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Analisis Pengaruh Penagihan Piutang Ragu-Ragu Dan Penghapusan Piutang Ragu-Ragu Terhadap Pengendalian Saldo Piutang Ragu-Ragu Pt Pln (Persero) Unit Pelaksana Pelayanan Pelanggan UP3 Medan Utara

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Abstrak:
Latar belakang: This study aims to analyze the effect of doubtful accounts collection and doubtful accounts write-off on the control of doubtful accounts balance at PT PLN (Persero) UP3 Medan Utara. The research method used is a quantitative approach with associative nature. The population in this study were all doubtful accounts collection officers within UP3 Medan Utara, with a sample of 62 respondents taken using convenience sampling technique. Data collection techniques were carried out through questionnaires distribution. Data analysis used multiple linear regression with SPSS software. The results showed that partially, doubtful accounts collection had a positive and significant effect on the control of doubtful accounts balance. Doubtful accounts write-off also had a positive and significant effect. Simultaneously, both variables had a significant effect on the control of doubtful accounts balance. The conclusion of this study is that doubtful accounts collection and write-off have important roles in controlling the doubtful accounts balance. The implication of this study is expected to be evaluation material for the management of PT PLN (Persero) UP3 Medan Utara in improving the effectiveness of collection and accelerating the doubtful accounts write-off process,
Metode penelitian: The approach used in this research is a quantitative approach with associative characteristics. The quantitative method is a research approach that focuses on numerical data and statistical analysis to test hypotheses or answer research questions. This method uses structured instruments, such as questionnaires, to collect data that can be measured objectively.
Hasil penelitian: The results of the study indicate that the collection of doubtful accounts has a positive and significant effect on the control of doubtful account balances. This is evidenced by the increasing repayment of doubtful accounts from year to year at ULP Medan Timur and ULP Denai, and The write-off of doubtful accounts also has a positive and significant effect, although the process occurs very rarely because electricity bills are classified as state receivables, the management of which is strictly regulated by government regulations,
Kesimpulan: The management of PT PLN (Persero) UP3 Medan Utara needs to continuously improve the effectiveness of doubtful account collection through the optimization of digital technology and officer training, as well as accelerate the write-off process for eligible doubtful accounts.
Kata kunci: Doubtful Accounts Collection, Doubtful Accounts Write-off, Control of Doubtful Accounts Balance

Pendahuluan

Electricity is one of the basic necessities for all activities of human life. The need for electrical energy is currently a primary need for the people of Indonesia, ranging from households, businesses, companies, institutions, and so forth, all requiring electrical energy to support daily life, both for lighting and for other operational activities. Therefore, electricity plays a significant role in the economy and improving the standard of living of society.

PT PLN (Persero) is a state-owned enterprise or entity authorized to manage electricity in Indonesia. PT PLN (Persero) provides postpaid and prepaid electricity sales services. The postpaid electricity product is a system where customers use electrical energy first, then make payment for the electricity usage in the following month. As for prepaid, customers must purchase tokens first in order to use electricity.

In other words, postpaid electricity sales constitute credit sales, and the effect arising from these credit sales activities is the emergence of accounts receivable. Based on PT PLN (Persero)'s policy, customers must pay their electricity bills on time before the 20th of each month. However, case study data shows that many PLN customers are inconsistent in paying their bills, even to the point of complete disconnection and no longer being PLN customers. This results in a high amount of overdue postpaid and prepaid electricity bills that are uncollectible, referred to as doubtful accounts.

Uncollectible accounts are amounts owed to a company by debtors that cannot be recovered, even after maximum collection efforts have been made. These are considered operational losses/expenses because the debtor goes bankrupt, dies, or defaults. Postpaid receivables arising from sales transactions to customers generally constitute a large portion of a company's working capital. Therefore, if there is an increase in doubtful accounts again, it can hinder the company's own operations due to the swelling of uncollectible receivables.

