



# Accounting Information System Analysis (Ais) Credit Sales At Pt Astra International, Tbk Daihatsu Pajajaran Bogor

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**Abstract.** Indonesia's business landscape is evolving swiftly with the industrial revolution, emphasizing the need for effective sales strategies. Businesses aim for profit through cash and credit sales. Cash sales involve immediate full payment for goods or services, while credit sales allow for installment payments based on the cost price. Credit sales typically yield higher profits and involve the management of accounts receivable. An efficient credit sales accounting information system (AIS) is crucial, encompassing the entire process from initiating credit sales to collecting receivables. A robust system ensures well-managed receivables and aids companies in making informed decisions with relevant accounting information, vital for their sustainability. The sales and payment AIS, a critical accounting subsystem, outlines the procedures for conducting sales and collecting payments, thereby preventing sales manipulation and ensuring smooth transactions. Credit sales, a popular method among entrepreneurs, underline the importance of a reliable AIS to enhance business process effectiveness and efficiency. PT Astra International, Tbk Daihatsu Pajajaran Bogor employs a credit AIS to handle motor vehicle credit sales. This study aims to evaluate whether their credit sales AIS meets the required standards. Utilizing a qualitative approach, the study collects data through observations and interviews, which are then analyzed descriptively. Findings reveal that the credit sales AIS at PT Astra International, Tbk Daihatsu Pajajaran Bogor is proficient, as it seamlessly integrates credit sales into the overall sales chain, ensuring a cohesive process from initiation to final sale.

**Keywords:** Accounting Information System, Credit Sales, Sales Turnover

## 1 Introduction

Business competition between companies is getting tighter, so every company is required to improve work quality, service quality and data accuracy. Especially for trading companies, computerized systems which include purchasing systems, sales systems and accounting systems will be very helpful, when compared to manual systems. By

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changing a manual system to a computerized system, data loss will be minimized in each company, besides that the time needed to obtain the required data will be much faster and more accurate.

Based on data from (GAIKINDO), the Association of Indonesian Automotive Industries assesses that national car sales can still grow significantly until the end of next year. GAIKINDO data shows that total sales (from factory to dealer) of national cars have reached 758,216 units by the third quarter of 2022. In September 2022, total sales of national cars reached 99,986 units, higher than in August (96,956 units).

To increase sales, every company competes to increase their profits. In order for the company's profit to increase, the company will increase its sales volume. To increase its sales volume, PT Astra Internasional, Tbk Daihatsu Pajajaran Bogor also provides a credit sales system. In credit sales, PT Astra Internasional, Tbk Daihatsu Pajajaran Bogor has collaborated with several leasing companies to make it easier for buyers to buy Daihatsu cars. With credit payments through leasing, the buyer can make payments in stages by paying the installments that have been agreed between the buyer and the dealer within the agreed time limit (tenor).

In 2020 Indonesia was hit by Covid-19 which had a negative impact on all sectors including the business sector, one of which was sales at PT Astra Internasional, Tbk Daihatsu Pajajaran Bogor. There are many delays in credit payments, low interest in buying a car and so on. This certainly has an impact on the income of PT Astra Internasional, Tbk Daihatsu Pajajaran Bogor.

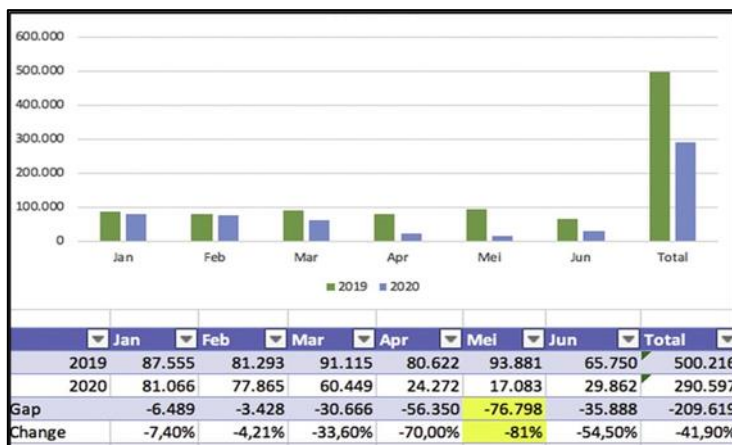
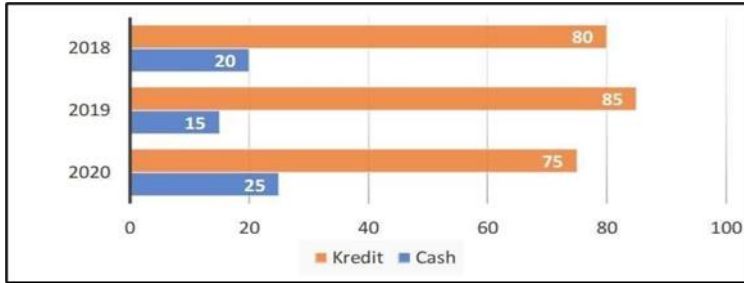


