

Assessment Of Financial Billing Transactions at A Farm Service Center: Improving Efficiency and Accuracy

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Abstract—This study evaluates the financial billing transactions at the Farm Service Center (FSC), a government operated entity located at the Philippine Rice Research Institute in Maligaya Munoz, Nueva Ecija, focusing on supporting mechanized farming and providing custom farm services for seed production and research. The assessment aims to identify areas for improvement in the billing transaction, accuracy, and efficiency to ensure client satisfaction and financial stability. The research design employs a mixed-methods approach, combining quantitative surveys and qualitative interviews. Results show that while the billing process is generally understood and satisfactory for many clients, some encounter errors, and delays, warranting improvements in record-keeping practices, internal controls, and client communication. Recommendations include automating billing processes, enhancing financial record-keeping, and providing regular training for personnel. By implementing these suggestions, FSC can optimize its billing procedures, improve client satisfaction, and ensure a seamless billing experience, contributing to the success and sustainability of the agricultural community it serves.

Indexed Terms— Billing Transaction, Accuracy, Efficiency, Satisfaction, Farm Service Center

I. INTRODUCTION

Farm Service Centers (FSCs) serve as essential hubs in agricultural communities, providing tailored services and resources to help farmers increase productivity and sustainability in their operations. Their mission is to provide farmers with critical agricultural information, training programs, and technological advancements to help them adopt best practices and increase yields (Ahmad et al., 2017). Despite their critical role, FSCs face several challenges, particularly in terms of effective financial transaction management.

FSCs are constantly undergoing organizational shifts and strategic realignments to optimize their services and operations in response to agricultural communities' changing needs. For example, the recent transfer of the Farm Operation and Management (FOM) Unit to the Rice Engineering and Mechanization Division (REMD) represents a concerted effort to centralize management and streamline servicing processes, thereby improving efficiency and coordination (PhilRice Memorandum No. 2021-022). Furthermore, the rebranding of the Field Operations Management (FOM) unit as the Farm Service Center (FSC) reflects a broader scope of services, including land preparation, crop establishment, and harvesting, demonstrating a commitment to agriculture's innovation and progress. (Martin et al. 2023)

Within these organizational changes, FSCs face financial challenges that necessitate a thorough review of billing transactions. The financial status analysis reveals a concerning trend of rising operating costs outpacing revenue growth, resulting in negative net income and depleted working capital. With impending subsidy cuts, FSCs must urgently prioritize cost-cutting strategies while maintaining service quality in order to achieve financial stability. (Martin et al. 2023).

Wulandari et al. (2023) emphasized the importance of financial recording in agricultural enterprises, citing its contribution to informed decision-making, improved financial management, and operational efficiency. Their findings support the importance of accurate billing transactions and financial assessments within farm service centers. Similar to farmers who

use detailed financial records to effectively manage their operations, farm service centers rely on precise billing transactions and financial analyses to maintain operational efficiency, ensure financial stability, and foster customer satisfaction.

Maintaining billing accuracy is vital for businesses to protect their financial integrity, improve customer satisfaction, reduce late payment costs, and streamline the collections process. Accurate billing promotes healthy cash flow, which is critical for business sustainability, and it aids compliance with industry regulations, preventing legal issues. Furthermore, it lowers the costs associated with dispute resolution. Businesses that invest in accurate billing processes can improve customer relationships, reduce financial risks, and focus on growth and innovation (DealHub. 2023).

The objective of this study is to evaluate the financial billing transactions of a farm service center run by a government agency at the Philippine Rice Research Institute in Maligaya Munoz, Nueva Ecija. This center serves the Central Experiment Station (CES) and its extension areas' farm service needs.

The assessment of financial billing transactions in farm service centers involves evaluating the current billing process, identifying sources of errors, evaluating record-keeping practices, examining internal controls, and responding to customer feedback. The goal is to improve accuracy and efficiency. Based on the findings, recommendations were made for process improvements, system upgrades, training, and potential technological solutions. The ultimate goal is to improve financial management practices and customer satisfaction in farm service centers.

