IAPJ
INTERNATIONAL ACTIVA-PASSIVA JOURNAL
MAGISTER MANAJEMEN-UNISSULA

Analysis of The Adjustment Strategy of the Amount of Sanctions for Late Payment of Electricity Bills for Postpaid Consumers with General Power Code 450 Va to 1,300 Va PT PLN (Persero)

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Abstract. *PT. PLN (Persero) or PLN is a state-owned company mandated to provide electricity services to the Indonesian people, in its business activities PLN has a business risk of arrears in electricity bills arising from electricity buying and selling transactions. Efforts to handle the problem of arrears in electricity bills have been carried out preventively, namely by implementing a mechanism for disconnecting electricity services and late fees to consumers who have not made electricity bill payments past the payment deadline. The current late fee mechanism is considered less effective in providing a deterrent effect, especially for General Consumers, but on the other hand PLN also prioritizes the focus of Consumer satisfaction services, so the strategy for adjusting the late payment fee mechanism for electricity bills requires research through a qualitative approach by reviewing data on arrears in electricity bills for General Consumers for the last 5 (Five) Years and methods of collecting data through questionnaires from an Internal perspective, namely PLN Employees who manage Electricity Receivables and an External perspective, namely General Consumers of the Household tariff group type who have been in arrears in electricity bill payments. This research provides academic contributions in the field of financial management and also provides practical recommendations for PLN in formulating proposed policy inputs at the Ministry level regarding regulations that are not only about reducing the outstanding balance, but also about maintaining the quality of income, ensuring the sustainability of the Company's cash flow, and accelerating cash in in the form of earlier receipt of electricity sales revenue.*

Keywords: *Arrears Balance; Electricity Bill; Opportunities; Strategies; Weaknesses.*

1. Introduction

PT PLN (Persero) is a state-owned enterprise that plays a vital role in providing electricity to the public and supporting the sustainability of national economic activities. To fulfill this responsibility, PLN is not only required to provide electricity reliably and continuously, but also needs to maintain the company's financial health so that operational activities,

infrastructure maintenance, and electricity system development can proceed optimally. The company's success, ultimately, in managing revenue from electricity sales is one of the important aspects that also determines the sustainability of service to consumers.

Challenges in managing PLN's revenue include late electricity bill payments, particularly for consumers using postpaid services. Under the postpaid system, consumers receive the benefits of electricity usage first, while payment obligations are settled after the bill is issued. While this system offers consumers convenience in meeting their daily electricity needs, it also poses the risk of late payment receipts, potentially impacting the company's accounts receivable position.

From a financial management perspective, accounts receivable are part of current assets that are directly linked to the effectiveness of working capital management. Brigham and Houston (2022) explain that good working capital management requires a balance between a company's ability to maintain operational activities and controlling investment in current assets. When customers fail to pay their bills on time, funds that should be available to support operational needs remain tied up in receivables. As a result, this process can prolong the process of converting revenue to cash and increase the company's need for collection activities.

To control the accuracy of payments, PLN applies a Late Fee (BK) to Consumers who do not pay their bills within the deadline specified in the Electricity Purchase Agreement (SPJBTL), namely an official contract or agreement between PT PLN (Persero) as the electricity provider and Consumers as buyers that the deadline for payment of PLN postpaid electricity bills is the 20th of each month. If the date is passed, Consumers will be subject to a late fee penalty.

The imposition of these fees is part of the electricity service mechanism regulated by the electricity sector regulations. The basis for determining the late payment fee sanctions for PT PLN (Persero) electricity bills is regulated in the Regulation of the Minister of Energy and Mineral Resources Number 27 of 2017 concerning the Level of Service Quality and Costs Related to the Distribution of Electricity by PT PLN (Persero), taking into account changes and provisions in effect during the research period.

