

Successful Settlement of Debts and Receivables Using Mediation Mechanisms

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Abstract

Humans as social beings are always bound in various social relationships that require rules to regulate interactions and avoid conflicts. In the legal context, agreements made between parties play an important role in the formation of legal relationships, and are regulated in the Civil Code (KUHPerdara). One of the methods of dispute resolution in the legal world is through mediation, which is regulated in Supreme Court Regulation (PERMA) No. 1 of 2016. Mediation is considered a more efficient and effective alternative to litigation, especially in the business world which often faces debt and receivable disputes. This study aims to examine the success of debt and receivables dispute resolution through mediation between PT SukaSari Mitra Mandiri as a creditor and UD Jayadi as a debtor. The research method used is normative juridical with an analytical descriptive approach, utilizing primary and secondary data obtained from through interviews and literature studies. The results of the study show that mediation can resolve debt and receivables disputes by producing a peaceful agreement that benefits both parties. This mediation process prioritizes the value of justice and efficiency, where the parties can resolve problems without going through the courts. An evaluation of compliance with a mediation agreement is also important to ensure that both parties meet their obligations as agreed, with potential legal action if either party does not comply with the agreement. This research provides insight into the importance of mediation as a dispute resolution mechanism in the world of business and civil law.

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1. INTRODUCTION

Human as creature social is also a subject of law. According to the Ancient Greek philosopher, Aristotle, humans are *Zoon politicon*, which means creatures who like socializing. Humans always live in groups and have various characters, ethnicities, races and other differences. In the world of law, rules are created as behavioral guidelines to regulate life socially, with strict sanctions for violators. Based on civil law, namely regulated in Book III of the Civil Code.[1] An agreement is an agreement between two parties to do something that gives rise to a legal relationship. What is regulated is Article 1338 Paragraph (1) of the Civil Code, which states that agreements made legally apply as law for the parties.[2] An agreement can arise from law or an agreement, and its essence is an action or agreement that binds the parties to fulfill their obligations in accordance with the agreement that has been made. According to Jaih Muharak, quoted by Heny Mono, there are three teachings in Islam institution (dispute or dispute resolution system) provided

in the context of resolving disputes or disputes, including peace (al-shilh), arbitration (al-tahkim), and justice (al-qadha).[3] By referring to Surah Al-Hujurat verse 9 which reads;

وَإِنْ طَائِفَتَانِ مِنَ الْمُؤْمِنِينَ اقْتَتَلُوا فَأَصْلِحُوا بَيْنَهُمَا ۚ فَإِنْ بَغَتْ إِحْدَاهُمَا عَلَى الْأُخْرَىٰ فَقَاتِلُوا الَّتِي تَبْغِي
حَتَّىٰ تَفِيءَ إِلَىٰ أَمْرِ اللَّهِ ۚ فَإِنْ فَاءَتْ فَأَصْلِحُوا بَيْنَهُمَا بِالْعَدْلِ وَأَقْسِطُوا ۚ إِنَّ اللَّهَ يُحِبُّ الْمُقْسِطِينَ

Meaning: And if there are two groups of those who believe are at war, you should make peace between them! But if one violates the agreement against the other, you must fight the one who violates the agreement until it recedes Back to God's command. If he has receded, make peace between the two according to justice, and act justly; verily Allah loves those who act justly.

In social life in society which often occurs due to differences between individuals. The law here functions to create order and peace, one of the uses of law is as a means of resolving disputes through peaceful means which is considered more effective and efficient compared to litigation (court) which takes quite a long time and costs more.[4] One alternative method is through Alternative Dispute Resolution (APS), which is carried out based on Supreme Court Regulation (PERMA) No. 1 of 2016, with mediation as a form of dispute resolution outside of court. Apart from mediation, other out-of-court dispute resolution efforts (non-litigation), namely;

1. Dispute resolution through negotiation
2. Dispute resolution through mediation
3. Dispute resolution through arbitration
4. Dispute resolution through conciliation [5]

The business world is a world full of dynamics which cannot be separated from the problems of agreements and debts which have their own risks, namely defaults and unpaid debts. Therefore, as a company committed to quality and innovation.[6] PT SukaSari Mitra Mandiri which is a company manufacturing and operating in the food sector, and has an address in the complex Warehousing/Industry Genuksari AA-21 Jln. Raya Semarang – Demak Km 5.6 Semarang 50118 Central Java Indonesia. PT SukaSari Mitra Mandiri produces various kinds of products, namely soy sauce, sauce, vinegar and syrup with various packaging.[7] And in this problem PT SukaSari is the creditor. UD Jayadi operates in a trading business managed by individuals or individuals engaged in the basic food business sector located at the Sudagaran-Banyumas complex, by promoting the goods they take and prioritize profits from the sale of goods, and these profits are used as capital, distribution costs and expenses operational. UD Jayadi as Debtor.