II. LITERATURE REVIEW

Financial Management Practices

Martin et al. (2023) discusses effective financial management strategies for farm service centers, emphasizing the importance of budgeting, cost control, and revenue optimization to ensure long-term financial viability. The evaluation highlights the importance of strong financial reporting and analysis

frameworks to monitor performance indicators and trends consistently.

Finance and accounting play critical roles in farm management processes. Nugawela and Sedera (2020) emphasize the importance of controlling cash flow, debt, tax, insurance, billing, and sales within the farm's financial cluster. Despite technological advancements, many farms continue to use manual methods or spreadsheets for these financial processes, which presents challenges in terms of accuracy, efficiency, and reliability.

Bakhit (2012) investigated the significance of invoice and billing management systems for service providers and freelancers in small businesses, with a particular focus on Saudi Arabia. Moreover, discussed about how implementing such systems can streamline processes, improve operational efficiency, and contribute to higher levels of customer satisfaction.

Importance of Accurate Billing

Billing involves creating invoices and collecting payments from customers. It's essential for businesses to manage costs, generate revenue, and maintain financial organization. Accurate billing ensures that customers are charged correctly and that financial transactions are recorded accurately. It helps improve customer satisfaction, reduce costs associated with late payments, and provides valuable insights into an organization's financial performance. Billing is an essential aspect of proper financial management and supports informed decision-making (DealHub. 2023).

Effects of Incorrect Financial Statements

The impacts of inaccurate financial reporting can be significant and comprehensive. It can waste time and resources, resulting in strained relationships and job dissatisfaction. Incorrect information can lead to bad decision-making, impacting operations and workforce-related choices. Cash-flow issues can arise as a result of over or underreporting cash flow, which impedes bill payment and investment. Inaccurate reporting can result in penalties, fines, and legal trouble, harming the company's reputation and credibility with stakeholders and lowering stock prices. Intentional misrepresentation can lead to bankruptcy, legal action, and executive prison. Accurate financial reporting is critical for establishing

trust, making sound decisions, and safeguarding the company's financial health and reputation. (NetSuite 2022). Furthermore, according to Mazibuko (2014), when billing systems generate incorrect bills, clients become dissatisfied and suspicious. This mistrust has an impact on the relationship between employees and their clients, resulting in a noticeable decrease in public confidence.

Factors Contributing to Billing Inaccuracies

Human errors, outdated software, and insufficient staff training can all contribute to billing errors. These factors can all contribute to billing inaccuracies, resulting in potential financial discrepancies and customer dissatisfaction. Billing errors can lead to late payments, revenue loss, and legal problems. (LinkedIn. 2023).

The Value of Enhancing Billing and Collections Systems

Modernizing billing and collections processes is critical for improving cash flow and financial management. This can be accomplished by using automated billing software, cloud-based solutions, delivering invoices electronically, customizing invoice times, delegating invoicing responsibilities, establishing a process for timely approval, offering early payment discounts, building relationships with accounts payable personnel, maintaining consistent client contact, and knowing when to seek outside help. These strategies help in the elimination of errors, the acceleration of payments, and the overall efficiency of billing and collections, resulting in lower outstanding invoices and improved financial management. (Accounting Department. 2023). Furthermore, Bakhit (2012) emphasized the advantages of digital tracking systems in various aspects such as project management, time tracking, and invoicing. These systems contribute significantly to ensuring accurate billing, expediting payment cycles, and fostering enhanced client relationships.

Swathi et al. (2020) concluded that improving the billing system included transitioning to a digital format. Customers received digital copies of bills rather than traditional printed bills, reducing paper waste and saving the business's money.

III. METHODS AND PROCEDURES

3.1 Research Design and approach

The research design for assessing financial billing transactions in a farm service center used a mixed-methods approach, combining quantitative and qualitative data collection methods. This method was chosen to fully comprehend the billing process, including its accuracy and efficiency, as well as to capture the perspectives and experiences of all stakeholders involved.

A mixed-methods approach is justified because it allows for Data triangulation to improve the findings' validity and reliability. By combining quantitative data from surveys with qualitative data from interviews and document analysis, the study can provide a more comprehensive and nuanced understanding of financial billing transactions in the farm service center.