Table Average Outstanding Balance Data for the 20th of the General Class Code Consumers per Tariff Class of PT PLN (Persero)

Tariff Class	**Average Balance Outstanding as of the 20th (Rp Million)**					**Percent %**
	2021	**2022**	**2023**	**2024**	**2025**	
Business	138,714	138,058	130,643	135,444	139,398	10.54
Rainfall	3,590	0	211	571	389	0.07
Industry	82,681	72,251	55,655	56,655	59,567	5.05

Special Services	2,089	2,206	2,997	8,137	1,625	0.26
Public	4,954	4,834	4,271	4,648	3,926	0.35
Household	1,102,589	1,151,670	1,066,284	1,062,091	913,634	81.81
Social	22,828	24,590	23,686	25,896	25,577	1.89
Traction	34	33	0	0	1,791	0.03
Total	**1,357,481**	**1,393,642**	**1,283,747**	**1,293,443**	**1,145,906**	**100.00**

Source: (PT PLN AP2T Application, 2026)

In postpaid electricity services, consumers with General Postpaid Class Code with Household Tariff Class have the highest average outstanding balance on the 20th compared to other Tariff Classes in terms of data composition. The causes of late payments cannot be simplified to financial inability. Some consumers may face income limitations or a mismatch between the time of income receipt and payment due date. On the other hand, it is possible that delays are influenced by the habit of postponing obligations, low awareness of payment discipline, or the assumption that the financial consequences that arise are relatively not burdensome. This suggests that the problem of electricity bill arrears cannot be analyzed solely through a collection administration approach, but also requires an understanding of consumer behavior. Becker (1968), through the Deterrence Theory approach, explains that individuals can consider the benefits and consequences of an action before making a decision. In paying electricity bills, consumers who understand the consequences of delay are expected to consider the additional costs when determining payment priorities.

Referring to the Regulation of the Minister of Energy and Mineral Resources Number 27 of 2017, the amount of late fees for each month of delay is that consumers with 450 VA and 900 VA power are charged Rp3,000, consumers with 1,300 VA power are charged Rp5,000, consumers with 2,200 VA power are charged Rp10,000, consumers with 3,500-5,500 VA power are charged Rp50,000, consumers with 6,600-14,000 VA power are charged 3% of the total bill (minimum Rp75,000), and consumers with power above 14,000 VA are charged 3% of the total bill (minimum Rp100,000).

When viewed in light of changing economic conditions and purchasing power, the magnitude of these late fees raises questions about their relevance and effectiveness as a payment control instrument. Penalty amounts that remain unadjusted over a long period of time have the potential to experience a decline in real value due to inflation.

Changes in the amount of late fees are worth considering as an alternative strategy if the existing policy is proven to not provide adequate encouragement for consumer discipline. Data from the last 5 (five) years shows that the group of consumers with a power of 450 VA

to 1,300 VA with late fee sanctions below Rp10,000 contributes most dominantly to the Average Balance of Arrears Date.

Table Average Outstanding Balance Data as of the 20th of the Consumer General Class Code Household Tariff Class PT PLN (Persero)

Tariff Class Household	**Average Balance Outstanding as of the 20th (Rp Million)**					**Percent %**
	2021	**2022**	**2023**	**2024**	**2025**	
R.1/450 VA	74,438	164,420	147,225	140,785	118,377	9.60
R.1 R.1M/900 VA	504.105	498,880	458,161	451,361	384,577	34.19
R.1/1,300 VA	288,485	259,769	234,170	231,139	194,007	17.98
R.1/2,200 VA	134,988	124,069	116,407	120,903	104,205	8.94
R.2/3,500 to 5,500 VA	64,833	65,731	68,218	71,222	66,396	5.01
R.3/6,600 VA to 200 kVA	35,362	38,409	41,799	46,373	45,938	3.09
R.3/> 200 to < 30,000 kVA	354,009	367,622	286,408	289,288	125,752	21.18
Total	**1,357,481**	**1,393,642**	**1,283,747**	**1,293,443**	**1,145,906**	**100.00**

Source: (PT PLN AP2T Application, 2026)

To comprehensively examine the issue, this study employed a qualitative approach through a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis. The SWOT analysis aimed to generate a strategic map of the current state of late fee implementation, including factors that support and hinder its effectiveness. The research findings from the identification process then served as the basis for formulating alternative strategies that PLN management could consider when developing research on adjusting the amount of late fees.

Based on these issues, research on adjusting the late payment penalty for electricity bills for postpaid consumers with general electricity bills between 450 VA and 1,300 VA belonging to PT PLN (Persero) is relevant. This research is expected to clarify the effectiveness of the existing policy, identify the urgency of its improvement, and generate strategic recommendations that can support improved payment discipline and a sustainable reduction in electricity receivables.

2. Research Methods

This research was designed as a descriptive qualitative study using a case study method supported by a SWOT analysis. This approach was chosen considering the research objectives: to deeply understand the effectiveness of the late payment fee policy for electricity bills, identify factors influencing its implementation, and formulate alternative adjustment strategies appropriate to the company's conditions and consumer characteristics.

