The Procedure of Credit Sales

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Abstract. The purpose of the study is to know and understand the preparation, paying, and reporting of Income Tax Article 23 on the use of the procedure is a step-by-step phasing and the order of the work in order to achieve objectives efficiently and effectively. In carrying out its operational activities of the company must have a standard operational procedure in order for any activity that occurs in the company running smoothly and more? Writing this final Task is devoted on the discussion of the procedures existing in credit sales companies, from the results of the study showed that the procedure of credit sales process on PT Agung Toyota Sekupang occurred in processing the documents of the credit constraints, i.e. consumers who will purchase the credits still do not know the procedures that exist in the company so that the sales process be delayed. This research suggests that companies should be more stressed to the salesman for more thorough and unequivocal to the consumer in conveying system of procedures that apply to the company, ask again whether consumers already understand over procedures and requirements that are applied by the company.

Keywords: information, procedures, credit sales, internal controls

Introduction

The procedure is a step-by-step phasing and the order of the work in order to achieve objectives efficiently and effectively. Each company certainly expects a running business thrive and survive for a long period of time. The development of an enterprise is certainly seen from income and are concerned with existing policy. The company shall implement procedures that Nice, so that any activity undertaken can be run smoothly and more. In the company if it did not have an exact control system will cause problems for companies like waste, fraud, and fraud in the workplace. To prevent the occurrence of the problem is not in the company, therefore, the company made a policy that is either a procedure or often called as SOP (Standard Operating Procedure).

PT Agung Toyota automotive company sekupang engaged in sales, service and spare parts sales system has 3 first cash sales, exchanges (trade in) and credit sales. Particular credit sales really there should be a control procedure that is good, because it involves a third party i.e. leasing and transactions has reached hundreds of millions if not controlled then it will impact the losses for the company.

One procedure that is owned by the company are credit sales procedures. According to Baridwan (2009) pnpjualan credit procedure is a sequence of activities since receipt of the order from buyer, shipping, invoicing (billing) and until the recording of sales. Credit sales happen when companies do sales transactions of goods on the basis of treaty payments are made some time agreed upon by the two parties after delivery of the goods. In credit sales before committing the transaction in advance there is approval and examination of related parties and requires several documents including letters, quotation, purchase order, mail path, and n. payment. In the procedure of credit sales data to be filled in and completed by the buyer a credit document, i.e. in the credit documents of SPK (letter Booking vehicles), personal data of the buyer and the requirements to be submitted to the credit sales. Fill out a credit document is one of the important aspects in processing credit sales with the goal of keeping the existence of complete information from the customer and no error in processing the credit sales.

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But in practice, there are still many customers who do not meet the requirements of a given credit sales, which make the process of credit sales become distracted and even cancel perform credit sales, billing receivables which do not smoothly to customers that a payment is due and there are still many complaints from customers over the delay in the submission of documents STNK/BPKB.

Literature Review

Understanding the Procedures

The procedure is a sequences of work clerk (clerical), usually involving several people in one or more sections, arranged to ensure the existence of a uniform recognition toward those transactions the company is often the case, (Baridwan, 2009). Other procedure is a sequence of clerical activities, which usually involves several people in one department or more made to guarantee the company's transaction uniformly handling that occurs repeatedly (Mulyadi, 2001)

Understanding Credit Sales

Credit sales according to Mulyadi (2001) as credit sales executed by the company by way of sending goods in accordance with the order received from buyers and for a certain period the company has a Bill to the buyer.

Credit sales are sales that the payout is done after delivery of goods with period of time agreed upon by both parties. In transaksipenjualan loans, if orders from customers has been fulfilled with the delivery of goods or services, for a period of time the company has accounts receivable on its customers. Credit sales activities lets companies add to the volume of sales by giving the opportunity to the buyer spends income will be accepted them in the future (Gunawan & Sari, 2016).

