

# Debt Accounting System Analysis in Accounting Information Systems

Rauzhatul Humaira<sup>1</sup>, Yusri Hazmi<sup>2</sup>, Jihan Nabila<sup>3</sup>, Fajar Ardiansyah<sup>4</sup>

<sup>1,3,4</sup>Jurusan Tata Niaga, Program Studi Akuntansi Lembaga Keuangan Syariah, Politeknik Negeri Lhokseumawe, Indonesia and [chintyairawati88@gmail.com](mailto:chintyairawati88@gmail.com)

<sup>2</sup>Lecture Program Studi Akuntansi Lembaga Keuangan Syariah, Politeknik Negeri Lhokseumawe, Indonesia and [chintyairawati88@gmail.com](mailto:chintyairawati88@gmail.com)

---

## ABSTRACT

---

The Debt Information System and Accounting Information System support and collaborate with each other to ensure that the company's financial information is well managed, regulatory compliance is maintained, and the right business decisions can be taken. This research uses a literature study method with the data used is secondary data. The research results show that the Debt Accounting System and the Accounting Information System are interrelated in processing and producing financial reports, especially in this case company debt. This is also supported by the sophistication of information technology, user capabilities, user participation, and top management support.

**Keywords:** *Debt Accounting System, Debt Information System, Accounting Information System, AIS*

---

## 1. INTRODUCTION

Debt is an important component in a company's financial structure, it can be seen that effective debt management allows companies to obtain additional funds for investment [1]–[3]. It is known that debt can come from various sources such as bank loans, bonds, and managing liquidity well and this carries risks for the company including interest rates, liquidity and credit risks. Maintaining the company's financial stability and minimizing the negative impact of market fluctuations is an important task for the company to create a healthy company. In this case, debt accounting systems and accounting information systems are required to facilitate accurate and timely reporting for better management [4], [5].

The Debt Accounting System has several crucial roles in maintaining the company's financial health, including planning, management and supervision of company activities. This can be overcome through an accounting information system to help company performance so that recording, processing and reporting are more strategic and informative. The Debt Accounting System and the Accounting Information System (AIS) have an important relationship and role, including that the company's financial data is recorded, processed and presented in financial reports by the accounting information system which will later be used by management in making strategic decisions regarding the company's debt. SIA is responsible for recording all company financial transactions, including debt transactions, which will later be used in financial reports such as balance sheets, profit and loss statements and cash flows.

SIA assists companies in identifying, evaluating and managing financial risks effectively, this is aimed at facing a dynamic and risky business environment. Along with developments in information technology, the way companies manage and track their debts is also progressing, such as the latest accounting software, namely cloud-based solutions and data analysis, which can provide better capabilities in monitoring debt performance and making better decisions.

According to [6] it can be concluded that an accounting information system is an organization of forms, records and reports that are managed to provide financial information needed by management with the aim of facilitating management in better business management. Meanwhile, according to [6], it can be concluded that the accounting information system is a special part of the information system which has the aim of collecting, processing and reporting information related to the financial aspects of business activities. So it can be concluded that an accounting information system is a system used to collect, transcribe, store and process data to produce a financial information system for decision makers to facilitate company business management.

Debt recording in a company has several procedures. According to [7], it can be concluded that the debt recording procedure includes 2 methods, including the account payable procedure and the voucher payable procedure. Based on the facts above, it can be concluded that the Debt Information System and Accounting Information System support and collaborate with each other to ensure that the company's financial information is well managed, compliance with regulations is maintained, and the right business decisions can be taken. Strong integration between SI Debt and SIA is key to achieving this goal.

## 2. METHODS

This research uses literature study, namely data collection through relevant theoretical references, library data collection, and so on. The process during data collection uses an approach through sources such as books, journals and related references and is evaluated thoroughly to ensure the suitability of the ideas and hypotheses created.

