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**EFFECTIVENESS OF INTERNAL CONTROL OF SUPPLIER DEBT
PAYMENT AT HOTEL X**

Anak Agung Istri Puspita ANJANI¹, Anak Agung Istri M. SEPTIVIARI², I
Wayan TUWI³

^{1,2,3}Hospitality Accounting Management, Bali Tourism Polytechnic, Indonesia

Corresponding author: Anak Agung Istri Puspita Anjani

E-mail: gungita89@gmail.com

Abstract:

This study aims to analyze the effectiveness of supplier debt payments at Hotel X. The method used in this research is descriptive qualitative, which involves direct analysis of field data using relevant theoretical concepts. Data were collected through observation, interviews, and documentation. The internal control framework developed by Mulyadi was employed to analyze the data. The results show that the internal control system for supplier debt payments at the Hotel. Of the four indicators and twelve criteria, only one criterion, job rotation, was not fulfilled. This outcome indicates that most aspects of internal control have been implemented optimally. However, despite being categorized as highly effective, delays in supplier payments still occur. This is primarily due to the fact that the accounts payable section is currently managed by only one staff member, who is fully responsible for all processes, including invoice review, document verification, and payment execution. The effectiveness of internal control over supplier debt payments at Hotel X is very effective. Based on the four indicators with a total of twelve criteria, the overall average score reached 96%, indicating that the internal control system at Hotel X, particularly in the accounts payable section, is categorized as "very effective", as it falls within the effectiveness percentage range of 81%-100%.

Keywords: debt payment, effectiveness, internal control, supplier

INTRODUCTION

A hotel is a service-oriented business that functions as a supporting facility for tourism activities. Its operations are managed professionally with the support of skilled personnel in the hospitality field (Pradiatiningtyas, 2017). In carrying out its operational activities, a hotel is divided into several departments, one of which is the accounting department. The accounting department consists of several sections, including the accounts payable section, which is responsible for managing the company's debts and processing payments for all purchase transactions related to the hotel's operational needs. These payments serve as a form of exchange between the party receiving the goods or services and the party providing them. Payment processes occur on a daily basis and involve various types of transactions, such as the purchase of goods, service usage, or credit settlement, utilizing different types of payment instruments (Setiyarso & Ratnawati, 2024).

Debt is a short-term obligation arising from credit-based transactions for the purchase of goods or services related to the company's operational activities (Rumiris & Ekadjaja, 2024). Hotel X is a five-star hotel located in the ITDC tourism area. In conducting its operations, Hotel X heavily relies on collaborations with various external parties, particularly suppliers. A supplier is an entity, either a company or an individual, that provides raw materials or other essential resources needed by a company to produce specific goods or services (Tangi & Puspitha, 2023). These suppliers are regular partners who provide credit facilities to support the smooth running of operations.



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At Hotel X, the standard debt payment policy ranges from 30 to 45 days, which can be adjusted based on agreements between the hotel and its suppliers. The accounts payable section processes payments upon receiving the original invoice, which must be stamped by the receiving department and accompanied by the receiving report and tax invoice (if applicable). Hotel X applies a voucher payable system using the built-up voucher procedure method. However, suboptimal implementation of this procedure has led to delays in payments to suppliers.

These delays are suspected to be caused by several factors, including complex procedures and limited staffing in the accounts payable section, which currently consists of only one staff member. This limitation reduces work efficiency and delays the verification process. Furthermore, payment delays are sometimes also caused by the suppliers themselves, such as incomplete documentation, tax invoices and original invoices that are often missing or submitted late. The following table presents the total amount and allocation of supplier debt payments at Hotel X in 2024.

