

# RAMA\_62301\_1815644129\_Artikel

# el

*by I Made Yudi Sukasana*

---

**Submission date:** 17-Sep-2022 11:02PM (UTC+0900)

**Submission ID:** 1901988494

**File name:** RAMA\_62301\_1815644129\_Artikel.docx (93.38K)

**Word count:** 4011

**Character count:** 21513

## Analysis of Internal Control of Accounts Receivables in Reduce The Risk of Bad Debts at BUMDesa Kerta Sari Utama in Kesiman Kertalangu Village

Ni Putu Trisna Amarthya Dewi <sup>1\*</sup>, I Dewa Made Mahayana <sup>2</sup>, Putu Adi Suprpto <sup>3</sup>

<sup>1</sup> Managerial Accounting Undergraduate Study Program, Accounting Department, Politeknik Negeri Bali

<sup>2</sup> Managerial Accounting Undergraduate Study Program, Accounting Department, Politeknik Negeri Bali

<sup>3</sup> Managerial Accounting Undergraduate Study Program, Accounting Department, Politeknik Negeri Bali

\*Corresponding Author: trisnaamarthya@gmail.com

**Abstract:** This study aims to calculate and analyze how the application of internal control to accounts receivable in reducing the risk of bad debts in BUMDesa Kerta Sari Utama in 2021. In this study the analysis used is an analysis of internal control of accounts receivable using COSO theory as a reference and analysis assessment of the performance of accounts receivable using the ratio of receivables turnover, average days of collection of receivables, and age of receivables. The results of the analysis show that of the five components of internal control, there are still several components based on COSO that have not been implemented, namely the control environment component and control activities. In addition to the assessment of receivables performance, namely the receivables turnover ratio and the ratio of the average days of collection of receivables, the value has not reached standards that have been determined, as well as the estimated amount of bad debts, which is quite high. The conclusion that can be obtained from the results of the analysis is that the internal control of accounts receivable that is applied in reducing the risk of bad debts in BUMDesa Kerta Sari Utama is still not effective.

**Keywords:** internal control, accounts receivable, COSO framework, bad debts

**Informasi Artikel:** Pengajuan Repository pada September 2022/ Submission to Repository on September 2022

### Introduction

BUMDesa in Peraturan Pemerintah Nomor 11 Tahun 2021 concerning Badan Usaha Milik Desa which are legal entities formed by the village to manage a business or various other businesses that aim to increase the village's original income. One way that can applied to achieve the goals of BUMDesa is to implement a credit sales system. Direct credit sales will lead to accounts receivable. According to Hadi and Budi (2020) trade receivables are current assets that allow them to be converted into cash during one accounting period. Credit sales transactions can pose a risk of loss, namely uncollectible accounts due to customers who are unable to pay off their debts. The lack of clarity regarding the receivables policy is also another factor in the emergence of bad debts, therefore the need for an internal control, especially in accounts receivable to minimize the existence of bad debts. Internal control is a policy that aims to ensure the availability of accounting information and policies set by management have been complied with all employees in the company (Komala et al., 2021). BUMDesa Kerta Sari Utama in running its store business unit also applies credit sales to its consumers. Based on the purchasing policy of BUMDesa Kerta Sari Utama credit to consumers, purchases on credit can made by stalls/shops at the time of initial purchase, but each stall/store is given a different maximum limit for making purchases on credit. The repayment deadline that has been set is 30 days after the credit purchase is made, if there are customers who have problems with their financial conditions, they will be given relief, namely the maximum repayment limit is 90 days at the latest. The application of credit sales resulted in high accounts receivable at BUMDesa Kerta Sari Utama, so there was a need for internal control to ensure that these receivables could converted into cash. The following is a list of accounts receivable ages at BUMDesa Kerta Sari Utama in 2021:

**Table 1.** List of Accounts Receivable Age of BUMDesa Kerta Sari Utama in 2021

Age od Receivable	Amount	Percentage
1-30 days	Rp 60.438.770	41,3%
31-60 days	Rp 3.220.500	2,2%
61-90 days	Rp 1.671.000	1,1%
91-120 days	Rp 2.208.700	1,5%
121-150 days	Rp 257.674	0,2%
> 150 days	Rp 78.668.596	53,7%
<b>Total</b>	<b>Rp 146.465.240</b>	<b>100%</b>

Source: BUMDesa Kerta Sari Utama Data Processed, 2022

Based on table 1, 53.7% with a total of IDR 78.668.596 of the total receivables in 2021 are receivables that are more than 150 days old (non-current receivables), thus allowing for bad debts which will then have an impact on BUMDesa operating profit. . To maintain cash flow stability, internal control must be carried out optimally to avoid things that can threaten business continuity.