Fig. 1. Vehicle Sales January-June 2020

Based on Fig 1, sales from January to June in 2020 decreased by 41.90%, where in 2020 it reached 290,597 units compared to 2019 which reached 500,219 units. Yohannes Nangoi as General Chair of the Indonesian Vehicle Industry Movement (GAIKINDO) is of the opinion that all commercial car purchases use a credit system, while for passenger car purchases 70% to 80% of them also use a credit system for payment. (source: gaikindo.or.id)



**Fig. 2.** Sales of Cars for Cash and Credit

Various studies regarding Sales Accounting Systems have been carried out. According to Hariyanto (2013) the credit sales system is still not good so it has an effect on increasing sales turnover. So it is necessary to improve the credit sales system which is effective and supported by adequate internal control. Especially functions related to sales must function more efficiently as they should to make it easier to increase sales turnover.

Implementing an accounting system is useful for speeding up the transaction data processing process, accounting system technology also ensures data security and the resulting data can be more accurate. The sales accounting system plays a very important role in increasing sales turnover and seeking a wider market share, because it will help company management in providing information related to all company activities.

Sales transactions in automotive companies are the transactions that occur most often, so an evaluation of the sales system needs to be carried out to determine the level of compliance with applicable company operational standards, as well as to provide guarantees regarding the correctness, completeness of documents and recording in the sales process, so as to avoid misuse, and misappropriation that can harm the company. PT. Astra Internasional, Tbk Daihatsu Pajajaran Bogor has a sales target for new car units, namely 60-70 units sold to consumers. In one month usually 10 to 15 units are sold in cash while 45 to 50 units are sold on credit.

Based on the results of previous research with the title Analysis of the Credit Sales Accounting Information System obtained at PT Eka Timur Raya Purwodadi Pasuruan is not yet good, because the existing human resources are not in accordance with what is needed Prasetiyati (2016). Then research from Hariyanto (2012) revealed that the credit sales system was still not good so it had an effect on increasing sales turnover. Then research from Mujahidah (2016) revealed that the results of accounting information system research were running well.

Sales activities are the main activities that occur in the PT company. Astra International Tbk – Daihatsu Pajajaran. Starting from sales of spare parts or spare parts as well as the company's main sales, namely vehicle sales, in this case car sales. PT Astra Daihatsu Motor or often abbreviated as ADM is the sole agent holding the Daihatsu car brand in Indonesia. ADM is a joint venture between Daihatsu Motor Company and Astra International which has been established since 1978. The PT is domiciled in the city of Bogor, more precisely at Jl.Raya Pajajaran No.22, RT.02/RW.11, Bantarjati, Kec. North Bogor, Bogor City, West Java 16167.

Based on the statement The above research was motivated by a decline in sales at this PT which was caused by indications of problems such as late payments, data input errors, so that the Accounting Information System was not optimal. The choice of this title is also due to identifying what factors cause SIA to be not optimal, therefore the author is interested in conducting a study by taking the title "Analysis of the Credit Sales Accounting Information System at PT Astra International, Tbk Daihatsu Pajajaran Bogor"

## **2 Study of Literature**

### **2.1 Theoretical Basis**

Signaling theory (Signal Theory) According to Jama'an (2008), this is a theory that states how a company should provide signals to users of financial reports. Signaling theory is a theory that was first put forward by Michael Spence in 1973 in an economic context. This theory focuses on how individuals or companies can use information to communicate with other parties and influence those parties' decisions.

Narrative research According to Daiute & Lightfoot (2004) in Carswell (2007) narrative research has many forms and is rooted in different human and social disciplines (sciences). Narrative can mean a theme given to a particular text or discourse, or a text used in a context or form of inquiry in qualitative research (Chase, 2005)

### **2.2 System Development**

Accounting information system 'AIS' is a system designed to collect and display accounting information so accountants and business managers can make informed decisions. The system is considered an important part of finance offices worldwide, where most are software-based and can be deployed as part of a company's IT solution.

The goal of the accounting information system 'AIS' involves processing financial and accounting data and producing financial reports that can be used by managers or other interested parties to make business decisions.