Table 1. Amount and Time Allocation of Supplier Debt Settlement at Hotel X

Months	Total Debt		< 30 Days		31-60 Days		61-90 Days		>90 Days	
	Amount (Rp)	%	Amount (Rp)	%	Amount (Rp)	%	Amount (Rp)	%	Amount (Rp)	%
Jan	1,003,326,566	100%	662,195,534	66%	220,731,845	22%	120,399,188	12%		
Feb	1,346,788,312	100%	835,008,753	62%	336,697,078	25%	175,082,481	13%		
Mar	1,101,116,786	100%	704,714,743	64%	275,279,197	25%	121,122,846	11%		
Apr	1,521,445,798	100%	988,939,769	65%	456,433,739	30%	76,072,290	5%		
May	998,583,112	100%	599,149,867	60%	269,617,440	27%	99,858,311	10%	29,957,493	3%
June	1,587,988,763	100%	1,000,432,921	63%	396,997,191	25%	190,558,652	12%		
July	1,383,677,897	100%	1,010,084,865	73%	359,756,253	26%			13,836,779	1%
Augst	1,227,327,544	100%	773,216,353	63%	306,831,886	25%	147,279,305	12%		
Sept	1,438,226,768	100%	963,611,935	67%	330,792,157	23%	143,822,677	10%		
Oct	2,104,428,465	100%	1,367,878,502	65%	505,062,832	24%	189,398,562	9%	42,088,569	2%
Nov	1,981,892,555	100%	1,446,781,565	73%	416,197,437	21%	99,094,628	5%	19,818,926	1%
Dec	2,765,831,677	100%	2,074,373,758	75%	580,824,652	21%	110,633,267	4%		
Total	18,460,634,243	100%	12,426,388,564	66%	4,455,221,706	25%	1,473,322,206	9%	105,701,767	1%

Source: Finance Department Hotel X, 2025 (Data processed)

Based on Table 1, the outstanding payables of Hotel X for the period of January to December 2024 amounted to Rp18,460,634,243. Of this amount, debts with a settlement period of less than 30 days totaled Rp12,426,388,564; debts with a settlement period of 31–60 days amounted to Rp4,455,221,706; debts with a settlement period of 61–90 days totaled Rp1,473,322,206; and debts with a settlement period of more than 90 days amounted to Rp105,701,767.

In light of this background, the author was motivated to conduct a study on the Effectiveness of Internal Control over Supplier Debt Payments at Hotel X, using the internal control framework proposed by Mulyadi (2018) and measuring its effectiveness based on the concept of effectiveness outlined by Arikunto (2016).

METHODS

The object of this research is the effectiveness of internal control in the process of supplier debt payments, with the study conducted at Hotel X. The types of data used consist of quantitative data in the form of the amount and time allocation of supplier debt settlement from January to December 2024, as well as qualitative data obtained from interviews with staff in the account payable section.



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The data sources in this study are divided into two categories: primary data and secondary data. Primary data were obtained through direct interviews with accounts payable staff, while secondary data consisted of reports on the amount and time allocation of supplier debt settlement for the period of January to December 2024.

The data collection techniques used in this study include interviews, observation, and document analysis. The data analysis technique applied is qualitative descriptive analysis.

RESULT AND DISCUSSION

Debt Payment to Suppliers at Hotel X. The process of supplier debt payments at Hotel X is managed by a single staff member within the accounts payable section. The accounts payable staff is responsible for the entire process, from recording and verification to the final payment of debts to suppliers. Based on interviews with the accounts payable staff at Hotel X, the recording and payment process begins when the receiving report is received from the receiving department. This document serves as evidence that the goods have been delivered in accordance with the quantity and specifications stated in the purchase order. Subsequently, the accounts payable section performs data reconciliation, which involves reviewing and matching the received documents with the data recorded in the system. During this reconciliation stage, the accounts payable staff examines cost allocation details based on the type of goods or services procured. Once verification and reconciliation are completed, the receiving record is posted into the BirchStreet system, the procurement and financial management system used by Hotel X. This posting process formally records the receiving report as a liability that the company must settle in the future. The posted data is then automatically transferred into the Account Payable Aging (AP Aging), which serves as the primary reference for scheduling payments to suppliers. Following the posting process, the receiving report, along with supporting documents such as invoices, purchase orders, and tax invoices (if applicable), is stored in the unpaid file. This file acts as a temporary archive containing all documents related to outstanding debts.

The payment process itself involves several stages: payment preparation, creation of the payment list, document review, payment approval, and final archiving. In the payment preparation stage, the accounts payable section retrieves data on due payables from the unpaid file. Documents that meet the payment criteria are reviewed, and the staff prepares a payable voucher for each supplier. In the next step, invoices are sorted based on the prepared vouchers. Then, a payment converter is created and uploaded to the internet banking system for batch processing. The transfer proof for each payment is printed and compiled into a payment list. Before final approval, the accounts payable staff conducts a final review of all payment documents and signs them as a form of acknowledgment and verification to prevent errors in recording or data. The documents are then submitted to the accountant before being forwarded for final approval by the Director of Finance or the Assistant Financial Controller, and the General Manager. Once approved, the payments are released through internet banking, payment confirmations are sent to the respective suppliers, and all supporting documents are archived as part of the paid file.

