ABSTRACT

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Keywords: Account Receivable Control, Unpaid Credit

Cooperation plays an important role to make the cooperation members prosperous, because cooperation is an institute to save and distribute the funds and support the member’s welfare. However, the public moral decadency on paying the debts, although he/she is able to pay, is something that must be highlighted. This phenomenon becomes very risky for the cooperation and causing unpaid credits to happen. Cooperation is responsible to protect the funds mandated to them, thus it is an obligation for the cooperation to implement account receivable control to suppress the unpaid credit.

The analysis technique used in this research was descriptive qualitative. The data used in this research were primary data which was data taken from the first source or original source (interview) and secondary data which was data taken from the second source (financial report, credit data, account receivable data, etc).

Research findings showed that “Maju Bersama” Market Traders Cooperation has implemented account receivable control namely task separation, supervision, accounting notes, access control, and independent verification to reduce the unpaid credit. Furthermore, to suppress the unpaid credit before and after it happened, cooperation used 5C analysis (character, capacity, capital, collateral, condition) and re-scheduling, re-conditioning, re-structuring, and foreclosure bail. Those were proven effective to suppress the unpaid credit in the cooperation.