Research from Putra (2018) which was carried out at CV Bumni Tiara Abadi concluded that the company in managing its receivables was still not good because the company only made credit cards in its recording and did not make proof of receipts for customers who had paid off their debts. Research from Naibaho et al. (2019) which was conducted at KP-RI Jaya Dinas P and K concluded that the control of receivables, efforts to minimize bad debts had not been effective because the cooperative only made telephone calls and personal visits in collecting its receivables due to lack of experience in the employees who handled the accounts receivable department. Research from Anjarsari and Handayani (2022) was conducted at PT. Wakabe Indonesia concluded that the implementation of the internal control system for customer receivables has not been effective as evidenced by weak control, supervision, and risk assessment because the lender's analysis is not carried out by employees who have expertise in this field.

Research from Aznedra dan Putra (2020) at PT. Bestindo Persada concluded that the control of bad debts at the company had been carried out efficiently because the company made a policy of billing customers before the receivables were 60 days old. And also separating the duties between employees who recorded receivables and employees who managed collection of receivables to avoid fraudulent actions. Research from Sadiqin (2021) at PT. Radhar Delta Brothers Sidoarjo Branch concluded that the internal control of accounts receivable was well implemented because the company established SOP for prospective customers and employees that must be obeyed. Bills that were past their due date were immediately billed even if necessary the supervisory department and the accounts receivable department came to the client to ask for clarity in payment the debt. Research from Ruy et al. (2018) was carried out at PT. FIF Manado concluded that the control of receivables was well implemented because the company did a credit analysis. Based on the previous explanation and the existing problems, this study will discuss how to apply internal control to trade receivables to reduce the risk of bad debts at BUMDesa Kerta Sari Utama in 2021.

## Method

This research was conducted at BUMDesa Kerta Sari Utama in Kesiman Kertalangu Village with a period from March to July 2022. This research is a descriptive qualitative research that is a type of research that describes or describes an existing condition or ongoing process and then a conclusion can be drawn (Yuliani, 2018). This study uses primary and secondary data sources. The primary data in this study is the internal control of accounts receivable, while the secondary data are in the form of household articles of association, trade receivables data, credit sales data, and an aging list of accounts receivable. The data collection technique used in this research is using interview techniques, which are divided into structured interviews (questionnaires) and unstructured interviews, while also using documentation techniques. This study uses a qualitative descriptive analysis technique. The analysis used is the analysis of the application of internal control to accounts receivable, namely by comparing the internal control of accounts receivable at BUMDesa Kerta Sari Utama with the theory of internal control based on COSO. And also analysis of measuring the performance of controlling accounts

receivable by using the receivable turnover ratio, the average day ratio collection of receivables, as well as analysis of the age of accounts receivable.

1. Accounts Receivable Turnover Ratio

Accounts receivable turnover ratio serves to calculate how many times the funds are invested in receivables during one period.

$$\text{Receivable Turnover} = \frac{\text{Credit Sales}}{\text{Average of Receivable}}$$

The formula for calculating the average receivables is:

$$\text{Average of Receivable} = \frac{\text{Beginning balance of receivable} + \text{Ending balance of receivable}}{2}$$

2. Ratio of Average Days of Receivable Collection

This ratio serves to calculate how many days on average it takes the company to be able to collect receivables until they are converted into cash.

$$\text{Average Days of Collection of Receivable} = \frac{360}{\text{Receivable Turnover}}$$

3. Receivable Age Analysis

This analysis aims to maintain the company's liabilities and to determine the estimated amount of bad debts so that it can form a reserve for receivables losses.