Elements of Internal Control for Supplier Debt Payments at Hotel X. Based on data obtained through interviews, observations, and documentation conducted with the account payable staff regarding internal control of debt payments, information was gathered concerning the alignment of practices implemented in the account payable section at Hotel X with the concept of internal control as described by Mulyadi (2018) in his book "Sistem Akuntansi". The findings are presented as follows:



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Organizational Structure that Separates Responsibilities

Table 2. Internal Control of the Organizational Structure that Separates Responsibilities at Hotel X

Elements of Internal Control According to Mulyadi	Internal Control Criteria According to Mulyadi	Internal Control System at Hotel	Fulfilled	Not fulfilled
Organizational Structure that Separates Responsibilities	1 The separation of the purchasing function, receiving operational and custody function, storage function functions from accounting (storekeeper), and the accounting functions	1 There is a proper separation of duties and responsibilities among the purchasing function, receiving operational and custody function, storage function (storekeeper), and the accounting function, which includes the recording and settlement of payables (accounts payable).	Fulfilled	
	2 A single function should not be entrusted with complete responsibility over an entire transaction process.	1 Each functional unit holds no more than one or two responsibilities, which enables greater focus on its primary duties.	Fulfilled	

Source: Data processed by the researcher, 2025

The first element of internal control is an organizational structure that separates responsibilities. According to Mulyadi’s concept, no single organizational function should be given full responsibility for executing all stages of a transaction, and both custody and accounting functions must be distinctly and strictly separated. An organizational structure that separates responsibilities is designed in such a way as to ensure that duties are clearly and explicitly divided. This is essential to prevent overlapping functions, which may lead to potential risks of fraud or misuse of authority.

In practice, Hotel X has implemented the principle of functional segregation in accordance with the concept proposed by Mulyadi. Specifically, responsibilities in the procurement, receiving, storage, and supplier payment processes are divided into four distinct units: the purchasing department, the receiving department, the store department, and the accounts payable department. This division of tasks is carried out systematically so that each function has a clear and non-overlapping role and authority.

Such functional segregation not only facilitates effective internal supervision but also creates a mechanism of mutual oversight between departments within the organization. Through this system, each department is able to control and monitor the work of other departments, thereby minimizing the risk of errors, fraud, or manipulation of financial data.



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The System of Authority and Recording Procedures Within the Organization

Table 3. Internal Control Through the System of Authority and Recording Procedures within the Organization at Hotel X

Elements of Internal Control According to Mulyadi	Internal Control Criteria According to Mulyadi	Internal Control System at Hotel	Fulfilled	Not fulfilled
The System of Authority and Recording Procedures within the Organization	1 Each transaction occurs only based on authorization from an official with the appropriate authority.	1 Supplier payments are processed only after the payment voucher has received approval from the Assistant Financial Controller and the General Manager.	Fulfilled	
	2 The debt recording procedure is carried out based on cash disbursement evidence supported by relevant documentation.	1 Payables are recorded only when all supporting documents are complete, including the invoice, purchase order, receiving record, and tax invoice, if applicable.	Fulfilled	

Source: Data processed by the researcher, 2025

The second element of internal control is the System of Authority and Recording Procedures within the Organization, which consists of two criteria that have been effectively implemented at Hotel X. According to Mulyadi's concept, each transaction must be authorized by personnel with the appropriate authority, and debt recording should only be conducted based on valid cash disbursement evidence supported by documentation. This ensures that every financial transaction is carried out under proper authorization and backed by complete, legitimate, and accountable documents.

At Hotel X, a structured and tiered authorization system has been applied to ensure that every disbursement process, especially supplier payments, follows established standards. Payments can only be processed after passing multiple layers of approval. Payable vouchers and supporting documents prepared by the accounts payable section are first reviewed and authorized by the accountant. After that, they are forwarded to higher-level authorities, namely the Director of Finance or the Assistant Financial Controller, and the General Manager for final approval.