In civil cases that are disputes, there are at least two parties fighting for each other's interests. Each party will feel that they are most correct in what they are disputing. In this case, it is a form of civil dispute that is resolved through mediation and peacefully with the problem of the debtor being unable to return a certain amount of money or goods to the creditor. Therefore, the creditor asked for compensation for what the debtor had taken through mediation and in the form of monthly installments of money which had been agreed upon in the mediation agreement with the debtor's total loss reaching IDR 150,538,515. With that, this research opens the door to understanding alternative forms of dispute resolution, as well as explaining forms of resolution that occur outside of court. Based on the problems above, the author of this research describes the problem entitled

"Successful Settlement of Debts and Receivables with Mediation Mechanisms"

Regarding the explanation above, the author will study the problem formulation as follows:

1. How to solve dispute debts and receivables through a mediation process in the case of PT SukaSari Mitra Mandiri and UD Jayadi
2. How do creditors evaluate debtor compliance with the contents of the mediation agreement

2. RESEARCH METHOD

This research is normative juridical legal research with approach which is based on the main legal materials by examining theories and concepts of legal principles and regulations that are in accordance with this research, descriptive analytical research is used, namely research that describes legal problems and examines them and analyzes them using legal materials.[8] This normative/doctrinal legal research aims to provide a structured explanation of a norm that regulates a particular legal field. Data obtained in research using primary legal data is data in the form of legal sources that are directly binding and function as a basis for making legal decisions and secondary law is legal materials that will help provide explanations regarding primary materials, this is obtained from books related to a problem being studied, results of field research, papers that are related to the object being studied, legal journals and literature related to this research, then next the author reads and examine the materials one by one in order to research the available materials.[9] After reading it and then analyzing it, the author carried out an analysis and wrote it in the discussion of this research, as well quote sentences that are in line with this research.

3. RESEARCH RESULTS AND DISCUSSION

3.1. Research result

The primary data sources used are statutory regulations, written legal materials that have been ratified which have permanent legal force and are binding in nature, and use secondary data sources which help provide explanations regarding primary materials obtained by researching related statutory regulations. And using primary data which supports interviews with sources, meanwhile secondary data is used with literature studies, books, articles.[10] Then the analytical data is collected and compiled systematically using data processing and combined with the applicable laws and regulations. The laws used in this research include the following;

A. Civil Code Book III

- 1) Article 1338 states that:

“All agreements made are in accordance with the laws of those who make them. This agreement cannot be withdrawn other than by agreement of both parties, or for reasons determined by law. The agreement must be carried out in good faith.[11]

- 2) Article 1238 states that:

“The debtor is declared Default with a warrant, or with a similar deed, or based on the strength of the agreement itself, that is, if this agreement results in the debtor being deemed Default with the expiration of the specified time”

- 3) Article 1239 states that:

“Every agreement to do something, or not to do something, must be resolved by providing compensation for costs, losses and interest, if the debtor does not fulfill his obligations”.[12]

B. Law No. 30 of 1999 concerning Alternative Dispute Resolution

- 1) Article 1 paragraph (10) which states that:

“Alternative Dispute Resolution is an institution for resolving disputes or differences of opinion through procedures agreed upon by the parties, namely

settlement outside of court by means of consultation, negotiation, mediation, conciliation, or expert assessment.[13]

- 2) Article 6 paragraph (1) states that
"Civil disputes or differences of opinion can be resolved by the parties through alternative dispute resolution based on good faith by excluding litigation settlement in the District Court"
- 3) Article 6 paragraph (2) states that:
"Settlement of disputes or differences of opinion through alternative dispute resolution as intended in paragraph (1) is resolved in a direct meeting by the parties within a maximum period of 14 (fourteen) days and the results are stated in a written agreement"
- 4) Article 6 paragraph (3) states that:
"In the event that a dispute or difference of opinion as intended in paragraph (2) cannot be resolved, then based on the written agreement of the parties, the dispute or difference of opinion is resolved through the assistance of one or more expert advisors.[14]

The results of interviews to obtain primary data methods are the process of collecting information or data by interacting directly between researchers and respondents through structured or unstructured conversations, with interviews having the aim of exploring further information about the topic being researched, along with the related parties listed in Table 1.