	DESEMBER 2022	DESEMBER 2023	DESEMBER 2024	DESEMBER 2025
PRR PRABAYAR	-	11,669,872,020	17,174,211,539	16,866,637,964
PRR PASCABAYAR	26,151,674,732	26,394,115,326	26,762,124,731	26,894,064,650
SALDO PRR	26,151,674,732	38,063,987,346	43,936,336,270	43,760,702,614

Gambar 1. History Saldo Piutang Ragu-Ragu

Gambar 1 displays the historical data from the case study showing the monitoring of doubtful account balances from 2022 to 2025, where the definition of doubtful accounts or bad debts is uncollectible accounts, i.e., amounts owed to a company by debtors that cannot be recovered, even after maximum collection efforts have been made. These are considered operational losses/expenses because the debtor goes bankrupt, dies, or defaults.

Given the importance of internal control over doubtful account balances, this study aims to:

Determine whether the collection of doubtful accounts affects the control of doubtful account balances;

Determine whether the write-off of doubtful accounts affects the control of doubtful account balances; and

Determine whether the collection and write-off of doubtful accounts simultaneously affect the control of doubtful account balances at PT PLN (Persero) UP3 Medan Utara.

Studi Literatur

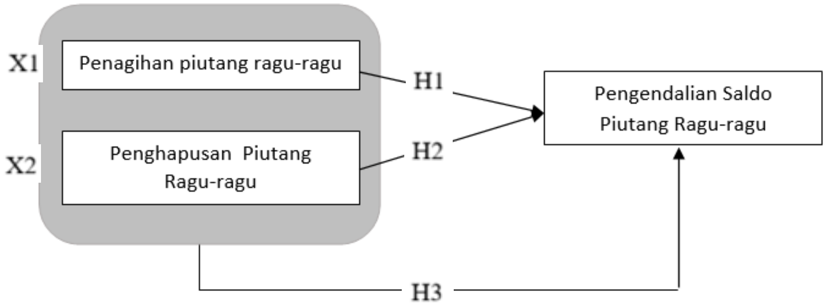
According to Riana Mayasari et al., accounts receivable are elements of current assets on a company's balance sheet that arise from the sale of goods, services, or the extension of credit to debtors, with payment generally made within a certain period. In a broad sense, receivables are claims against other parties in the form of money, goods, or services sold on credit. According to V. Wiratna Sujarweni, accounts receivable are a type of accounting transaction responsible for managing collections from customers who owe money to an individual, company, or organization for goods and services they have received.

PT PLN (Persero) uses the term doubtful accounts for former customers who fail to pay their obligations for electricity usage and cannot be collected due to various reasons, such as the customer's financial difficulties or unwillingness to pay. These receivables represent potential future losses and are recorded as an allowance or reserve for doubtful accounts, a contra-asset account that reduces the total value of accounts receivable on the company's balance sheet.

The collection of doubtful accounts is a process carried out by PLN to collect uncollectible receivables from former customers whose connections have been disconnected and who have not yet paid their outstanding bills. This process aims to ensure that payments are made on time and in accordance with the amount stated on the invoice.

According to Riana Mayasari et al., there are two methods for writing off uncollectible accounts. First, the Direct Write-Off Method, where bad debt expense is only recorded when it is highly likely that the receivable can no longer be collected. PT PLN (Persero) uses this method for writing off doubtful accounts. Second, the Allowance Method, where at the end of each accounting period, the company is required to estimate its uncollectible accounts

Research by Dahlia, shows that PT PLN (Persero) has implemented various appropriate receivable controls applied within the AP2T application. Research by Appin Purisky Redaputri indicates that strategies for reducing postpaid electricity bill arrears can be carried out by increasing late fees, conducting socialization, and creating standard operating procedures (SOPs). Research by Mochamad Fazrin Ganafi proves that accounts receivable collection affects receivable turnover by 88.2%.
Based on the theoretical foundation and previous research, the conceptual framework of this study illustrates the influence of two independent variables (Doubtful Account Collection and Doubtful Account Write-Off) on one dependent variable (Control of Doubtful Account Balances). Both independent variables are assumed to influence the dependent variable, either partially or simultaneously. This relationship is illustrated in the figure below.



Gambar 2 Kerangka Konseptual

Based on the theory and previous research, the hypotheses in this study are: (X1) Doubtful account collection has a significant positive effect on the control of doubtful account balances; (X2) Doubtful account write-off has a significant positive effect on the control of doubtful account balances; and (X1) Doubtful account collection and (X2) Doubtful account write-off simultaneously have a significant positive effect on the control of doubtful account balances.