According to Creswell and Poth (2018), qualitative research allows researchers to explore a phenomenon through the experiences, perspectives, and interpretations of individuals related to the problem being studied. The relevance of this approach lies in the fact that the effectiveness of late fees is not only related to the nominal amount but is also influenced by company policy, the experience of the debt collector, consumer behavior, and the regulatory environment.

3. Results and Discussion

3.1. Interpretation of IFAS and EFAS Results

Based on data processing, PLN's Late Fee (BK) policy has relatively strong internal support, particularly from its digital billing system and the availability of historical payment data. However, the effectiveness of the BK nominal value, repeated late payments, and the risk of additional burdens for low-power consumers still require attention.

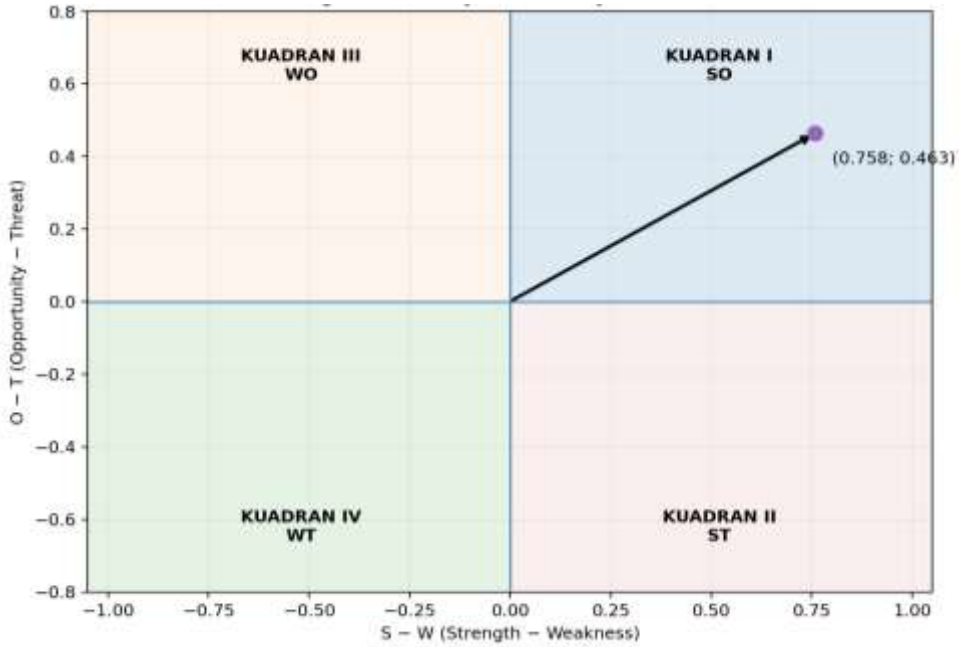
Table Respondent Interpretation

Indicator	Mark	Interpretation
Total IFAS	3,690	Dominant internal strength; subtotal Strength 2,224 and Weakness 1,466.
Total EFAS	3,072	External opportunities are dominant; subtotal Opportunity 1,768 and Threat 1,305.
Difference S – W	+0.758	Positive values indicate greater strengths than weaknesses.
Difference O – T	+0.463	Positive values indicate greater opportunities than threats.

The number of respondents listed in the source table is IFAS 95 and EFAS 388. The EFAS total and O–T difference are calculated from the subtotals shown; there is a rounding difference of 0.001.

3.2. SWOT Strategic Position

Figure SWOT Strategic Position of PLN's Delay Cost Adjustment



Its strategic position lies in Quadrant I (Strength–Opportunity), which supports a proactive approach to growth or strategic development. PLN can leverage digital systems, historical data, and evidence-based research to refine its BK policy.

The quadrant classification uses the difference between S–W and O–T subtotals. The IFAS score of 3.690 requires methodological review because the weakness factor rating in the table is relatively high; the meaning of the rating must be ensured to be consistent with the questionnaire guidelines.

3.3. Identification of SWOT Factors

3.3.1 Internal Factors: Strengths and Weaknesses

Table Internal Factor Analysis Results

Code	Strategic factors	Score	Analysis
S1	PLN's digitally integrated billing system	0.816	Facilitates consistent implementation of BK and supports bill monitoring.
S2	Availability of historical Consumer payment data	0.813	Serves as a basis for evaluating payment behavior and policy simulation.
S3	Formal provisions framework for the imposition of BK	0.595	Providing an administrative basis; nominal changes still require authority research.