Table 1. Research Informants

Informant's Name	Department
Susatyo Eko Budiono S.H.	Supervisor
Nice	Rooms
Adi Hartanto	UD side

3.2. Discussion

3.2.1 Implementation of Debt and Receivable Dispute Settlement Through the Mediation Process in the Case of PT Sukasari Mitra Mandiri and UD Jayadi

Dispute resolution is through non-litigation (outside of court) which is based on law, and this settlement can be classified as a high-quality settlement because the dispute can be resolved completely without leaving feelings of hatred. Therefore, non-litigation settlement is subject to complying with the peace agreement voluntarily without any who feels defeated. Generate meaningful agreements *win-win* solution, the resolution of this problem is very familiar to people's lives because the decision taken will be agreed upon by the parties to the dispute.[15] Because according to the civil law opinion, dispute resolution can be resolved by the parties based on good faith and excluding settlement through litigation in the District Court, because basically the parties concerned have the right to resolve their own problems without the need for a trial. There are several methods for settlement through non-litigation channels, namely;

A. Negotiation

The method of handling disputes by means of negotiation will be taken through deliberation to reach an agreement directly by the parties concerned in the problem and the results can be accepted by the parties, in negotiations

usually have different interests, needs, goals so they try to find a solution that can be accepted together. The success of negotiations usually depends on communication skills, understanding the needs of each party and skills in finding common ground.

B. Consolidation

Is a type of dispute resolution outside of court, where the process is consolidated. This is by negotiating the problem with both parties involving a third party, namely a counselor to help solve a problem and find justice but parties counselor in resolving the problem, the parties will meet separately.

C. Arbitration

Dispute resolution using arbitration is taken. When efforts to alternative dispute resolution through negotiation or mediation do not produce results, the parties can submit a dispute resolution through arbitration. Arbitration is binding and final, in this arbitration it is resolved by a third party who can be called an Arbitrator or who will act as a judge or private court.

E. Mediation

One of the dispute resolution processes is considered easier and faster to provide justice for the parties in finding a way out of a problem, which involves a third party as a mediator in the dispute. This third party has the authority to make all fair decisions and help the parties in dispute. To be able to resolve problems and reach an agreement that is acceptable to each party.[16] The goal of the mediator is not only to mediate, but also to identify the interests of the parties by predicting the future. Therefore, the mediator is expected to be able to exchange ideas between the two parties and make them find out standard personal justice.

Bankruptcy often occurs when someone who is in debt (debtor) cannot carry out his obligations, but it is not caused by compelling circumstances (overmatch) and this situation is known as broken promise (default). Bankruptcy is a civil law institution which is the implementation of the basic principles stated in article 1313 and article 1132 of the Civil Code.[17]

Susatyo Eko explained that the origin of this debt-receivable dispute was from the trade agreement between PT SukaSari as the supplier of goods and UD as the buyer. UD had difficulties with Jayadi experiencing financial difficulties so that payments to PT Sukasari were delayed for several months. UD took the goods and initially UD agreed to pay for the goods within a period of 45 days by paying half first after delivery, but the payment was not fully made. The PT chose the mediation route to resolve this dispute because both parties felt that mediation was a fast and cost-effective way compared to taking it to court, in addition to the long-standing business relationship. Mediation is carried out at the head office in Semarang with the mediator being a legal consultant who has experience in resolving business disputes.[18]

In this problem, UD Jayadi has committed a default (broken promise) UD Jayadi took goods from PT SukaSari to be resold at the price from UD, goods which he took it with large amounts and for payment models made later, in order for PT SukaSari to give its resellers leeway to be able to return the goods if they are not sold on the condition that they return with the goods still intact, with labels. At that time UD Jayadi took a number of items in the form of;

- a. Niki Sari syrup in the amount of 275 boxes
- b. NKNP 12 dus

- c. So sauce Bantal 1500
- d. Pillow soy sauce 120 boxes.

UD Jayadi sold goods belonging to PT SukaSari to markets and to other basic food stalls, but the money from the sale of goods sold was not paid to PT SukaSari in the total amount that UD Jayadi should have stored with nominal Rp. 150,538,515 with a maturity date of 06-24-2023 has not been able to pay due to financial constraints or the money from the sale has been used, then PT SukaSari submitted a letter to provide clarity to UD to confirm when it can pay it off, but there was no good response from UD, and it was agreed that PT SukaSari held a meeting with UD to ask for clarity on the problem, in this case the dispute resolution was carried out through a mediation process involving a third party as a mediator in the dispute. This third party has the authority to take all fair decisions and help the parties in dispute, the mediation process runs smoothly, the parties sit together in one forum and discuss steps towards peace, because without this forum an agreement will be difficult to form. The role of the mediator here is to break the ice in communication between the parties/reconnect broken communication between the problematic parties. The mediation process is starting to enter level settlement, then each party will express their wishes based on their interests in the form of points of agreement, [19] The result of the mediation forum was that UD Jayadi paid part The downside is to return a certain amount of unsold goods

- a. Niki Sari syrup 40 boxes
- b. Soy Sauce 5 Tbsp
- c. Pillow Soy Sauce 10 Boxes
- d. Niki Sari Sauce 23 Bales

And Rp. 35,330,000, and PT SukaSari agreed to pay the remainder of the debt with installments every month Rp. 3,000,000.00. The peace agreement in mediation is made in writing, so that if one of the parties breaks it, the agreement document can be used as evidence to sue. implementation agreements that have been made and agreement It must be signed by the parties and the mediator.