3.2 Data Collection

The specific tools used for data collection are described as follows:

3.2.1 Surveys and Questionnaire

The researcher developed a questionnaire with both closed and open-ended questions to collect quantitative and qualitative data. The questionnaire was carefully developed to ensure the clarity and relevance of its questions. Maintaining anonymity and confidentiality throughout the distribution process improves the reliability of results.

The survey was conducted with two groups: farm service center employees and target clients. The research team collaborated with farm service center management to distribute the questionnaires to the employees and clients, enhancing response rates and data reliability. Additionally, clients were also surveyed online, and face-to-face interviews conducted during client visits ensured anonymity and confidentiality, encouraging honest responses.

Prior to the main survey, a pilot test may have been conducted with a small sample to identify and address any ambiguities or issues in the questionnaire.

3.2.2 Sampling Techniques

The sampling strategy used a questionnaire-based approach for farm service center employees, ensuring that all employees were invited to participate, and a random sampling technique was employed for target clients to ensure diverse representation. These sampling methods aimed to minimize bias and enhance the reliability of data collected.

3.2.3 Key Informant Interviews

Key stakeholders involved in the financial billings process, such as billing personnel, finance personnel, and customer service representatives, were interviewed in semi-structured interviews. The interviews will allow for a comprehensive review of their billing experiences, perspectives, and insights.

Participants were chosen based on their direct involvement in the billing process as well as their knowledge and expertise in the farm service center's financial operations, which may have increased the reliability of the insights gained. The number of interviews conducted was determined by the point at which new information and themes ceased to emerge, ensuring a thorough understanding of the topic.

3.3 Document Analysis

Document analysis included gathering and analyzing billing records, invoices, and other appropriate records to gain insights into current billing practices and potential issues. The research team asked the farm service center's management or finance department for access to the relevant documents. This approach improved the reliability of the information gathered.

3.4 Data Analysis Technique

3.4.1 Quantitative Analysis

The study's quantitative analysis involved summarizing and quantifying responses to closed-ended questions. The data was summarized using descriptive statistics such as frequencies, percentages, means, and standard deviations. Furthermore, statistical methods could have been used to compare responses from various groups, such as farm service center employees and target customers. Finally, quantitative analysis yielded numerical summaries of participants' perceptions, experiences, and satisfaction levels with the billing process.

3.4.2 Qualitative Analysis

The qualitative analysis focused on responses obtained through open-ended questions and interview transcripts. Thematic analysis was likely used as a methodological approach to identify common themes, patterns, and trends in participants' qualitative feedback. Researchers organized the responses into coherent themes and subthemes by following a systematic process of coding, categorization, and theme development. This method facilitated the extraction of valuable insights, allowing for a more nuanced understanding and contextualization of participants' billing-related experiences, perceptions, and recommendations.

3.4.3 Integration of Quantitative and Qualitative Findings

The quantitative and qualitative findings were combined to provide a thorough understanding of the billing process. Triangulation was used to validate the conclusions drawn from various data collection methods. Integrating both types of data contextualized numerical results and provided more information about participants' perspectives and experiences with the billing process.

IV. RESULTS AND DISCUSSION

4.1 Farm Service Center Billing Transactions Flowchart

Figure 1 shows the current FSC (Farm Service Center) billing transaction process, which begins with the receipt of service requests from clients via the PhilRice Intranet Systems. Upon receipt, the field operation supervisor evaluates the documents and schedules the necessary activities. Following that, the field assessor/supervisor verifies the field conditions, and the operator performs the scheduled activities.

Once the activities are completed, the field operation supervisor provides detailed information via Google Sheets, which is then forwarded to the billing officer for billing statement preparation. The billing statement is then sent to the end user or the requesting division for certification. Following certification, the billing statement is returned to the FSC for the preparation of the Budget Utilization Report (BUR). The BUR is then forwarded to the Financial Management Division for numbering. After being numbered, the documents are returned to the Farm Service Center – Rice Engineering Mechanization Division (FSC-REMD)

reconciliation, indicating a positive commitment to accuracy. There was a notable difference in their perceptions of record accuracy and timeliness. One respondent thought they were only partially accurate and up to date, while another believed they were completely accurate. This striking disparity emphasizes the importance of additional research to gain insights into the reasons for these opposing viewpoints. Understanding the factors that contribute to these disparities will help to improve record-keeping practices and ensure a more consistent and dependable approach to keeping accurate and timely records.