## 3. RESULTS AND DISCUSSION

### 3.1 Debt Recording Procedures

This debt recording procedure is valid from the time the company's debts/obligations arise, this arises with transactions purchasing goods or services on credit. There are two debt recording procedures including:

#### 1. Account Payable Procedure

The documents used in the account payable procedure are an invoice from the supplier, and a cash receipt receipt signed by the supplier or a copy of the notification (remittance advice) sent by the supplier, stating that the payment was made. The procedure for recording debts with an account payable procedure is divided into 2, namely when the invoice from the supplier has been approved for payment and when the amount in the invoice is paid.

- a) When an invoice from a supplier has been approved for payment: The invoice from the supplier is recorded in the purchases journal, and the information in the purchases journal is then posted to the accounts payable card maintained for each creditor.
- b) When the amount in the invoice is paid: Check in the cash disbursement journal, and the information in the cash disbursement journal relating to the debt payment is posted to the debt card.

#### 2. Voucher Payable Procedure

The document used in voucher payable procedures is proof of cash out. The debt recording procedure with voucher payable procedures is divided into 2:

- a) *One-Time Voucher Procedures*: One-time voucher procedures are divided into two parts, namely, One-time voucher procedures on a cash basis, and One-time voucher procedures on an accrual basis.
- b) *Build-Up Voucher Procedures*: In this procedure, one set of vouchers can be used to

accommodate more than one supply invoice. In this procedure, the archive of evidence of unpaid cash out is a debt record which is maintained on an accrual basis.

### 3.2 Purchase Return System

The debt accounting system includes debt recording procedures and purchase distribution procedures. Purchase returns accounting system used to carry out transactions for returning goods purchased to the relevant supplier. Purchase return transactions are recorded by debiting the Accounts Payable account and crediting the Inventory account. Thus, the subsidiary books related to purchase return transactions are the accounts payable subsidiary book and the inventory subsidiary book. Documents used in the purchase return system include:

a. Debit Memo

This is a form filled out by the purchasing function which gives authorization for the shipping function to send back goods that have been purchased by the company and for the receipt function to debit the debt account due to the purchase return transaction. The following is an example of a debit memo image:

 PT Eliena Jln. Pemuda 21 Yogyakarta, 55045		<b>MEMO DEBIT</b>			
Kepada Yth.				Nomor 456567 Tanggal	
Akun utang kami kepada Saudara telah kami debit dengan adanya pengembalian barang kepada Saudara, karena adanya ketidaksesuaian antara barang yang kami terima dengan barang yang kami pesan menurut order pembelian kami.					
Referensi Saudara			Referensi Kami		
Surat Order Pengiriman			Surat Order Pembelian		
Nomor		Tanggal	Nomor		Tanggal
No. urut	Nama Barang	Semua	Kuantitas	Harga Satuan	Jumlah Harga
					Jumlah
			Bagian Pembelian		

Figure 1. Debit Memo

b. Goods Delivery Report

This document is created by the shipping function to report the type of quantity of goods sent back to the supplier in accordance with the purchase return order in the debit memo from the purchasing function. The following is an example of an image of a goods delivery report document:

PT Ekonomi Jln. Angkasa 25 Yogyakarta				
LAPORAN PENGIRIMAN BARANG				
Nomor LPB →	12654	Tanggal	No. Surat Order Pembelian	Tanggal SOP
Kepada Yth.				
Dikirim ke:				
No. Urut	Nama Barang	Spesifikasi Barang	Satuan	Kuantitas
Surat Order Pengiriman Saudara			Bagian Pengiriman	
Nomor		Tanggal		

Figure 2. Goods Delivery Report Document

### 3.3 Network of Procedures That Form a Purchase Returns System

- Purchase Return Order Procedure Purchase returns occur upon orders from the purchasing function to the shipping function to send back goods that have been received by the shipping function (in the purchasing accounting system). The document used is a debit memo.
- Goods Delivery Procedure The delivery function sends goods to the supplier in accordance with the purchase return order stated in the debit memo.
- Debt Recording Procedure In this procedure, the accounting function examines documents related to purchase returns and records the reduction in debt in the debt card or archives the debit memo document as a debt reduction.

