tenants, the provision of good facilities will influence tenants to make timely bill payments, especially clean water road facilities because the need for facilities will affect the business processes of tenants, such as access for large-bodied vehicles transporting logistics.

6. Bill Balance Reminder

Through the results of the questionnaire given to tenants, the tenant bill balance control aims to make payments on time to avoid fines and maintain records of accumulating receivables.

From the results of the questionnaire given to tenants, reminders of routine billing balances are given via email or WhatsApp, where these billing reminders are very helpful for tenants to find out the amount of their receivables balance.

By using bill balance reminders, PT XYZ increases the awareness and responsibility of tenants in paying all obligations, as well as reducing the risk of late payments which can have a negative impact on cash flow at PT XYZ.

7. Imposition of Fines and Penalties

From the results of the questionnaire given to tenants, a fine of 2% is imposed on the bill after 30 days from the date of receipt of the bill and this amount is regulated in the contract which has been agreed upon by PT XYZ and the tenant.

The penalty sanctions carried out by PT XYZ through the policy of closing access passes to tenants who are in arrears with a receivable period of 1 year and revoking the free pass for tenants who are in arrears with a period of 3 months, this is done to encourage tenants to make payments so that the tenant's business operations continue to run smoothly.

8. Internal Financial Condition of Tenants

From the results of a survey conducted on tenants, one of the factors causing delays in payment of PT XYZ bills is the company's internal financial condition where there are financial difficulties that cause difficulties in paying bills to PT XYZ.

CONCLUSION

Based on the results of research on the Effectiveness of Accounts Receivable Management at PT XYZ, the steps taken to accelerate payments by Tenants can be concluded as follows:

1. Management policies that must be taken

a. Feedback on Provision of Facilities to Tenants

The facilities provided are flexible and can be adjusted to the needs of Tenants. This will create a good relationship between PT XYZ and Tenants. If a good relationship is created with tenants, it will minimize late payments from tenants.

b. Encourage activities that collect and remind bills to tenants.

Maintaining and improving efforts in providing bill reminders to tenants such as delivering receivable balances, bill reminders via digital platforms will minimize late payments from tenants.

2. Effective Accounts Receivable Management

a. Speed of Invoice Delivery and Completeness of Billing Documents

The speed of invoice delivery and completeness of billing documents will make payments from tenants faster because the longer the tenant delays payment, the billing fines will be incurred, which will be detrimental to tenants.

b. Ease of Payment Process

Ease of payment process is an important key in accelerating payments from tenants in a timely manner and the ease of the payment process will make the recording of receivables between PT XYZ and Tenants neatly recorded.

EFFECTIVENESS OF RECEIVABLES MANAGEMENT AT PT XYZ

Nico Gilbert Nathaniel Siagian, Syahyunan, Nisrul Irawati

3. Obstacles faced

This study shows that there are obstacles in receivables management at PT XYZ, including difficulties in tenant identification, lack of facilities, errors in issuing bills, limitations in the digital billing system, and differences in recording between PT XYZ and tenants. So that improvements and enhancements are needed in these aspects to increase the efficiency and effectiveness of the receivables collection process.

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