**Table 2.** Determination of the Percentage of Doubtful Accounts

Age of Receivable	Percentage
Not yet due	0%
Orvedue 1-30 days	2%
Orvedue 31-60 days	5%
Orvedue 61-90 days	10%
Orvedue 91-120 days	20%
Over 120 days late	30%

Source: Hery, 2015

## Result and Discussion

### 1. Internal Control of Accounts Receivable at BUMDes Kerta Sari Utama

This analysis was conducted by comparing the internal controls applied by BUMDesa Kerta Sari Utama to accounts receivable with the theory of internal control based on COSO, which includes the control environment, risk assessment, control activities, information and communication, and monitoring will presented in the following tables:

**Table 3.** Results of Control Environment Component Analysis

Elements of the Control Environment Component	Appropriate	Inappropriate
Commitment to integrity and ethical values	✓	✗
Commitment to competence	✓	✗
External auditor team participant	✗	✓
Organizational structure	✓	✗

Elements of the Control Environment Component	Appropriate	Inappropriate
Method of determining responsibility and authority	✓	
HR standards and their implementation	✓	

Source: Data processed, 2022

Based on the analysis results presented in table 3, BUMDesa Kerta Sari Utama has not yet implemented all elements of the control environment component. As for what is not appropriate, namely the external auditor team participant element. BUMDesa Kerta Sari Utama only uses the role of internal auditors in auditing its financial statements. As is known, the external auditor is an outside party from the BUMDesa, so the auditing is carried out independently objectively so that the audited financial statements are free from manipulation. Besides that, the external auditor can also assist the internal auditor in providing information about existing weaknesses as well as providing solutions the right one for BUMDesa Kerta Sari Utama.

**Table 4.** Results of Risk Assessment Component Analysis

Elements of the Risk Assessment Component	Appropriate	Inappropriate
Natural disasters or political unrest	✓	
Information systems and new technologies	✓	
New products and activities	✓	
New employees	✓	

Source: Data processed, 2022

Based on the results of the analysis presented in table 4, BUMDesa Kerta Sari Utama has implemented all controls on the risk assessment component. BUMDesa Kerta Sari Utama has backed up data both soft and hard copies properly and safely. BUMDesa also updates information systems and utilizes new technology, which is always socialize by the head of BUMDesa to employees in the store business unit to support smooth operational activities. Each new employee, especially those placed in the store business unit, will be given a training period of 3 months until the employee understands their duties.

**Table 5.** Result of Control Activity Component Analysis

Elements of the Control Activity Component	Appropriate	Inappropriate
Proper authorization of transactions and activities	✓	
Securing assets and records	✓	
Function separation		✓
Sufficient documentation records	✓	

Source: Data processed, 2022

Based on the results of the analysis presented in table 5, it can be seen that the BUMDesa Kerta Sari Utama have not fully implemented the elements in the control activity components. As for what is not appropriate, namely the element of separation of functions, which in the BUMDesa Kerta Sari Utama store business unit the function that handles sales and the function that approves the granting of credit is carried out by one employee. The existence of this dual function results in no internal checks, besides the sales function, which doubles as a credit function tends to pursue sales levels in order to reach the target so that the employee risks ignoring credit sales requirements, which will directly result in weak credit terms.

**Table 6.** Results of Information and Communication Component Analysis

Elements of the Information and Communication Component	Appropriate	Inappropriate
Record all valid transactions	✓	
Classify transactions according to account type using COA	✓	
Record transactions in the right period	✓	
Communication relationship between management and employees	✓	

Source: Data processed, 2022

Based on the results of the analysis presented in table 6, BUMDesa Kerta Sari Utama has implemented all controls on the information and communication components. BUMDesa Kerta Sari Utama records all credit sales transactions and receivables receipts sequentially according to the date and amount stated on the related records, besides that BUMDesa has used COA so that records are easier to control. Good communication relations between employees and upper management are well established and open so that if there are ideas and suggestions/constructive criticism, they can be used as input to make the performance of BUMDesa even more.

**Table 7.** Results of Monitoring Component Analysis

Elements of the Monitoring Component	Appropriate	Inappropriate
Effective supervision supervision	✓	
Monitor employee activity	✓	
Performance evaluation	✓	
Carry out periodic audits	✓	

Source: Data processed, 2022

Based on the results of the analysis presented in table 7, BUMDesa Kerta Sari Utama has implemented all controls on the supervision component. In the store business unit section, supervision is routinely carried out by the head of the store unit so that if an error is found it can be corrected immediately, besides that supervision is also assisted with CCTV cameras to monitor all activities that occur in BUMDesa so that all employees behave honestly and with discipline. Performance evaluation activities also have been carried out every year towards the end of the year to find out the difficulties/problems experienced by each employee so that they can help to solve the problems faced. BUMDesa Kerta Sari Utama has a supervisory team or internal auditors of 3 people who are tasked with conducting investigative audits of financial reports and overseeing the policies and operations of BUMDesa including credit sales and collection of receivables which are carried out every 6 months.

