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RESEARCH OF PROBLEM ASPECTS IN THE ACCOUNTING OF SETTLEMENTS WITH THE INTERNET SHOP BUYERS

Об'єктом дослідження виступають розрахунки з покупцями інтернет-магазину. Одним з найбільш проблемних місць є питання обліку та аналізу валютних розрахунків електронної комерції, тому що дане питання залишається поза науковими дослідженнями. Це призводить до виникнення реальних проблем на практиці у відповідних підсистемах системи управління підприємства.

Проаналізована нормативно-правова база українського законодавства щодо здійснення розрахунків з покупцями інтернет-магазину. Досліджено кореспонденцію бухгалтерських рахунків розрахунків з покупцями у розрізі готівкових та електронних грошей. Під час розрахунку електронними грошима було розглянуто такі платіжні системи, як WebMoney, RUra.

При проведенні дослідження були використані метод наукового узагальнення (при підведенні підсумків даного дослідження), групування та системного аналізу (для визначення сутності розрахунків з покупцями інтернет-магазину).

В ході дослідження було виявлено, що не дивлячись на швидке зростання торгівлі через мережу Інтернет, ця сфера залишається і досі неврегульованою на законодавчому рівні. Законодавством не передбачено окремого нормативного документа, що зміг би регламентувати торгівлю через інтернет-магазин, тобто вона регламентується тими ж самими документами, що й інші види торгівлі. А відображення в бухгалтерському обліку операцій розрахунків з покупцями має здійснюватися залежно від способів доставки та виду розрахунків. При цьому, розрахунки електронними грошима ускладнюються тим, що з метою визначення бази оподаткування суми отриманого доходу, вони повинні бути підтверджені виписками з банку, тобто дані розрахунки мають проводитись за допомогою банку.

Практичне значення отриманих результатів дослідження полягає в тому, що вони в майбутньому можуть бути використані при прийнятті управлінських рішень керівництвом підприємства та розробці заходів з метою підвищення розрахункової дисципліни між постачальниками та покупцями інтернет-магазину. Дана тематика дослідження на сьогоднішній день є досить перспективною, тому що законодавством України не визначено нормативних документів, що змогли б налагоджувати торгівлю через інтернет-магазин. Таким чином, постає необхідність в удосконалюванні державного регулювання торгівлі через глобальну мережу Інтернет.

Ключові слова: інтернет-магазин, електронні гроші, електронна торгівля, розрахунки з покупцями, платіжні системи, бухгалтерський облік.

1. Introduction

In modern realities, the Internet is a phenomenon, without which the overwhelming majority of the population can no longer imagine their lives. The reasons for this – the convenience, ease and speed of services that can be obtained in the future. No need to go to the store, choose products and analyze prices, stand in long lines at the cashier, at a time when this can be done at home, while having only access to the Internet in a few minutes. In turn, entrepreneurs perceived the Internet as an excellent way to trade, because it is both a market and potential consumers at the same time. As a result, the intersection of supply and demand in the virtual space has become a trade through online shopping (e-commerce). This study is relevant because in the current difficult economic conditions, online trading allows to quickly and at relatively low cost to organize the sale of products of domestic producers, thereby ensuring their survival and

development. However, practice shows that the existing development potential of this type of business is used quite insufficiently, in particular because the choice of organizational forms and technological means of online trading is inefficient, without taking into account the specificity of the product and the consumer, the features of selected target markets and the like. Therefore, it is necessary to consider in detail the nuances in accounting for settlements with online store buyers.

2. The object of research and its technological audit

The object of research is the settlements with online store buyers.

The possibility of buying goods on the Internet is attractive enough for consumers, because it saves their time. For example, the development of e-commerce allows to install special programs on phones and tablets, often with

the ability to select products by the installed filters – by price, manufacturer, and the like. But one of the most problematic places is the issue of accounting and analysis of currency settlements of e-commerce, since this issue remains for scientific research. This leads to the emergence of real problems in practice in the relevant subsystems of the enterprise management system. Also, the legislation of Ukraine does not define a separate regulatory document that could regulate trade through the online store. And accounting coverage of transactions with buyers is carried out depending on the means of delivery and the type of payments – cash or non-cash.

3. The aim and objectives of research

The aim of research is studying the settlements with online store buyers.

To achieve the aim of research the following scientific objectives are defined:

1. To investigate the classification of trade through the store on the Internet.
2. To consider the reflection of business transactions in the settlements with online store buyers.