Metode Penelitian

The approach used in this research is a quantitative approach with associative characteristics. The quantitative method is a research approach that focuses on numerical data and statistical analysis to test hypotheses or answer research questions. This method uses structured instruments, such as questionnaires, to collect data that can be measured objectively.

This research was conducted at PT PLN (Persero) UP3 Medan Utara, located at Jl. KL. Yos Sudarso No. 115 Medan. The research period is planned to begin from March 2026 until completion. The population in this study were all doubtful account collection officers working within the territory of PT PLN (Persero) UP3 Medan Utara. The sampling technique used was convenience sampling, which is a sample selection technique based on ease of access and affordability of the location where the researcher works and also has the highest arrears. The sample in this study consisted of 62 respondents from ULP Medan Timur and ULP Denai.

This study uses three variables, namely:

Dependent Variable (Y): Doubtful Account Balance, which is the balance of customer bills considered impossible or very unlikely to be collected. The indicators used include: (a) doubtful account collection accompanied by repayment, and (b) doubtful account write-off approved by management.

Independent Variable (X1): Doubtful Account Collection, which is the process or series of actions to request payment for outstanding debts or obligations. The indicators used include: (a) control activities, and (b) information and communication.

Independent Variable (X2): Doubtful Account Write-Off, which is a formal proposal to write off the amount of receivables confirmed to be uncollectible. The indicators used include: (a) completeness of doubtful account write-off documents, and (b) condition of the location of doubtful account customers.

Variable measurement used a Likert Scale with a value range of 1 to 5, where:

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree.

The data collection technique used was distributing questionnaires directly by the researcher to respondents, namely biller officers working at ULP Medan Timur and ULP Denai. A questionnaire is a list of written questions or statements prepared by the researcher with the aim of obtaining information, views, or perceptions from respondents regarding the variables being studied.

Data analysis was performed using the Statistical Package for the Social Sciences (SPSS) software. The data analysis steps include:

Validity and Reliability Tests: The validity test used correlation analysis between each item's score and the total score. The reliability test used Cronbach's Alpha with the criterion that an instrument is reliable if the Cronbach's Alpha value > 0.60.

Classical Assumption Tests: Including normality test (Kolmogorov-Smirnov), multicollinearity test (VIF and Tolerance), and heteroscedasticity test (Glejser test).

Multiple Linear Regression Analysis: The regression equation used is $Y = \alpha + \beta 1X1 + \beta 2X2 + e$, where Y = Doubtful Account Balance, α = Constant, β1, β2 = Regression coefficients, X1 = Doubtful Account Collection, X2 = Doubtful Account Write-Off, and e = error term.

Hypothesis Testing: The t-test was used to test the partial effect, and the F-test was used to test the simultaneous effect with a significance level of 5% ($\alpha = 0.05$).

Coefficient of Determination (R^2): Used to measure how much the independent variables are able to explain the dependent variable.

Hasil

The research results show that doubtful account collection (X1) has a positive and significant effect on the Control of Doubtful Account Balances (Y), with a calculated t-value of 6.372 > t-table of 2.001 and a significance of 0.001 < 0.05, thus having a positive and significant effect on doubtful account balances (Y). This indicates that the higher the doubtful account collection, which causes customers to pay their doubtful accounts, the better the doubtful account balance. This can also be evidenced by the repayment of doubtful accounts, which can reduce the doubtful account balance at PT PLN (Persero) UP3 Medan Utara, particularly at ULP Medan Timur and ULP Denai.