This layered authorization process also serves as an active internal control mechanism, as it involves multiple parties in each financial decision. In addition to authorization, the recording system adheres to strict standards. Trade payables are recorded only when all required supporting documents are complete, including the original invoice, purchase order, receiving report as proof of goods or services received, and tax invoice if applicable. If any of these documents are incomplete, payment cannot proceed, which also contributes to delays in settling supplier obligations.



Proper Practices

Table 4. Internal Control of Proper Practices at Hotel X

Elements of Internal Control According to	Internal Control Criterion According to Mulayadhi	Internal Control System at Hotel	Fulfilled	Not Fulfilled
Proper practices	1. Utilization of forms with pre-printed sequential numbers.	1. Invoices are systematically numbered in accordance with the previously issued payable vouchers, ensuring that the payment process remains well organized and streamlined.	Fulfilled	
	2. Surprise audit	2. The Chief Accountant and Assistant Financial Controller carry out surprise audits.	Fulfilled	
	3. Each transaction must involve multiple individuals or departments, ensuring that no single person or unit handles the entire process from beginning to end.	3. Every voucher payable proposed by the accounts payable staff must first be authorized by the accountant as a form of internal approval. Thereafter, it is forwarded to the Director of Finance or the Assistant Financial Controller, along with the General Manager, for verification and approval of the payment to be processed via internal banking.	Fulfilled	
	4. Job rotation.	1. There is no job rotation within the accounts payable section. 2. Staff in the accounts payable section have the right to take leave, and the implementation of leave policies can serve as a control mechanism to detect possible irregularities or fraud in the supplier payment process.		Not Fulfilled
	5. The requirement for employees to take mandatory leave.	3. The account payables reconciles the reconciled outstanding, payables in the A/P aging report, with the payable	Fulfilled	
	6. The reconciliation of physical assets with recorded data.		Fulfilled	

Source: Data processed by the researcher, 2025

The third element of internal control is Proper practices, which consists of six criteria and six indicators. Five of these indicators have been effectively implemented at Hotel X, while one remains unfulfilled. The five indicators that have been met include: (1) the use of pre-numbered forms, (2) surprise audits, (3) prohibition of a single person or unit handling a transaction from start to finish, (4) mandatory employee leave, and (5) physical matching of assets with their records.

At Hotel X, the use of pre-numbered forms is implemented properly by assigning sequential numbers to each incoming invoice, matched with the voucher payable number. Surprise audits are also carried out as part of direct and unscheduled internal oversight, conducted by the Chief



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Accountant and Assistant Financial Controller. External audits are performed by an independent public accounting firm appointed by the hotel owner.

Regarding authorization, Hotel X applies a layered approval system in the supplier payment process. Each transaction is reviewed and approved sequentially by the accounts payable staff, the accountant, the Director of Finance or the Assistant Financial Controller, and finally the General Manager before release.

In terms of leave policy, the accounts payable staff takes leave as required, ensuring adherence to the internal control standard. Therefore, five out of six indicators under this element have been effectively implemented.

However, one indicator of job rotation in the accounts payable section has not been effectively implemented due to limited staffing and the need for work efficiency. With only one staff member responsible for recording and processing payments each month, the entire process is continuously handled by a single person, potentially causing payment delays to suppliers and increasing the risk of control weaknesses.

Employees Whose Competencies Are Aligned With Their Responsibilities

Table 5. Internal Control of Employees Whose Competencies are Aligned With Their Responsibilities at Hotel X

Elements of Internal Control According to Mulyadi	Internal Control Criteria According to Mulyadi	Internal Control System at Hotel	Fulfilled	Not fulfilled
Employees whose competencies are aligned with their responsibilities	1 The selection of prospective employees is carried out on the qualifications required for the position	1 The accounts payable staff was recruited through a selection process that considered candidates' educational qualifications and prior experience relevant to the responsibilities and demands of the position.	Fulfilled	
	2 The debt recording procedure is carried out based on cash disbursement evidence supported by relevant documentation.	1 The hotel provides skill development, safety, and communication training to all employees	Fulfilled	

Source: Data processed by the researcher, 2025

The fourth element of internal control is Employees whose competencies are aligned with their responsibilities. This element includes two criteria, both of which have been fulfilled in practice. It concerns how the organization ensures that every employee assigned to a task possesses the necessary competence, integrity, and reliability to perform effectively.