From the results of the analysis of the five components, it can be concluded that the results of the analysis of the suitability between the elements of internal control according to COSO and internal control of accounts receivable at BUMDesa Kerta Sari Utama are presented in the following table:

**Table 8.** Result of Internal Control Analysis Recap

No	Components of Internal Control	Match Element	Incompatible Element
1	Control Environment	5	1
2	Risk Assessment	4	0
3	Control Activity	3	1

No	Components of Internal Control	Match Element	Incompatible Element
4	Information and Communication	4	0
5	Monitoring	4	0
	Total	20	2

Source: Data processed, 2022

## 2. Performance Assessment of Accounts Receivable at BUMDesa Kerta Sari Utama

Assessment or measurement of accounts receivable control performance can be measured from the ratios related to accounts receivable including the receivables turnover ratio, the ratio of the average days of collection of receivables. In addition to these ratios, an assessment of the performance of trade receivables can also be seen by using the aging list of accounts receivable to be able to estimate the amount of bad debts.

### 2.1. Accounts Receivable Turnover Rate BUMDesa Kerta Sari Utama

The receivables turnover ratio is intended to be able to calculate how many times the receivables turnover rate can be converted into cash during one period. The results of the calculation of this ratio will be compared with the standards set by the company, if the results of the calculation of the ratio are higher than the standards set then the management of accounts receivable can be said to be effective and vice versa. The following are the results of the calculation of the receivable turnover ratio at BUMDesa Kerta Sari Utama in 2021:

**Table 9.** Accounts Receivable Turnover Ratio at BUMDesa Kerta Sari Utama in 2021

Description	Amount
Credit Sales	Rp 1.907.085.753
Average Accounts Receivable	Rp 184.361.142
Accounts Receivable Turnover	10,34 times
Budgeting Standard	12 times

Source: Data processed, 2022

Based on the results of the calculations in table 9, the receivable turnover rate of BUMDesa Kerta Sari Utama in 2021 is 10,34 times, when compared with the standards set by the company, then accounts receivable turnover in 2021 did not reach the standard of 12 times. It can be said that the performance of receivables turnover at BUMDesa Kerta Sari Utama is still not effective. The low results of the receivables turnover ratio when compared to the standards set are due to the weak requirements in granting credit so that it is too easy for customers to transact on credit. It is proven by the presence of several customers who make transactions on credit again, but have not paid off their debts in the previous transaction.

### 2.2. Average Days Receivable Collection Rate BUMDesa Kerta Sari Utama

The ratio of average days of collection of receivables is intended to calculate how many days on average it takes to collect receivables that are converted into cash. The results of the calculation of this ratio will be compared with the standards set by the company, if the results of the calculation of the ratio are lower than the standards set, the collection or collection of accounts receivable can be said to be effective and vice versa. The following is the result of calculating the ratio of the average days of collecting receivables at BUMDesa Kerta Sari Utama in 2021:

**Table 10.** Ratio of the average days of collection of receivables at BUMDesa Kerta Sari Utama in 2021

Description	Amount
Accounts Receivable Turnover	10,34 kali
Average Days of Receivable Collection	34 hari
Budgeting Standard	30 hari

Source: Data processed, 2022

Based on the results of the calculations in table 10, the average day rate of collecting receivables from BUMDesa Kerta Sari Utama in 2021 is 34 days. This means that BUMDesa need every 34 days to be able to collect receivables that are converted into cash in one period. Compared to the established standard, the average day of collecting receivables from BUMDesa Kerta Sari Utama in 2021 has exceeded the set standard of 30 days, this shows that the performance of collecting receivables at BUMDesa Kerta Sari Utama is less effective.

The average day of collection that has not reached the standard is due to the long process of collecting receivables caused by customers who do not make payments and there are several customers who make payments but, do not comply with the stipulated agreement, which is 30 days. This happens because of the weak attitude of employees in collecting receivables so that customers can easily extend time to pay their debts to exceed the specified time period.