### 3.4 Functions Related to the Purchase Return System

Functions related to the purchase returns system include the warehouse function which is responsible for handing over goods to the shipping function as stated in the debit memo received from the purchasing function. The Purchasing Function is responsible for issuing purchase return debit memos. The Delivery Function is responsible for sending goods back to the supplier according to the purchase return order in the debit memo received from the purchasing function. The accounting function is responsible for recording sales return transactions in the purchase returns journal or general journal, reductions in the cost of inventory due to purchase returns in the inventory card, and reductions in debt arising from purchase return transactions in the archive of unpaid cash out receipts or in the debt card. .

### 3.5 Internal Control Elements

Internal control elements are divided into 3, namely Organization, Authorization system and record procedures, and healthy practices.

- Organization includes 2 things, namely: The purchasing function must be separate from the accounting function, and purchase return transactions must be carried out by the purchasing function, debt recording function, and other accounting functions.
- The authorization system and record procedures include 4 things, namely: Debit memos for purchase returns authorized by the purchasing function, Goods delivery reports for purchase returns authorized by the goods delivery function, Recording of reduced debt due to purchase returns based on debit memos supported by goods delivery reports, and Recording in the general journal is authorized by the accounting function.
- Healthy practices include 3 things, namely: Debit memo for returns with a printed serial number and its use is accounted for by the purchasing function, Goods delivery report

with a printed serial number and its use is accounted for by the shipping function, and Notes which function as a debt subsidiary book are periodically reconciled with the account. control of debts in the general ledger.

### 3.6 Purchase Distribution

Distribution is the procedure of summarizing the details contained in the media (for example, invoices from suppliers) and collecting such summary totals for the purposes of generating reports. If applied to purchases, this distribution is related to summarizing debits arising from purchase transactions and payments for preparing reports and recording in journals. Almost all debits from purchasing transactions are related to inventory and costs. This distribution has 5 methods including: Column journal method, Column account method, Single account method, Single ticket method, and Computer distribution method.

- a) Column Journal Method Debit distribution from purchase transactions can be done using a cash disbursement journal, purchase journal, and cash out receipt register (voucher register).
- b) Column Account Method Debit distribution from purchase transactions can be done using a column account. The source of information for posting to column accounts is the cash out receipt register.
- c) Single Account Method The use of a single account to distribute debits arising from purchase transactions is carried out through the following procedure: - Invoices that have been approved for payment are sorted according to the desired classification (for example by department) - From the accompanying invoice a pre-list tape is created - The invoice is then posted to the relevant account (for example expenses by department). The Rupiah posted into the account is totaled and posted into the relevant control account in the general ledger, and compared with the pre-list tape. Reports are made based on the information collected in the account.
- d) Computer Distribution Method - The method for distributing debits arising from purchase transactions using a computer is carried out by coding the transactions that occur according to the desired classification - If the transaction has been coded correctly, the sorting process will be carried out by the computer through a program - Each purchase invoice or proof of cash out will be assigned a debit code according to the coding framework. If, for example, an invoice for the purchase of advertising services (28th type of expense) is charged to the Marketing Department (with organization code 4321), which is issued for a product (for example product number 21), then the purchase invoice will be assigned a debit code 28432121 and recorded on the computer using the code the.

### 3.7 Supporting Factors for AIS as a Form of Success in the Debt Accounting System

These success factors include several things, including:

- a) Sophistication of information technology  
According to [8], it can be concluded that this technology is a source of strength that makes a company have a competitive advantage in the company's success.
- b) User Capabilities  
According to [9], a good accounting information system user starts with adequate technical skills of the system user and this influences the performance of a good accounting information system as well.
- c) User Participation  
This user participation in the form of the user's abilities, skills and strengths in using and knowing technological developments will increasingly improve the performance of the accounting information system due to the involvement of users in the information system development process in the performance of the accounting information system.

d) Top Management Support

According to [10], it can be concluded that top management support is important in the sustainability of things in the company, especially in system implementation. With innovation in improving the performance of the accounting information system, the company also experiences convenience and an increase in terms of its debt.