The organization primarily relies on electronic systems for organizing and storing records, but one respondent mentioned a combination of electronic and paper-based methods, which requires careful management. Although regular reviews and reconciliations are conducted, concerns were raised about the efficiency and control of the record-keeping processes due to the reliance on external sources for financial reports.

Table 2. FSC’s Financial Record-Keeping Practices

Aspect	Respondent 1	Respondent 2
Accuracy and Up-to-date Records	Partially accurate and up-to-date	Accurately maintained and up-to-date
Organization and Storage of Records	Combination of electronic and paper-based	Electronically in a secure database
Regular Review and Reconciliation	Yes	Yes
Efficiency of Record-Keeping Processes	Not specified	Partially accurate (Reliant on Financial Management Division reports)

4.3.2 Inaccuracies or Errors in Billing Transactions

Table 3 presents significant insights regarding common errors in billing transactions obtained through key informant interviews with four essential respondents involved in billing transactions. The

respondents include the Billing Officer, Administrative Assistant, Field Operation Supervisor, and Machine Dispatcher. The information gathered from these interviews’ sheds light on crucial aspects of the billing process that require attention and improvement to ensure accuracy and efficiency.

The survey, structured with closed-ended questions, revealed several major issues within the billing process. The main issues identified were manual data entry mistakes, like typos and incorrect charging codes, caused by heavy reliance on manual processes. Another problem was incomplete or missing information, particularly the lack of division head signatures or initials on billing forms, leading to delays and discrepancies during approvals. Inaccurate recording of quantities or units provided was also a significant factor affecting revenue figures. Furthermore, delays in capturing changes to billing requests worsened accuracy and timeliness of financial records. These findings highlight areas needing improvement to enhance the billing system's efficiency and accuracy at the Farm Service Center. By addressing these issues and implementing measures to reduce manual errors and improve information completeness, the center can ensure a more reliable and streamlined billing process.

Table 3. Common Errors in Biling Transactions

1. Manual data entry mistakes, such as typos or incorrect pricing.
2. Incomplete or missing information, such as the absence of the division head's signature or initial on billing forms
3. Inaccurate recording of quantities or units provided.
4. Delays or errors in capturing changes or modifications to billing requests.

4.3.3 Internal Controls in Billing Transactions

Based on the results of the assessment of internal controls in billing transactions through interviews using open and closed-ended questions (Table 4), the FSC has achieved significant progress in certain areas. They have successfully implemented well-defined and consistently followed financial authorization and approval processes, demonstrating a commitment to maintaining financial integrity. Additionally, their regular internal audits or reviews reflect a proactive

approach towards ensuring accountability and accuracy.

However, there is room for improvement in certain aspects. The implementation of clear segregation of duties and checks and balances in financial processes needs enhancement, as some overlap is observed. The absence of specific details about measures or controls to ensure financial accuracy and prevent errors or fraud raises concerns and should be addressed to bolster the effectiveness of the billing process and overall financial management within the organization.

To address this, recent initiatives have included a general review of the billing process and the adoption of Google Sheets for recording and monitoring billings. These steps reflect the organization's efforts to strengthen internal controls and improve the efficiency and dependability of their billing procedures.