This dispute resolution process prioritizes an approach using dispute resolution theory, where a dispute is a situation where there is a significant difference of opinion between the parties who are bound by an agreement. This dispute resolution theory is often also referred to as conflict theory, which focuses on the root causes of conflict, namely differences in perceptions of interests. In general theory this is interpreted as knowledge that only exists in the mind without being connected to practical activities to do something. This problem emphasizes the method or process used in mediation to be handed over to the disputing parties, and depends on the agreement of the parties and the function of the mediator is as an intermediary who bridges the two parties.[20]

2. How Creditors Evaluate Debtor Compliance with the Contents of a Mediation Agreement

PT SukaSari is a company operating in the food sector which produces various kinds of products, namely soy sauce, sauce, vinegar and syrup with various packaging. Those who carry out a lot of sales interactions with each second hand, and it is possible for disputes to occur between debtors and creditors due to payment constraints, in general the receivables of each creditor are divided into two groups, namely debtors who pay smoothly according to the due date and debtors who like to miss the payment due date or are in arrears.[21] What is meant by arrears is

exceeding the credit period. Therefore, a company has an audit duty intern whose job is to monitor the flow from orders, installments to repayment of receivables properly. Susatyo Eko explained that the reason UD had not paid it off was because UD Jayadi admitted that it was having difficulty liquidating due to the decline in sales, but PT SukaSari still ensured that the payment was completed as soon as possible. However, UD Jayadi asked for relief in the payment deadline, due to sales turnover continuing to decline, so the request was granted using a mediation agreement between both parties.

The use of mediation as a solution to business problems provides many benefits, namely

1. simpler than settlement through the civil program rules process
2. efficient
3. short
4. secret
5. guard tolerance both parties
6. mediation results is agreement
7. permanent strength

After the mediation forum was held and produced a result agreed upon by both parties, mediated by 1 neutral party and a common ground was reached. That UD paid part of the debt amounting to Rp. 35,330,000.00 and the remaining goods are;

1. Niki Sari syrup 40 boxes
2. Kecap Pouch 5 Dus
3. Pillow Soy Sauce 10 Boxes
4. Niki Sari Sauce 23 Bales

With the total remaining debt that UD Jayadi still owes to PT SukaSari with a nominal value of 115,208,515, UD Jayadi must installments each month amounting to 3,000,000.00. And considered ideal by both parties. In the context of a mediation agreement between debtors and creditors, both parties have rights and obligations that must be complied with to reach a fair and effective settlement. Each of them has rights and obligations, namely the creditor has the right to collect debt which is in accordance with the agreed provisions, and also own the right to receive repayment, and have the obligation to honor the agreed agreement. Likewise, the debtor who has the obligation to return the borrowed funds with the terms agreed in the peace agreement (creditor) carries out collection by bringing in to his house every month on the 3rd to collect the bill resulting from the mediation agreement, and conduct observations and interviews to see the financial situation and payment commitments, [22] the contents of the mediation agreement if UD Jayadi does not his obligations, PT SukaSari will take legal action by suing UD Jayadi on the basis of breach of contract.

This problem puts forward the theory of legal compliance, legal compliance in the context of mediation is closely related to the extent to which the parties comply with the legal process regulated in PERMA Number 1 of 2016, which requires each party in a civil case to follow the mediation process first before proceeding to litigation stage. Compliance with the law is mandatory, because the law itself is a coercive rule, and must be obeyed.[23] In relation to this problem, the mediation process is not only adhered to because of sanctions or legal obligations but also because the parties understand the beneficial value of mediation as a more effective dispute resolution mechanism, and because the success rate of mediation is very dependent on the parties' compliance with the mediation process.

4. CONCLUSION

Dispute resolution between PT SukaSari Mitra Mandiri and UD Jayadi through mediation shows that non-litigation dispute resolution methods can be an effective and profitable solution for both parties. The mediation process allows better communication between disputing parties until an agreement is reached *win-win solution*. In this case, even though there was a problem of outstanding debts and receivables by UD Jayadi, both parties were able to agree on a settlement by part payment in the form of money and return of goods that have not been sold, as well as agreeing to monthly installments for the remaining debt. This peaceful dispute resolution provides space for the parties to negotiate and reach an agreement without having to go through court which is more time consuming and expensive.

Settlement of this dispute as well shows the importance of compliance with agreements made during mediation. The creditor (PT SukaSari) has the right to collect debt which has been agreed upon, while the debtor (UD Jayadi) is obliged to fulfill his obligations, namely paying the debt in accordance with the agreement that has been made.[24]

5. THANK-YOU NOTE

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