Documents related to credit sales

According to Mulyadi (2009), a document used in credit sales consists of:
1. Sales invoice Credit
2. Cc Credit
3. A letter Bill
4. Mail Order Delivery
5. Letter of the warehouse
6. A letter of recognition

The procedure of credit sales

Mulyadi (2009), several procedures that form the credit sales accounting system include:
1. Procedure for Sales Order
2. The procedure of delivery of Goods
3. Delivery Procedures
4. The procedure of recording accounts receivable
5. Billing Procedures
6. Procedure of Pencatan Sales
7. The procedure of Distribution Sales
8. The procedure of recording of cost of goods sold

Components internal control structure

To achieve an internal control which really is adequate, there is a basic component of a policy that is designed and used by management. Components of internal control according to Krismita (2005) "Accounting information systems" there are five, namely:
1. Control environment
2. Control activities
3. Understanding the risks
4. Information and communication
5. Monitoring

Results and Discussion

Related section

As for the part related to credit sales at PT Agung Toyota Sekupang consists of:
1. The Sales Function
   In a transaction of sale on credit, the sales function is responsible for receiving mail order from buyer, edit orders from customers for adding information that does not exist on the mail order (such as the specification of the goods and the shipping route), requesting the credit authorization, specify the delivery date of the warehouse where the goods are to be sent, and fill in the mail-order delivery.
2. The functions of the Credit
   This function is under the financial function in a transaction the credit sales are responsible for researching customer credit status and give it the authorization granting credit customers. To speed up the service to the customer, the delivery
order letter sent directly to the shipping function, before the sales function obtains the authorization of a credit from the credit of fungi. However, a copy must be sent to credit the credit function to get the approval of a credit of the function. In terms of credit authorization cannot be granted, the sales function tells the delivery function to cancel the delivery of the goods to the customer.

3. The function of Warehouse
Credit sales within a transaction, this function is responsible for storing the goods and setting up the ordered goods by the customer, as well as handing over the goods to the delivery function.

4. Delivery functionality
Delivery functionality responsible for handing over the goods on the basis of the letters delivery orders received from the sales function, as well as ensuring that no goods coming out of the company without any authorisation from the authorities.

5. Billing Functions
Credit sales within a transaction, this function is responsible for creating and sending invoices to customers, sales and provides a copy of the sales invoice to the customer, and provide a copy of the invoice for the sales transaction logging interests by accounting functions.

6. Function of accounting
Credit sales within a transaction, this function is responsible for noting the receivables arising from the sale of credit and create and submit a statement of accounts receivable to the debtors, as well as creating sales reports. In addition, this function is responsible for noting the inventory cost of goods sold into the card stock.

Procedures of credit sales
As for the procedure related to credit sales at PT Agung Toyota Sekupang consists of:
1. Admission procedure the order/sales
2. The procedures section of the warehouse/delivery of the vehicle to the customer.
3. Financial section
4. Billing Procedure kepihak customers

There are still customers who do not meet the requirements of the credit given by the company

In the procedure of credit sales there is a credit document that must be met by the customer with the goal of keeping the existence of information that is complete and there are no errors in the process of credit sales. Yet there are still customers who do not meet the requirements proposed by the company, so as to make the sales process be delayed. Customers who often do not meet the requirements raised by the company is a customer of citizens of a foreign State. Where the terms of the proposed company to individual citizens as follows:

a. copy of KIMS
b. copy of passport
c. copy of a work permit from DEPNAKER
d. a letter of guarantee from the company (corporate guarantee)
e. description of income/savings/financial data

Of the requirements proposed above which companies are often not met by customers is a letter of guarantee from the company (corporate guarantee) and the KIMS (description of permission settled while).

**Frequent complaints from customers over the delay in the submission of documents STNK dan BPKB**

In the menyerahan document that must be owned by the customer after purchase credit to firms, companies create lead time or a period of taking against these important documents. But the making of license plate of the vehicle Documents (STNK) and proof of Owners of motor vehicles (BPKB) is not made by the company but outside parties namely party Samsat, karna happen often delays receipt of STNK/BPKB from samsat so companies often get complaints from customers that the company's commitment not menggap over the Treaty that has been promised.

**Conclusion**

a. Completeness of Credit Documents

In the procedure of credit sales, there is a credit document that must be met by the customer, but there is still that of customers who do not meet the requirements that have been proposed by companies such as customers of foreign citizens and individuals. The data provided by the complete lack of customers like the KIMS and the letter jaminanan from the company, salary slips and the financial data requested by the company

b. Acceptance Documents STNK/BPKB

1. frequent delays in delivery STNK/ BPKB of samsat
2. Frequent complaints from customers of the company for the delay in the submission of documents STNK/BPKB, which is not in accordance with the time he had promised.

**References**