Table 4. Internal controls in Billing Transactions

Theme	Summary of Findings
Clear Segregation of Duties and Checks and Balances	Partial implementation with some overlap
Regular Internal Audits/Reviews	Consistent practice of conducting regular internal audits or reviews
Well-Defined and Followed Authorization and Approval Processes	Financial authorization and approval processes are well-defined and consistently followed
Measures/Controls for Accuracy of Financial Transactions and Fraud Prevention	Specific details were not provided regarding measures or controls for ensuring financial accuracy and preventing errors or fraud
Recent Initiatives to Strengthen Internal Controls	Recent initiatives included a general review of the billing process and the implementation of Google Sheets for recording billings and monitoring processes

4.3.4 Client Feedback Analysis

The Client survey form focused on the billing system of the FSC unit. The target respondents were the researchers and the administrative assistant of the concerned division. This online survey utilized Google Forms as the tool in acquiring the responses. Furthermore, the survey questionnaire utilized a comprehensive approach, including a mix of Likert scale, closed-ended, and open-ended questions. This methodological diversity allowed the collection of both quantitative and qualitative data, capturing respondents' ratings on satisfaction and user experience using Likert scales and closed-ended questions while also providing a platform for respondents to express complicated insights and suggestions using open-ended questions. This comprehensive method ensures a thorough and accurate assessment of the billing system's effectiveness and user satisfaction at the FSC."

Based on the results of the survey, A total of 7 respondents from 5 various divisions have provided their insights. Out of the seven respondents, 57% are on contract of service while 43% are permanent employees. The range of years in the institute varies from less than 1 year to 35 years (Table 5).

Table 5: Status of employment and years of service of the respondents

Respondent	Status of Employment	Years in Service
R1	Contract of Service	7
R2	Permanent	35
R3	Permanent	26
R4	Contract of Service	1
R5	Permanent	12
R6	Contract of Service	4
R7	Contract of Service	<1

4.3.5 Level of Understanding the Billing system of FSC

Table 6 shows that 57.14% of the respondents had a positive experience in understanding the billing system of FSC (Farm Services Corporation). This includes 28.57% who found it very easy and another 28.57% who found it easy to understand. The billing system achieved a neutral rating from 42.86% of

respondents, indicating that it was neither difficult nor easy to use. While overall satisfaction is relatively high, there is still room for improvement, as a sizable number of respondents reported a neutral experience. It is critical to address any inconsistencies or complexities to improve user satisfaction and ensure a smooth billing process for all clients.

Table 6: Level of understanding the billing system of FSC

Response	Respondent	Results (%)
Very Easy	2	28.57%
Easy	2	28.57%
Neither difficult nor easy	3	42.86%

4.3.6 Labels of encountering inaccuracies or errors in Billing

The survey results indicate that 42.86% of the respondents reported encountering errors or discrepancies in the billing process, while an equal percentage reported no errors. Additionally, 14.28% expressed uncertainty. The balanced distribution between respondents reporting errors and no errors highlights the significance of addressing billing accuracy issues. It emphasizes the need for a thorough review of the billing process and proactive measures to enhance transparency and communication with clients. By doing so, billing accuracy can be improved, leading to higher client satisfaction and operational efficiency (Table 7).

Table 7: Labels of encountering inaccuracy or errors in billing

Response	Respondent	Results (%)
No	3	42.86%
Yes	3	42.86%
Not sure	1	14.28%

4.4. Timeliness of Billing Transaction

Table 8 presents the results of clients' awareness regarding the timeliness of the billing process for services acquired. Among the respondents, 28.57% reported that the billing process was completed on time, while an equal percentage acknowledged experiencing delayed processing. A notable 42.86% expressed uncertainty about the billing process's completion timeline. The findings highlight the need for improved communication and transparency in billing procedures. Addressing delays and providing

clients with regular updates can enhance overall satisfaction. By taking these measures, the service provider can optimize the billing process, ensure timely transactions, and foster stronger client-provider relationships.

Table 8: Timeliness of Billing Transaction

Responses	Respondent	Results (%)
Completed on time	2	28.57%
Delayed processing	2	28.57%
not sure	3	42.86%

In response to FSC client feedback on the timeliness of billing processing, we gathered some data on the actual results of FSC billing transactions, and the results in Table 9 show the processing times for the Budget Utilization Report (BUR) and Disbursement Voucher (DV) for two clients at the Farm Service Center (FSC). Client 1 experienced efficient and smooth processing, with both the BUR and the DV completed within a reasonable time frame and with no problems. Client 2, on the other hand, experienced significant delays during both BUR and DV processing, indicating potential inefficiencies in the billing procedures. The problems identified include the need for BUR verification and adjustments, as well as additional signatures from project leaders during DV processing. These issues can have a negative impact on client satisfaction and cash flow management. The evaluation's main significance is the realization that there is room for improvement in the FSC's billing processes, particularly for Client 2. Addressing these challenges through streamlined verification, optimized approval procedures, improved communication, and potential automation can result in more efficient billing transactions, improved client relationships, and overall operational efficiency at the Farm Service Center.