UNIT	2023	2024	2025	Apr-26
MEDAN TIMUR	152,073,030	146,057,044	325,160,847	115,754,067
BELAWAN	34,318,551	110,621,618	210,278,484	43,104,569
HELVETIA	42,403,056	79,261,924	243,420,421	43,818,976
LABUHAN	34,625,160	91,966,379	243,571,189	39,203,163
DENAI	79,338,198	86,297,808	261,856,845	84,939,252
MEDAN UTARA	342,757,995	514,204,773	1,284,287,786	326,820,027

Gambar 3. Pelunasan Piutang Ragu-Ragu

Gambar 3 shows that from year to year, both units have biller officers who actively and effectively carry out doubtful account collection, resulting in the repayment of doubtful accounts that can influence the control of doubtful account balances.
The research results show that Doubtful Account Write-Off (X2) has a calculated t-value of 2.642 > t-table of 2.001 with a significance of 0.001 < 0.05, thus having a positive and significant effect on doubtful account balances (Y). This indicates that the write-off of doubtful accounts can affect the doubtful account balance. However, the write-off of doubtful accounts at PT PLN (Persero) is a very rare process because electricity bills are classified as state receivables, the management of which is strictly regulated by government regulations.

Pembahasan

This research was conducted at PT PLN (Persero) UP3 Medan Utara with a sample of 62 biller officer respondents from ULP Medan Timur and ULP Denai. The respondent characteristics showed a dominance of males (98%), aged 20-30 years (50%), with high school as the highest level of education (74%), and a balanced distribution between the two work units (50% each).

The validity test results showed that all statement items had calculated r values > r table (0.25), thus declared valid.

Variabel	Indikator	R hitung	R tabel	Kesimpulan
Penagihan Piutang Ragu-ragu (X1)	X1.01	0.655	0,25	Valid
	X1.02	0.698	0,25	Valid
	X1.03	0.719	0,25	Valid
	X1.04	0.612	0,25	Valid
	X1.05	0.700	0,25	Valid
Penghapusan Piutang Ragu-ragu (X2)	X2.01	0.693	0,25	Valid
	X2.02	0.795	0,25	Valid
	X2.03	0.836	0,25	Valid
	X2.04	0.830	0,25	Valid
	X2.05	0.674	0,25	Valid
Saldo Piutang Ragu-ragu (Y)	Y1.01	0,496	0,25	Valid
	Y1.02	0.684	0,25	Valid
	Y1.03	0.795	0,25	Valid
	Y1.04	0.745	0,25	Valid
	Y1.05	0.685	0,25	Valid

Gambar 4. Hasil Uji Validitas

The reliability test showed Cronbach's Alpha values for the doubtful account collection variable (0.694), doubtful account write-off variable (0.821), and doubtful account balance variable (0.679), all > 0.60, thus declared reliable.

Variabel	Cronbach Alpha	Koefisien Alpha	Status
Penagihan Piutang Ragu-ragu	0,694	0,60	Reliabel
Penghapusan Piutang Ragu-ragu	0.821	0,60	Reliabel
Saldo Piutang Ragu-ragu	0.679	0,60	Reliabel

Gambar 5. Hasil Uji Realibilitas

The normality test using Kolmogorov-Smirnov showed a significance value > 0.05, meaning the data was normally distributed.

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			62
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1.33418491
Most Extreme Differences	Absolute		.071
	Positive		.062
	Negative		-.071
Test Statistic			.071
Asymp. Sig. (2-tailed)[c]			.200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		.607
	99% Confidence Interval	Lower Bound	.595
		Upper Bound	.620

Gambar 6. Hasil Uji Normalitas

The multicollinearity test showed Tolerance values (0.758) > 0.10 and VIF (1.319) < 10, meaning no multicollinearity occurred.

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	VIF
1	(Constant)	6.522	1.737		3.755	<.001		
	Penagihan Piutang Ragu-ragu	.458	.072	.611	6.372	<.001	.758	1.319
	Penghapusan Piutang Ragu-ragu	.243	.092	.253	2.642	.011	.758	1.319

a. Dependent Variable: Saldo Piutang Ragu-ragu

Gambar 7. Hasil Uji Multikolinearitas

The heteroscedasticity test using the Glejser test showed a significance value > 0.05, meaning no heteroscedasticity occurred.