W1	The nominal BK has the potential to be perceived as less significant	0.502	An evaluation is needed regarding the incentives for sanctions against late consumers.
W2	Repeated late payments	0.580	Shows behavioral and ability to pay issues.
W3	Evaluation of the effectiveness of BK needs to be strengthened	0.384	Requires periodic evaluation based on payment and arrears data.

3.3.2. External Factors: Opportunities and Threats

Table Results of External Factor Analysis

Code	Strategic factors	Score	Analysis
O1	The development of digital payment and reminder technology	0.799	Open opportunities for increased compliance through due reminders and ease of payment.
O2	Deadline for monthly electricity payments	0.582	To be a reference for determining the BK imposition period taking into account the Consumer's condition.
O3	Opportunities for compiling data-based BK studies	0.387	Support more objective policy recommendations.
T1	Additional burden for low power consumers	0.545	The main risk is that BK adjustments may increase the obligations of vulnerable consumers.
T2	Limited authority of PLN in changing BK	0.402	Demand mechanisms and approvals according to regulations.
T3	Potential consumer rejection and reputational impact	0.357	Requires transparent communication and mitigation of social impacts.

The main research findings show that S1 and S2 are the most dominant internal strengths, while O1 represents the greatest external opportunity. W2 and T1 require attention because they are directly related to the sustainability of arrears and the risk of additional burdens for consumers.

3.4. SWOT Strategy Matrix Formulation

Table SWOT Strategy Matrix Formulation

Combination	Strategic direction	Formulation
SO	Proactive strategy	Utilizing digital systems and historical data to develop evidence-based BK evaluations and adjustment proposals.
ST	Risk control	Leveraging Consumer data and regulatory frameworks to design proportional and regulatory-compliant adjustments.
WO	Repair strategy	Addressing the limitations of BK effectiveness through digital reminders, periodic evaluations, and Consumer experience.
WT	Risk mitigation	Minimizing the risk of adjustment with vulnerable Consumer protection, policy communication, and legal research.

3.4.1.SO Strategy — Strengths–Opportunities

SO-1. Formulation of data-based guidance and counseling policies (S1, S2, O3).

Utilizing a digital billing system and historical data to analyze the relationship between utility bills (BK) amount, frequency of delays, and the development of accounts receivable (BK) balances. The analysis results serve as the basis for developing alternative BK adjustments for the 450 VA, 900 VA, and 1,300 VA power groups.

SO-2. Integration of payment reminders and BK control (S1, O1).

Optimizing PLN's digital channels to provide reminders before due dates, arrears information, and the consequences of late payments in a transparent manner.

SO-3. Development of BK adjustment research through benchmarking (S2, S3, O2).

Comparing the delay mechanisms of Telkomsel, PAM Jaya, and the banking sector as a reference. Differences in service characteristics must be taken into account, and the figures for other sectors should not be copied directly.

3.4.2.WO Strategy — Weaknesses–Opportunities

WO-1. Periodic evaluation of the nominal effectiveness of BK (W1, W3, O3). Compare late history, arrears values, and power group characteristics to assess whether a nominal adjustment is necessary.

WO-2. Strengthening compliance through digital services (W2, O1).

Develop more targeted payment reminders for consumers with a history of repeated late payments.

WO-3. Improvement of the sanction mechanism (W1, W3, O2).

Reviewing delay control practices to improve policy design by considering the characteristics of PLN consumers.

3.4.3.ST Strategy — Strengths–Threats

ST-1. BK adjustments that take into account the ability to pay (S2, T1).

Utilize historical data to identify consumer groups that are potentially experiencing difficulties and develop proportionate policy alternatives.

ST-2. Strengthening regulatory compliance in BK proposals (S3, T2).

Review the provisions governing late fees and the authority to determine them before submitting changes.

ST-3. Transparency of policy communication (S1, T3).

Explain the objectives, basis for imposition, and consequences of BK through PLN information channels to reduce misunderstandings.

3.4.4.WT Strategy — Weaknesses–Threats

WT-1. Application of the precautionary principle in BK adjustments (W1, T1). Prioritize research into repayment capacity and impact simulations so that adjustments do not increase repayment difficulties.