4. Research of existing solutions of the problem

Exchange through the online store has a different rank, depending on various factors of influence:

- as a retailer, because through the online store products are mainly sold and retail services are provided to the end user;
- how the sale of goods to order and business at a distance, because the transaction is remote, and the buyer places its pre-orders to the seller;
- exchange sales are carried out outside of commercial premises or in offices, and the selection of goods and their order does not coincide in time with the transfer of goods to the buyer [1].

The legislation does not provide for a separate regulatory document that regulates commerce through an online store, because it is governed by the same documents as other types of trade. Patentability of business transactions is one of the major aspects of doing business, including doing business on the Internet. For example, a trading company trading through an online store must acquire a commercial patent in such cases [2]:

- when buyers pay for goods in cash or with the support of bank payment cards within the company. In this case, a commercial patent is purchased at the point of sale of goods and is located on the store front screen (online store), and in the absence, at the cash register;
- buyers pay in cash the mail delivered by the courier. In this case, a commercial patent is acquired at the place of registration of the company. It is valid in the customs territory of Ukraine and must be placed on the plate of the vehicle of the courier service, transports the goods, or be simply in the courier service;
- if goods are paid for in cash both within the company and by mail, the company must acquire two patents – one for the store and the other for the mobile sales network.

In e-commerce, the buyer understands the rights and obligations of the consumer when the transaction is out-

side commercial premises or offices. And in the case of a remote contract, the buyer must provide the information necessary to draw up an electronic contract in order to make an electronic signature and identify the client in the information system. In other words, provide data to guarantee payment by the proper payment system manager in case of payment using payment instruments. And in cases that were prescribed in the contract, at the address to which the goods are sent, the work performed or the provision of services. The contract must be reached between the seller and the buyer, who offers to sign it to one side and accept the other side [3].

An offer to conclude an electronic contract can be made by sending a commercial e-mail, sending an offer on the Internet or other information and telecommunication systems [4]. Comparing the level of modern e-commerce in Ukraine and industrialized countries, as well as the need to conduct business on the Internet, one should pay attention to the large gap in the growing role of e-commerce between these countries.

Compared with the state of e-commerce in Ukraine and the state of e-commerce in the USA and Europe, it is possible to identify a number of shortcomings listed in Table 1.

Table 1

The reasons for the lack of e-commerce in Ukraine

No.	The reasons for the lack of e-commerce
1	Minor standard of living, sufficiently reduced solvency of citizens, does not increase the number of network users
2	A sufficiently reduced level of development of the telecommunications industry is becoming an obstacle for the consumer to provide the most common services. Low level of development and introduction of information and intellectual technologies, computer literacy of citizens [5]
3	The limited impact of e-commerce on national trade
4	The difference in the computerization degree of large cities and regions of the country, misses the potential audience of network users
5	Standards and legal frameworks are underdeveloped, the lack of legislative and regulatory framework for the development of the Internet, information resources and intellectual property do not contribute to the development of Internet services [6]
6	Plastic cards are not common enough among the population, and credit cards are generally not very common. Internet merchants do not trust the honesty of buyers, do not believe in the reliability of payment systems [6]
7	Not enough wide range of products and services available through the Internet
8	The high cost of owning an online store and, in turn, significantly over-pricing online stores [7]
9	No tax laws for e-business
10	Lack of electronic payment systems at the national level
11	The system of protection of intellectual property rights is ineffective [8]
12	Low culture, causes fraud and scares buyers. There are many ways to «tame» the details of the card holders
13	Lack of national statistical information about e-commerce in Ukraine. This significantly reduces the prospects for analyzing and forecasting the development trends of e-commerce in Ukraine

Thus, it can be said that only a global solution to all problems can reduce the gap between the growth rates of the role of e-commerce in the world and in Ukraine. At the same time, they themselves must solve the problems of e-commerce.

Characteristics of e-commerce taxation are as follows:

1. According to the Tax Code of Ukraine [9], the simplified taxation system does not apply to commercial enterprises selling goods (services) via the Internet, but they should be included in the general taxation system.

2. A person providing goods (services) to the customs territory of Ukraine through global or local computer networks is subject to mandatory registration as a payer of value added tax, regardless of the amount of annual income. In this case, a non-resident person can carry out such activities only through its permanent establishment registered in the customs territory of Ukraine [10].

Therefore, in order to conduct online trading, an individual or legal entity must be in the general tax system and pay VAT.

5. Methods of research

In the course of the work, general scientific and special research methods were applied:

- search – to search for the necessary material on the available methodological and scientific literature with its subsequent analysis;
- analysis and synthesis – for preliminary analysis with the formation of the problem, the definition of the goal;
- induction and deduction – for the formulation and construction of generalizations, theoretical conclusions based on the study of individual facts.

6. Research results

Accounting for transactions in e-commerce involves something similar for settling settlements with buyers.

