

## ABSTRACT

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*In the era of the digital economy and cashless policy, the government has implemented transaction policies for fund payments as a step towards adopting digital payments. PT Telekomunikasi Indonesia Tbk (Telkom Indonesia) is a state-owned enterprise operating in the field of information and communication technology services, aiming to achieve optimal profits from the sale of goods and services that generate receivables. The government encourages the development of cashless payment systems in response to the Covid-19 pandemic by conducting trials for the use of provision funds through digital payment marketplaces at work units.*

*This research focuses on the implementation of My Coin in settling internet receivables in the flagging process of non-POTS services in the Billing Payment Collection unit of PT Telekomunikasi Indonesia. The method used is direct observation and the utilization of the My Coin application. My Coin is a digital system that simplifies the receivables settlement process with features such as Receivables Acknowledgment Letters (SPH) and regular checking of bank statements. Additionally, the use of Google Spreadsheet as a medium for sharing financial data sources is also applied.*

*The purpose of this research is to address the issue of uncollected receivables, implement financial application systems in receivables settlement, and understand the collection process procedures in the Billing Payment Collection unit of PT Telekomunikasi Indonesia Tbk. The results show an increase in efficiency and data accuracy by up to 97% after the implementation of My Coin, as well as real-time access to financial documents by Telkom Headquarters.*

*The conclusion of this research is that the implementation of two main steps in manual invoice collection and verification through My Coin successfully enhances the efficiency and accuracy of receivables management. The recommendations include increasing the number of human resources, regular monitoring of the My Coin application, and routine review of financial document management procedures to adapt to developments and needs.*

*Keywords: Digital payment, My Coin, PT Telekomunikasi Indonesia, receivables, Billing Payment Collection, observation.*