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.728	.990		.736	.465
	Penagihan Piutang Ragu-ragu	.022	.041	.082	.548	.586
	Penghapusan Piutang Ragu-ragu	-.005	.052	-.013	-.086	.932

a. Dependent Variable: X11

Gambar 8. Hasil Uji Heteroskedastisitas

The regression equation obtained was: Y = 6.522 + 0.458X1 + 0.243X2. The constant value of 6.522 indicates that if doubtful account collection and write-off are zero, then the control of doubtful account balances is 6.522. The coefficient for X1 of 0.458 means that every one-unit increase in collection will increase the control of doubtful account balances by 0.458. The coefficient for X2 of 0.243 means that every one-unit increase in write-off will increase the control of doubtful account balances by 0.243.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.522	1.737		3.755	<.001		
	Penagihan Piutang Ragu-ragu	.458	.072	.611	6.372	<.001	.758	1.319
	Penghapusan Piutang Ragu-ragu	.243	.092	.253	2.642	.011	.758	1.319

a. Dependent Variable: Saldo Piutang Ragu-ragu

Gambar 9. Regresi Linier Berganda

The t-test (partial) showed that doubtful account collection (X1) had a calculated t-value of 6.372 > t-table of 2.001 with a significance of 0.001 < 0.05, thus H1 was accepted. Doubtful account write-off (X2) had a calculated t-value of 2.642 > t-table of 2.001 with a significance of 0.001 < 0.05, thus H2 was accepted.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6.522	1.737		3.755	<.001		
	Penagihan Piutang Ragu-ragu	.458	.072	.611	6.372	<.001	.758	1.319
	Penghapusan Piutang Ragu-ragu	.243	.092	.253	2.642	.011	.758	1.319

a. Dependent Variable: Saldo Piutang Ragu-ragu

Gambar 10. Hasil Uji t

The F-test (simultaneous) showed a calculated F-value of 42.316 > F-table of 3.153 with a significance of 0.001 < 0.05, meaning that both variables together have a significant effect.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	155.756	2	77.878	42.316	<.001[b]
	Residual	108.583	59	1.840		
	Total	264.339	61			

a. Dependent Variable: Saldo Piutang Ragu-ragu

b. Predictors: (Constant), Penghapusan Piutang Ragu-ragu, Penagihan Piutang Ragu-ragu

Gambar 11. Hasil Uji F

The Adjusted R Square value of 0.575 means that 57.5% of the doubtful account balance control variable can be explained by the doubtful account collection and write-off variables, while the remaining 42.5% is explained by other variables outside of this study.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.768[a]	.589	.575	1.357

a. Predictors: (Constant), Penghapusan Piutang Ragu-ragu, Penagihan Piutang Ragu-ragu

b. Dependent Variable: Saldo Piutang Ragu-ragu

Gambar 12. Hasil Uji Koefisien Determinasi

Kesimpulan

This study aims to analyze the effect of doubtful account collection and doubtful account write-off on the control of doubtful account balances at PT PLN (Persero) UP3 Medan Utara. Based on the results of data analysis and the discussion that has been conducted, the following conclusions can be drawn:

First, doubtful account collection has a positive and significant effect on the control of doubtful account balances, as shown in the t-test results. This finding indicates that the more active and effective the collection efforts carried out by biller officers, the higher the repayment rate of doubtful accounts, so that the doubtful account balance can be better controlled.

Second, doubtful account write-off has a positive and significant effect on the control of doubtful account balances, as seen from the t-test results. Although the write-off of doubtful accounts at PLN is a rare process because it is strictly regulated by government regulations, when carried out through complete procedures in accordance with Perdir No. 0016.P/DIR/2015 and with the approval of the Board of Commissioners, such write-offs contribute to reducing the doubtful account balance.

Third, simultaneously, doubtful account collection and doubtful account write-off have a significant effect on the control of doubtful account balances. The Adjusted R Square value of 0.575 indicates that 57.5% of the doubtful account balance control variable can be explained by these two independent variables, while the remaining 42.5% is explained by other variables outside of this study.
The implications of this study are that the management of PT PLN (Persero) UP3 Medan Utara needs to continuously improve the effectiveness of doubtful account collection through the optimization of digital technology and officer training, as well as accelerate the write-off process for eligible doubtful accounts. For the advancement of scientific knowledge, these findings reinforce receivables management theory that active collection and timely write-offs are important factors in controlling doubtful account balances.

Saran

Future research is recommended to add other independent variables such as company credit policy and customer economic conditions, as well as to expand the research locations.

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