The reflection in accounting for transactions with buyers in e-commerce is carried out in the same way as for delivery methods (receiving goods at the seller's office, mail delivery, courier delivery) and the type of payment (cash, non-cash or otherwise).

For the purposes of accounting for transactions in trade through the online store, it is possible to select several types of payment transactions:

- 1) cash payment:
 - courier service company;
 - using third-party messaging services;
 - post offices;
 - payment in cash at the store's office;
- 2) non-cash payments (bank transfer);
- 3) computing electronic money.

Let's consider in detail these operations.

In the case of the messaging service of companies, third parties must make payments through the cash registrar (CR) with a portable device [11]. In this case, the company has the necessary to write a «Report on the CR use». The company also purchase a commercial patent, because there is a place for the sale of goods [12]. The patent must be sent by mail when selling goods.

Let's process the correspondence of invoices for accounting for settlements with buyers on prepayment (with delivery via courier) (Table 2) [2, 3].

If the company uses a third-party e-mail, the courier receives money for the goods, deposits them into the company's bank account. In this case, the courier service must have a contract providing for the transfer of material obligations and a report on the implementation of the order.

Table 2

Correspondence of invoices for accounting of settlements with buyers on prepayment (with delivery via courier)

No.	The content of the business transaction	Invoice correspondence	
		Debit	Credit
1	Prepayment received for the goods	311	681
2	VAT tax liability	643	641
3	Goods are transferred from the warehouse of the company to the courier	2811	281
4	Goods are transferred to buyer	361	702
5	VAT tax liability	702	643
6	Written off the cost of sold goods	902	2811
7	The financial result is determined	702 791	791 902
8	Credited prepayment obligations	681	361

In Ukraine, a lot of software is used for automated accounting, some of the most popular are: Parus Enterprise, FinExpert, Financewithoutproblems, BestReportPlus, «1C: Accounting – Prof. for Windows», «1C: Accounting 8.2 for Ukraine» and many others [7].

It is revealed that one of the most common software for automated accounting in commercial companies is the «1C: Enterprise» program, thanks to its new additional functions. Its technical skills not only allow to work in the Microsoft operating system, but also in Linux, using web resources and the like. Methodically, in accounting it is advantageous to print accounts to add their units. It is in such circumstances that new accounts are mechanically processed by special configuration documents. The authors of this work illustrate the principle of operation in Fig. 1, which demonstrates the ability of these systems to deliver timely reliable accounting information for operational management decisions, exclusively in the field of cash flow management and accounting. The authors of this work believe that today it remains known that this is not only electronic financial reporting, but also management. Detailed analytical electronic records of receipts and payments for financial reporting centers provide prompt tracking of receivables and suppliers to facilitate budgeting and forecast future periods. Taking into account today's requirements and conducted research, the authors of this work propose a universal layout of cash flow accounting (Fig. 1).

The authors of this paper suggest that the appointment of electronic money to cashless funds is only a matter of time. Each year, electronic money is becoming more portable, providing a wide range of payments between contractors.

Currently, the accounting plan for assets, capital, liabilities and operations of enterprises and organizations does not provide for self-accounting of electronic money. Before the Ministry of Finance makes the appropriate changes, the authors of this work consider it necessary to recommend the creation of an additional subaccount of account 33 «Other funds» (for example, there may be a sub-invoice 335 «E-money»). In the company's balance sheet, the value of electronic money will be displayed under the heading «Cash and cash equivalents». If e-money reaches an agent under an agency agreement, does not provide for transfer of ownership, let's recommend using an off-balance account (for example, account 033) to keep

track of electronic money, keep accounts in electronic wallets at nominal value [3]. By the way, e-money is the issuer's debt value; it will not reach the current account of the beneficiary, except for cases of reverse exchange of electronic money for cash other than cash.

At this difficult time, Ukrainian companies urgently need qualitative changes to increase the sustainability of the company. During a crisis, it is necessary to understand the company's niche and focus exclusively on the segment of local consumers [1]. This knowledge can provide entrepreneurs with the opportunity to apply marketing analysis and e-commerce tools.

case, settlements using electronic money are overloaded with the fact that in order to determine the tax base of the amount of the collected income, they must be confirmed by bank statements. These settlements must be made with the help of a bank.

7. SWOT analysis of research results

Strengths. After research in the field of online payments, one of the positive features can be identified such a factor as using a payment card without leaving home. For the company that chose a trade that is not quite

traditional today, it has strengths. After all, in settlements with buyers on the Internet, the company uses the documents already prepared on the site for filling, ordering goods or services. This allows the employee to process more information, orders, and accordingly the income will grow. In the case of settlement with electronic money, not only the amount of work increases, but also its productivity. Cash costs for labor remuneration are reduced, for example, not five people, but only one that takes orders during the day. In this industry at the moment a very large number of positive qualities, such as speed, ease, cost, volume, and so on.