WT-2. Development of risk evaluation and mitigation mechanisms (W3, T2). Establish evaluation indicators and regulatory research procedures before adjustments are proposed.

WT-3. Strengthening the service approach for consumers who pay late (W2, T3).

Combining consistent billing with payment education and handling of consumer complaints.

3.5. Priority Strategy Recommendations Based on IFAS and EFAS

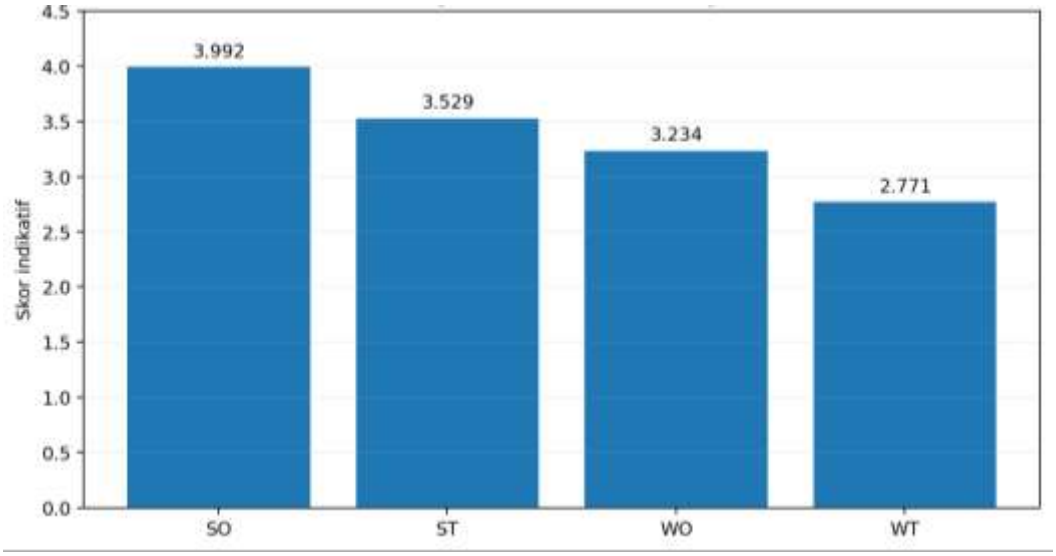
To determine which strategic direction should be prioritized, the subtotal scores for each dimension can be summed as an initial priority indicator. This approach is heuristic and not a standard strategy ranking method.

Table Strategic Priority Recommendations

Priority	Strategy	Calculation		Indicative score	Policy direction
1	SO	2,224 1,768	+	3,992	Development of BK policies based on data and digitalization.
2	ST	2,224 1,305	+	3,529	Strengthening regulations and mitigating consumer risks.
3	WO	1,466 1,768	+	3,234	Improved effectiveness of BK and payment reminder systems.
4	WT	1,466	+	2,771	Consumer protection and

1,305	implementation risk control.

Figure SWOT Strategy Indicative Score Comparison



The SO strategy is recommended as the primary direction for developing PLN's late fee policy. This strategy focuses on utilizing digital billing systems and historical data to develop measurable BK adjustment research, with the ST strategy as a safeguard against regulatory risks and consumer affordability. The recommended implementation sequence for the data-driven evaluation is as follows:

a) Analysis of recurring delays, receivable balances, and BK receipts by power group.

b) Research alternative BK amounts. Create simulations of nominal adjustments and test their impact on consumers' ability to pay.

c) Strengthening regulations. Ensure authority, proposal procedures, and compliance with electricity service regulations.

d) Optimize digital systems. Strengthen payment reminders, late payment consequence information, and post-implementation monitoring.

4. Conclusion

The IFAS and EFAS analyses indicate that PT PLN (Persero) has relatively dominant internal strengths and external opportunities that can be leveraged to improve its late fee policy. Its position in Quadrant I leads the company to an SO strategy, primarily through the use of digital billing systems and historical payment data as a basis for policy evaluation. In relation to the research objectives, adjusting the late fee amount deserves to be prioritized as a strategic research agenda, especially for postpaid consumers with 450 VA to 1,300 VA. However, decisions regarding the appropriate nominal and size increases still require proof of effectiveness, impact simulations, and regulatory review to ensure that recommendations do not increase the risk of delinquency.

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