Hotel X implements a professional recruitment process, including for the position of accounts payable staff. The selection process takes into account the candidate's educational background and relevant work experience to ensure alignment with the specific duties and responsibilities of the role. This approach aims to ensure that the recruited employees are competent to perform their tasks effectively and in accordance with the established standards.



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In addition to proper recruitment, Hotel X also places importance on employee development during the course of employment. All staff, including those in the finance department, receive training relevant to their roles, such as skill training, safety training, and communication training. These initiatives reflect the hotel's commitment to ensuring that employees possess the appropriate qualifications and continue to grow in line with their responsibilities, thus fulfilling the internal control concept of having employees whose competencies match their job roles.

Effectiveness Of Internal Control Elements in Supplier Debt Payment at Hotel X

Table 6. Analysis of the Effectiveness of Supplier Debt Payments at Hotel X

No.	Elements of Informal Control Based on Mulyadhi's Concept	Implemented Indicator
1	Organizational Structure that Separates Responsibilities;	7/7 x 100% = 100%
2	The System of Authority and	7/7 x 100% = 100%
3	Recording Procedures within the Organization;	5/6 x 100% = 83%
4	Proper procedure	
	Employees whose competencies are aligned with their responsibilities;	7/7 x 100% = 100%
Total Percentage		100%+100%+83%+ 100% = 383%
Average Percentage		383% / 4 = 96%

Source: Data processed by the researcher, 2025

Based on Table 6 above, the internal control element of Organizational Structure that separates responsibilities received a score of 100%, classified as "very effective." The element of system of authority and recording procedures within the organization also scored 100% (very effective), as did employees whose competencies are aligned with their responsibilities, with 100% (very effective), while proper practices received a score of 83%, also within the "very effective" category. All four indicators fall within the 81%–100% effectiveness range, thereby meeting the criteria for the "very effective" category.

From these four indicators, the overall average score is 96%, which signifies that internal control in the accounts payable section at Hotel X is categorized as very effective. This result reflects that the majority of internal control aspects have been implemented optimally, although some areas still require further attention and improvement.

Despite this "very effective" categorization, there are still delays in the payment process to suppliers. Currently, only one staff member is responsible for the entire accounts payable process at Hotel X, covering invoice verification, document reconciliation, and payment processing. This situation not only increases the risk of errors due to high workload but also results in full dependency on a single individual. The absence of a backup staff member to take over in cases such as leave or workload overflow significantly contributes to payment delays.

This highlights the importance of adding personnel to the accounts payable section to distribute the workload more evenly, ensure continuity of the process, and strengthen a more reliable and responsive internal control system that meets the operational demands of the hotel.

CONCLUSION

The effectiveness of internal control over supplier debt payments at Hotel X is very effective. Based on the four indicators with a total of twelve criteria, the overall average score reached 96%,



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indicating that the internal control system at Hotel X, particularly in the accounts payable section, is categorized as "very effective", as it falls within the effectiveness percentage range of 81%–100%.

Based on the results, the following recommendations are proposed to enhance internal control effectiveness:

- a. An Organizational Structure that Separates Responsibilities has demonstrated a highly effective implementation of internal control. To sustain this level of effectiveness, it is recommended that communication and coordination among functions be continuously improved so that each unit can perform its responsibilities in alignment and support a consistent and integrated internal control system.
- b. The layered authority system and recording procedures implemented have demonstrated a strong internal control structure. To maintain their effectiveness, it is recommended that document verification be carried out meticulously at each stage of authorization. Furthermore, consistency in using complete and legally valid supporting documents should be maintained to ensure that every transaction is accountable in accordance with internal control principles.
- c. To strengthen the indicator that has not yet been implemented under the element of proper practices, namely, job rotation, the hotel may consider adding staff to the accounts payable section. Currently, the entire process of recording and paying supplier debts is handled by a single staff member. Therefore, it is recommended that management allocate additional personnel to this department. This measure aims to reduce excessive workload, prevent delays in supplier payments, and minimize the risk of errors due to reliance on a single individual.
- d. Given the already highly effective performance, Hotel X is expected to maintain the quality of its employee competencies. It is recommended that training and development programs continue to be conducted regularly and tailored to the evolving needs of hotel operations.

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