## CONCLUSION

The Debt Accounting System is a debt recording procedure which is a procedure from when the company's debt/liability arises until it is recorded in the debt estimate/account. This debt arises because of the purchase of goods or services on credit. Therefore, the debt accounting system is closely related to debt recording procedures and purchase distribution procedures. Based on the implementation of the debt accounting system in the accounting information system, there are several conclusions that can be drawn, including:

1. Related functions in the accounts payable accounting system consist of the Warehouse Function, Purchasing Function, Delivery Function and Accounting Function.
2. The documents used in this purchase returns system are Debit Memos and Goods Receipt Reports.
3. The accounting records used to record purchase return transactions are the General Purchase or Sales Returns Journal, Inventory Card and Debt Card.

## REFERENCES

- [1] F. S. Bina, S. J. Natalia, R. Marbun, and F. D. Sitorus, "Pengaruh Current Ratio, Debt To Equity Ratio, Total Asset Turnover Dan Perputaran Kas Terhadap Profitabilitas Pada Perusahaan Industri Barang Konsumsi Yang Terdaftar Di Bei Tahun 2016-2019," *J. Econ. Bussines Account.*, vol. 5, no. 2, pp. 799–808, 2022, doi: 10.31539/costing.v5i1.3342.
- [2] Y. Rahmawati and H. N. Hadian, "The influence of Debt Equity Ratio (DER), Earning Per Share (EPS), and Price Earning Ratio (PER) on stock price," *Int. J. Financ. Accounting, Manag.*, vol. 3, no. 4, pp. 289–300, 2022, doi: 10.35912/ijfam.v3i4.225.
- [3] Junaidi and Muksal, "Effect of Debt to Equity Ratio and Firm Size of Return on Assets on Manufacturing Company in Indonesia Stock Exchange," *Rev. Financ. Bank.*, vol. 13, no. 2, pp. 99–108, 2021, doi: 10.24818/rfb.21.13.02.01.
- [4] M. Z. Alotaibi, M. F. Alotibi, and O. M. Zraqat, "The impact of information technology governance in reducing cloud accounting information systems risks in telecommunications companies in the state of Kuwait," *Mod. Appl. Sci.*, vol. 15, no. 1, pp. 143–151, 2021.
- [5] S. Bawaneh, "Securing Information Technology for Banks and Accounting Information Systems," *Int. J. Appl. Eng. Res.*, vol. 13, no. 6, pp. 3291–3300, 2018.
- [6] C. M. Reinamah, M. Y. Siahaan, and S. Samadara, "Design of Accounting Information Systems of Cash Receiving and Expenditure in Improving Internal Control of Income of Weaving Tie MSME in the District South Central Timor," in *International Conference on Applied Science and Technology on Social Science (ICAST-SS 2020)*, Atlantis Press, 2021, pp. 527–530.
- [7] M. Yusuf and L. Kanji, "Effect of internal audit and accounting information system on the effectiveness of internal control," *ATESTASI J. Ilm. Akunt.*, vol. 3, no. 2, pp. 120–125, 2020.
- [8] D. E. Kieso, J. J. Weygandt, T. D. Warfield, I. M. Wiecek, and B. J. McConomy, *Intermediate Accounting, Volume 1*. John Wiley & Sons, 2019.
- [9] S. P. Robbins, T. A. Judge, and B. Millett, *OB: the essentials*. Pearson Higher Education AU, 2015.
- [10] M. G. Simkin, C. A. S. Norman, and J. M. Rose, *Core concepts of accounting information systems*. John Wiley & Sons, 2014.