Weaknesses. The weak points of this research object are energy costs. After all, all payments and accounting is done through a computer or other device with the ability to enter the network to work. Also one of the problems is the accounting of all transactions, because for accounting (financial) accounting there are separate sub-accounts that are not used in traditional enterprises.

Opportunities. It is predicted that in the future time a large number of people will trust the sales on the Internet more, that is, both the profit and the client base will increase significantly. Due to the fact that in the future such online stores will be more, there will be more competition, which will allow sellers to improve the quality of products and services, and earn income depending on the work. Therefore, one of the promising researches is accounting for such enterprises. There is a possibility and time to improve the base itself, and at the legislative level to be more equipped.

Threats. One of the threats of this research object is competition. After all, more and more stores of this type appear on the world market. At the moment, settlements with buyers in this area are not a problem factor. But in the future, through crises and other factors affecting the financial condition of both buyers and sellers, both product prices and the paperwork itself may deteriorate.

Additional costs for this object of research are the creation of a site for managing an online store. Also, one of the factors of additional expenses is an increase in taxes, a rise in prices for the courier service, etc.

8. Conclusions

1. Trading using the online store can be classified ambiguously, depending on various factors. This may be a retail

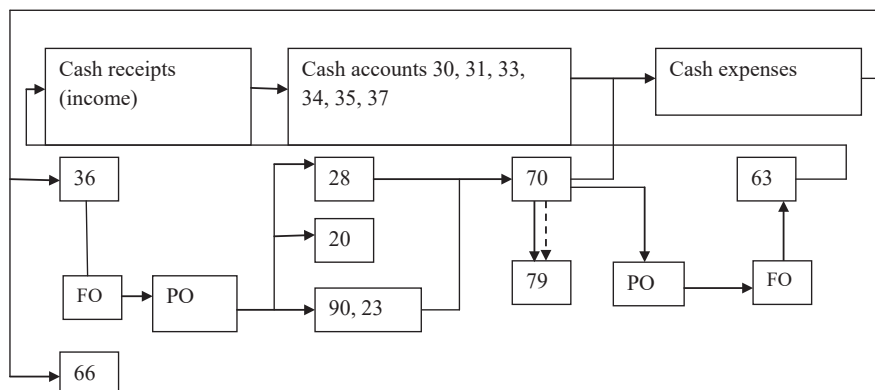


Fig. 1. Universal layout of cash flow accounting: FO – fulfillment of obligations; PO – performance obligations; —> – accounting entry with a plus sign (+); - - -> – accounting entry with a minus sign (-)

Despite the attention to the fact that the confidence of the Ukrainian people in online stores is growing rapidly, the payment system in the national Internet segment remains essentially problematic to this day. As evidenced by the data analysis of payment forms for goods purchased on the Internet (electronic stores) (Table 3).

Table 3

Analysis of payment forms for goods purchased in electronics stores

Type of payment	Part of online stores that offers a type of payment, %	The part of buyers that uses the type of payment, %
Payment to the courier after receiving the goods	98.0	54.6
Bank transfer as payment	73.5	3.7
Payment after receiving the goods by mail	31.0	41.6
E-payment systems	44.5	2.1

According to the Table 3, there is a clear tendency to offer consumers a preferential cash payment upon delivery. This situation can be explained by two motives:

1. Buyers prefer to pay for the goods they have found and for which guaranteed delivery.
2. Some online stores actually represent the windows of an online store, where there is no automatic processing of applications and an online payment system that prevents the use of certain means of payment.

Despite the rather hasty increase in commerce via the Internet, this area has not yet been fully regulated by law.

The reflection in the accounting of payment transactions with buyers in e-commerce is carried out in accordance with the means of delivery and type of payment. In this

sale, as the vast majority of them sell goods through the online store and provide retail services to the end user. And it can act as a sale of goods to order and as a distance trade, since the agreement is made at a distance and the buyer makes a preliminary order from the seller. Such trade takes place outside of commercial or office premises, and the selection of goods and their order does not coincide in time with the transfer of goods to the buyer (tax).

2. The reflection of business transactions in the settlements with online store buyers is considered. Accounting provides continuous and uninterrupted care for each business transaction, which is expressed in monetary form. The reflection in the accounting of payment transactions with buyers in e-commerce is carried out in accordance with the means of delivery and type of payment. In this case, settlements using electronic money are overloaded with the fact that in order to determine the tax base of the amount of the collected income, they must be confirmed by bank statements.

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