Table 9: Time frame for Billing Transactions

Client	Processing days for Budget Utilization	Processing days for the Disbursement	Problems Encountered

	Report (BUR)	Voucher (DV)	
1	7	10	None
2	29	40	> During the BUR processing, the FSC farm manager must sign the BUR and verify the computation in billing.
			> During the DV processing, the computed amount in the BUR must be adjusted, and the project leader must countersign the corrections to the project's charging code.

4.5 Satisfaction Rating on Billing Transactions

The survey results show that respondents' satisfaction with the billing system of FSC (Farm Services Corporation) is varied. While 57.14% of respondents expressed satisfaction with the system, 14.29% reported being very satisfied. However, 28.57% of respondents provided a neutral response, indicating potential areas for improvement. The overall positive sentiment among clients suggests that the billing system generally meets expectations and is efficient for most users. To enhance overall satisfaction, FSC should gather feedback from clients who were neutral and address any specific concerns or suggestions to tailor the system better. Continuous improvements and updates to the billing system can further elevate client

satisfaction and ensure a seamless billing experience for all clients (Table10).

Table 10: Satisfaction Rating on the Billing Transactions of the FSC

Response	Respondent	Results (%)
Very satisfied	1	14.29%
Satisfied	4	57.14%
Neutral	2	28.57%

CONCLUSION

The Farm Service Center's billing transactions process was analyzed and evaluated, uncovering both strengths and areas for improvement. Financial record-keeping practices show a positive commitment to accuracy, but disparities in perceptions indicate the need for further research and improvements. Common errors in the billing process, such as manual data entry mistakes and incomplete information, need to be addressed to enhance accuracy and efficiency. While the center has implemented some internal controls, clear segregation of duties and additional measures for financial accuracy and fraud prevention are recommended. Client feedback indicates overall satisfaction, but some clients reported encountering errors and delays, emphasizing the importance of improving communication and transparency. The timeliness of billing transactions also varied, warranting efforts to streamline processes. Overall, by implementing recommended measures and continuously seeking client feedback, the Farm Service Center can optimize its billing system, improve client satisfaction, and ensure efficient financial management.

RECOMMENDATION

The Farm Service Center can significantly enhance its billing transactions by implementing a series of improvements:

1. Automate Billing Processes: Use software and automation tools to streamline billing workflows, reduce errors, and speed up transaction processing.

2. **Improve Financial Record-Keeping:** Develop effective procedures for routine review and reconciliation of financial records. To increase efficiency, consider switching to advanced electronic record-keeping systems.
3. **Segregation of Duties and Controls:** Implement clear segregation of duties in billing teams for accountability and fraud prevention. Regularly review and enhance internal controls to ensure robust billing processes.
4. **Personnel Training and Reviews:** Conduct regular training sessions for billing personnel and ongoing reviews to ensure adherence to best practices. Foster a culture of continuous learning and improvement within the billing team.
5. **Address Billing Inaccuracies:** Identify and rectify manual data entry errors, minimize incomplete information on billing forms, and streamline processes for precise recording of quantities. Enhance accuracy in billing procedures.
6. **Effective Communication with Client:** Improve communication networks between the Farm Service Center and clients. Provide timely updates on billing processes and procedural changes to keep clients informed and involved, fostering transparency.
7. **Continuous Improvement with Client Feedback:** Establish a structured mechanism for collecting and analyzing client feedback. Use feedback to pinpoint areas for improvement in the billing system, ensuring responsiveness to evolving client needs.
8. **Leverage Electronic Billing Technology:** Consider adopting electronic billing methods to boost efficiency. Provide online billing and payment options for clients, leveraging technology for streamlined processes and improved customer satisfaction.

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