**2.3. Estimated Level of Bad Debts BUMDesa Kerta Sari Utama**

The estimation of bad debts can be calculated through the analysis of the age of receivables, in addition to estimating the amount of receivable losses due to the duration of uncollectible receivables, the aging list of accounts receivable also aims to maintain the company's liabilities so that the company's operational activities can work as they should. BUMDesa Kerta Sari Utama has non-current receivables that have the risk of becoming bad debts with a relatively large amount so it is necessary to estimate the amount of uncollectible receivables. The greater the age of the receivables that are due, the higher the percentage of bad debts will be. The following is the calculation of the estimated bad debts at BUMDesa Kerta Sari Utama in 2021:

**Table 11.** Calculation of Estimated Bad Debts at BUMDesa Kerta Sari Utama in 2021

Age of Receivables	Amount of Receivables	Percentage	Establishment of Allowance for Bad Debts
Not yet due	Rp 60.438.770	0%	Rp 0
Overdue 1-30 days	Rp 3.220.500	2%	Rp 64.410
Overdue 31-60 days	Rp 1.671.000	5%	Rp 83.550
Overdue 61-90 days	Rp 2.208.700	10%	Rp 220.870
Overdue 91-120 days	Rp 257.674	20%	Rp 51.534
Over 120 days late	Rp 78.668.596	30%	Rp 23.600.578
Total Estimated Doubtful Accounts			Rp 24.020.942

Source: Data processed, 2022

Based on the results of the calculations in table 11, it shows that the estimated level of bad debts of BUMDesa Kerta Sari Utama in 2021 is Rp 24.020.942 with a percentage rate of 16.4% of the total receivables. The highest estimated uncollectible receivables are in the oldest receivables, which are past due for more than 120 days with a total of Rp 23.600.578. This shows that the longer the receivable is not paid, the greater the risk of the receivable being uncollectible.

The estimated amount of bad debts or can be called the loss of receivables at BUMDesa Kerta Sari Utama is quite large and has an effect on profits and working capital. The absence of establishing a reserve for receivables losses at BUMDesa Kerta Sari Utama causes the retained earnings on the income statement to be large due to high credit sales but not offset by the burden of receivable losses, with no loss of receivables, the retained earnings presented are not in accordance with the actual situation. Allowance for losses on receivables that must be established in 2021 is Rp 24.020.942, so the required journal entry as of December 31, 2021 is as follows:

Debt Loss Expense                      Rp 24.020.942  
                     Allowance of Account Receivable                      Rp 24.020.942



The establishment of a reserve for receivables losses caused the retained earnings to be presented in the 2021 income statement at BUMDesa Kerta Sari Utama to decrease by Rp 24.020.942 due to the incurring of receivable losses.

## Conclusion

Internal control over accounts receivable at BUMDesa Kerta Sari Utama is still not entirely in accordance with the internal control theory according to COSO. The non-conforming component is found in one of the components of the control environment and control activities so that the presence of this discrepancy indicates that the internal control of accounts receivable in the control environment component and control activity is less effective. Based on the internal control applied, the performance assessment of accounts receivable at BUMDesa Kerta Sari Utama in 2021 as a whole also showed unfavorable results. The receivables turnover ratio and the ratio of the average days of collection of receivables are less effective because they have not reached the predetermined standard, besides that the estimated number of bad debts in 2021 will reach a fairly high percentage of 16.4% of the total receivables.

## Acknowledgment

The author acknowledges that in writing this journal the author has been guided and directed from various parties. The author realizes that without the guidance and assistance of various parties, it is very difficult for the author to complete this journal. Therefore, on this occasion the author would like to express his deepest gratitude to all those who have helped and contributed to the writing of this journal.