Credit sales are a type of sale where payment is made in installments over a certain period of time. The installment amount is adjusted to how long the credit is taken. Usually, the seller will add interest to each installment, although there are also those without interest. Credit sales systems/credit sales accounting systems are sales where payment is made after delivery of the goods within a time period agreed by both parties. In a credit sale, if a customer's order has been fulfilled by sending goods or providing services, the company will have the right to claim against its customer for a certain period of time.

Turnover can be interpreted as gross income. Quoted from businessdictionary, turnover is the overall income from sales of a company's products without any reduction in costs in a certain period.

The credit sales accounting information system covers the process from the inception of an order to the collection of receivables. Mulyadi (2016:298) sales accounting

information system is a sales activity carried out by a company by sending goods according to the buyer's order and the company has the right to collect payment for the goods/services.

### 3 Research Methods

This research uses qualitative research methods, so the main data sources consist of words and actions. According to Sugiono (2017), a research method is a scientific way to obtain data with a specific purpose and use. Research methods are also theoretical analyzes of a method or method.

#### 3.1 Place and Time of Research

This research was conducted at PT Astra International, Tbk Daihatsu Pajajaran which operates in the automotive sector located on Jl. Raya Pajajaran No. 22, Bantar Jati, North Bogor, Bogor, West Java, 16153.

#### 3.2 Research Subjects and Objects

The subject of this research is ADM at PT. Astra International, Tbk Daihatsu Pajajaran Bogor. Meanwhile, the research object in this study is the Credit Sales Accounting Information System at PT. Astra International, Tbk Daihatsu Pajajaran Bogor which includes credit sales, procedures in the credit sales accounting information system, and internal controls at PT. Astra International, Tbk Daihatsu Pajajaran Bogor.

#### 3.3 Types of Research

**Types of Research.** This research uses primary data and secondary data. According to Sugiono (2012: 139), primary sources are as follows: "Primary sources are data sources that directly provide data to data collectors." Meanwhile, secondary data according to Sugiono (2012: 141) explains that secondary data is a source of data obtained by reading, studying and understanding through other media sourced from literature, books and documents.

**Data Source.** The data source in this research uses primary data and secondary data through:

- Interview (Interview)

This method is implemented in the form of direct questions and answers with research participants.

- Observation

This method is direct observation of the company, including confirmation of the correctness of the data obtained from interviews.

### **3.4 Data Analysis Method**

The data analysis method for discussing this research uses qualitative descriptive analysis. This approach describes the state of the credit sales information system based on data obtained from PT Astra Internasional, Tbk Daihatsu Pajajaran Bogor.

### **3.5 Data Analysis Process**

The data analysis process carried out is as follows:

- The first stage starts from collecting the required data. Data collection was obtained from interviews and looking at data related to the credit sales accounting information system.
- The second stage, after the required data is obtained, the author carries out the analysis. And look at the flowchart of the existing credit sales accounting information system.
- The third stage, researchers draw conclusions from the results of data analysis. The conclusion describes whether the credit sales accounting information system is running according to good standards or not.

## **4 Results and Discussion**

### **4.1 Results and Discussion**

The sales concept at PT Astra International, Tbk Daihatsu Pajajaran Bogor uses two marketing methods, namely using cash sales and credit sales.

Based on the results of interviews conducted, to find out the accounting information system used by PT Astra International, Tbk Daihatsu Pajajaran Bogor, it can be concluded that the system used to help handle the recording of the company's daily activities related to previous credit sales is to use a computerized system in The recording uses SAP (System Application and Product) in Data Processing, which is an ERP software that has the ability to integrate various business applications, where each application represents a certain business area.

According to the results of the interviews we conducted, the accounting information system implemented by the company is quite good, more efficient and more systemized, namely using PSS. The credit sales accounting information system can help with the billing process, releasing goods up to the STNK (Vehicle Registration Certificate) and Proof of Motor Vehicle Ownership. And with a system that is already running, it can be easier to calculate sales turnover. The factor that influences sales turnover is the company's operational costs.

Sales procedures carried out by PT. Astra International, Tbk Daihatsu Pajajaran Bogor on credit and cash. The company's credit sales system is tied to several leases, namely ACC, Adira Finance, MANDIRI Tunas Finance, BCA Finance, BII Finance, CIMB NIAGA AUTO FINANCE, PANIN BANK, OTO Finance, etc. ACC Leasing is leasing Astra Credit Companies, the ACC group is a combination of four financing companies, namely PT Astra Sedaya Finance, PT Swadharma Bhakti Sedaya Finance,

PT Astra Auto Finance, PT Staco Estika Sedaya Finance and one company engaged in billing services, namely PT Pratama Sadya Sadhana. The company charges the leasing company when the vehicle unit ordered by the customer has been delivered,

From the results of the interview, the company has set a late payment fine for late payments. So for this delay, the company will notify the leasing company that the customer has experienced a delay in payment.

