

ABSTRAK

Lase, Lely Kristiani, 2025. “*ANALISIS UMUR PIUTANG TAK TERTAGIH
PADA PERUMDA AIR MINUM TIRTA UMBU KABUPATEN NIAS*”

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Penelitian ini bertujuan untuk menganalisis Umur Piutang Tak Tertagih Pada Perumda Air Minum Tirta Umbu Kabupaten Nias, yang berdampak pada likuiditas dan keberlanjutan finansial perusahaan. Metode penelitian menggunakan pendekatan kuantitatif dengan analisis data umur piutang (*aging schedule*) berdasarkan data laporan tunggakan pelanggan, laporan keuangan, untuk periode 2022-2023. Hasil penelitian menunjukkan lemahnya efektivitas terhadap piutang, dipengaruhi oleh keterlambatan pembayaran pelanggan, kurang optimalnya sistem penagihan, dan minimnya pengawasan internal. Rekomendasi penelitian mencakup perbaikan prosedur penagihan, penerapan sanksi tegas bagi pelanggan menunggak, penguatan sistem administrasi, serta pelatihan staf penagihan untuk meningkatkan efektivitas pengelolaan piutang dan kesehatan keuangan Perusahaan Perumda Air Minum Tirta Umbu Kabupaten Nias.

Kata Kunci : Analisis Umur Piutang, Piutang Tak Tertagih, Aging Schedule, Perumda Air Minum Tirta Umbu Kabupaten Nias.

ABSTRACT

Lase, Lely Kristiani, 2025. “*ANALYSIS OF UNCOLLECTIBLE ACCOUNTS RECEIVABLE AGE AT PERUMDA AIR MINUM TIRTA UMBU KABUPATEN NIAS*” Final Project, Supervisor Mr. Dedi Irawan Zebua, S.E., M.Si.

This study aims to analyze the Uncollectible Accounts Receivable at Perumda Air Minum Tirta Umbu, Nias Regency, and its impact on the company's liquidity and financial sustainability. The research method employs a quantitative approach with receivables aging analysis (aging schedule) based on customer arrears reports and financial statements for the period 2022–2023. The results indicate weak effectiveness in managing receivables, influenced by customer payment delays, suboptimal collection systems, and limited internal supervision. The study recommends improvements in collection procedures, the implementation of strict sanctions for delinquent customers, strengthening of administrative systems, and training for collection staff to enhance the effectiveness of receivables management and maintain the financial health of Perumda Air Minum Tirta Umbu, Nias Regency.

Keywords : *Receivables Aging Analysis, Uncollectible Accounts, Aging Schedule, Perumda Air Minum Tirta Umbu Nias Regency.*