## References

- Anjarsari, T. A., & Handayani, A. (2022). Analisis Sistem Pengendalian Internal Penerimaan Piutang dalam Meminimalkan Piutang Tak Tertagih (Bad Debt) di PT. Wakabe Indonesia. *Jurnal Indonesia Sosial Sains*, 3(1).
- Aznedra, & Putra, R. E. (2020). Analisis Pengendalian Piutang Tak Tertagih Berdasarkan Umur Piutang terhadap Kinerja Laporan Keuangan pada PT. Bestindo Persada. *Journal of The Accounting Study Prgoram*, 14(2), 35–44.
- Hadi, A., & Budi, S. (2020). Analisis Pengendalian Piutang Usaha Dalam Meminimalisir Piutang Tak Tertagih. *Jurnal Penelitian Implementasi Akuntansi*, 1(1), 71–87.
- Hery. (2015). *Pengantar Akuntansi Comprehensive Edition*. PT. Grasindo .
- Komala, R., Permata Hati, R., & Mulyati, S. (2021). ANALISIS PENGENDALIAN INTERNAL ATAS PERSEDIAAN BARANG DAGANG. *Journal Of The Accounting Study Program*, 15(1), 40–45.
- Naibaho, E., Supitriyani, Manurung, S., & Ervina, N. (2019). Pengendalian Intern Piutang untuk Meminimalkan Piutang Tak Tertagih KP-RI Jaya Dinas P dan K Kabupaten Simalungun. *Jurnal Akuntansi*, 5(2), 11–21.
- Putra, A. E. (2018). Analisis Pengendalian Intern Piutang Dalam Meminimalisir Piutang Tak Tertagih Pada CV Bumi Tiara Abadi Palembang. *Jurnal Media Wahana Ekonomika*, 14(4). <https://doi.org/10.31851/jmwe.v14i4.1993>
- Ruy, Y., Pelleng, F., & Manoppo, W. (2018). Analisis Pengendalian Piutang Terhadap Resiko Piutang Tak Tertagih pada PT. Federal Finance (FIF) Manado. *Jurnal Administrasi Bisnis*, 6(2).
- Sadiqin, A. (2021). Implementation of Accounts Receivable Control Against the Risk of Doubtful Accounts at PT. Radhar Delta Bersaudara Sidoarjo Branch. *Jurnal Ekonomi, Manajemen, Bisnis Dan Sosial*, 1(2), 109–114.
- Yuliani, W. (2018). Metode Penelitian Deskriptif Kualitatif dalam Perspektif Bimbingan dan Konseling. *Quanta*, 2(2), 83–91.

ORIGINALITY REPORT

17%

SIMILARITY INDEX

17%

INTERNET SOURCES

4%

PUBLICATIONS

1%

STUDENT PAPERS

PRIMARY SOURCES

1	<a href="http://ojs.pnb.ac.id">ojs.pnb.ac.id</a> Internet Source	7%
2	<a href="http://embiss.com">embiss.com</a> Internet Source	2%
3	<a href="http://ijsshr.in">ijsshr.in</a> Internet Source	1%
4	<a href="http://jurnal.ibik.ac.id">jurnal.ibik.ac.id</a> Internet Source	1%
5	Saifudin Saifudin, Miftachus Sa'adah. "THE EVALUATION OF BUSINESS RECEIVABLES USING COSO, RECEIVABLE TURNOVER (RTO), AVERAGE COLLECTION PERIOD (ACP), AND AGING OF ACCOUNT RECEIVABLE (AAR) INTERNAL CONTROL APPROACH MODELS (Case Study at PT Voltech Pratama Semarang)", Economics and Business Solutions Journal, 2019 Publication	1%
6	Nicholas Renaldo, Sudarno Sudarno, Marice Br. Hutahuruk. "INTERNAL CONTROL SYSTEM	1%

# ANALYSIS ON ACCOUNTS RECEIVABLE IN SP CORPORATION", The Accounting Journal of Binaniaga, 2020

Publication

---

7	<a href="https://thevault.exchange">thevault.exchange</a> Internet Source	1 %
8	<a href="https://repository.its.ac.id">repository.its.ac.id</a> Internet Source	<1 %
9	<a href="https://www.iiste.org">www.iiste.org</a> Internet Source	<1 %
10	<a href="https://123dok.com">123dok.com</a> Internet Source	<1 %
11	<a href="https://media.neliti.com">media.neliti.com</a> Internet Source	<1 %
12	<a href="https://financial.ac.id">financial.ac.id</a> Internet Source	<1 %
13	<a href="https://ojs.unida.ac.id">ojs.unida.ac.id</a> Internet Source	<1 %
14	<a href="https://our.curwensvillealliance.org">our.curwensvillealliance.org</a> Internet Source	<1 %
15	<a href="https://deloitte.wsj.com">deloitte.wsj.com</a> Internet Source	<1 %
16	<a href="https://jurnal.stiekesatuan.ac.id">jurnal.stiekesatuan.ac.id</a> Internet Source	<1 %

---



Exclude quotes Off

Exclude matches Off

Exclude bibliography On