From the results of the interview onPT. Astra International, Tbk Daihatsu Pajajaran Bogor that the credit sales accounting information system implemented at PT. Astra International, Tbk Daihatsu Pajajaran Bogor is quite good, because the credit sales procedure is a strong link in the sales chain until the sale is realized. From the sales procedures explained, the credit sales accounting information system at PT. Astra International, Tbk Daihatsu Pajajaran Bogor has done quite well.

### 4.2 Credit Sales Flowchart

Credit sales flow chart at PT. Astra International, Tbk Daihatsu Pajajaran Bogor are as follows, information :

- SPOK: Credit Sales Order Letter
- OKK: Vehicle Delivery Order
- BSTK: Proof of Vehicle Handover
- Fakpol: Police Invoice
- K. repayment: Repayment Receipt
- UM Receipt: Advance Payment Receipt

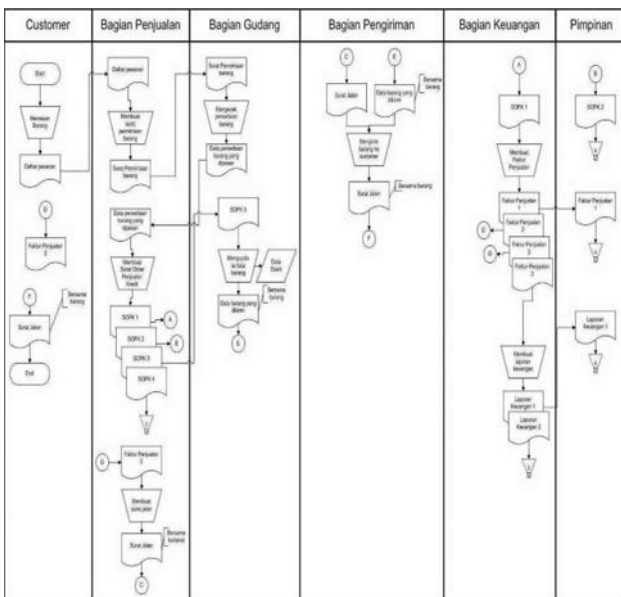


Fig. 3. Credit Sales Flowchart

Description of credit sales flow chart:

1. Customers  
Order goods and create an order list then submit it to the seller. Receive sales invoices from the finance department and receive travel documents from the shipping department.
2. Sales Department  
Order a list of goods and make a goods request letter, then the goods request letter is submitted to the warehouse to check the inventory of goods ordered by the customer. After that, get the order inventory data from the warehouse section and then make 4 copies of the SOPK, first to the finance section, second to the management section, third to the warehouse section, and fourth to archive it yourself. Receive invoices from the finance department and create travel documents and submit them to the sender.
3. Warehouse Section  
Receive a letter of request for goods from the sales department, then check the inventory of goods and create inventory data for the goods ordered to the sales department. Receive SOPK from the sales department then update the goods data, stock data and data sent with the goods.
4. Delivery section  
Make a waybill and data on the goods sent, then send the goods to the customer, then make a waybill which is handed over to the customer.
5. Financial department  
Receive SPOK 1 from the sales department and create a sales invoice in 4 copies, the first copy is given to the management department, the second copy is given to the customer department, the third copy is given to the sales department and the fourth copy is archived by yourself. After that, the finance department makes a financial report in 2 copies, the first copy is submitted to the leadership department and the second copy is archived by the finance department itself.
6. Leadership Section  
Receive SOPK 2 from the finance department to be archived, and receive sales invoice 1 and financial reports from the finance department to be archived by the leadership department themselves

## **5 Conclusion**

### **5.1 Conclusion**

Based on research that has been conducted regarding the discussion of credit sales accounting information system analysis at PT. Astra Interdational, Tbk Daihatsu Pajajaran Bogor can conclude that the accounting information system that is already running at PT. Astra International, Tbk Daihatsu Pajajaran Bogor has been running well, with increasing sales turnover, and for customers who experience late payments, the company has set fines that have been determined by the company.



## 5.2 Suggestion

Based on the conclusions of this research, the author provides suggestions for PT. Astra Interdational, Tbk Daihatsu Pajajaran Bogor accounting information system, especially the credit sales system, needs to pay more attention to sales so that sales turnover does not decrease.

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