

**Prevalence of Debtor Control System and Credit
Control Policy Utilisation in Small to Medium-Sized
Retailers in Polokwane, South Africa**

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KEYWORDS Control. Credit. Debtors. Retailers. SMEs. South Africa

ABSTRACT The study aimed to establish the prevalence of the utilisation of debtor control systems by small retailers, as well as the effectiveness of such systems in conjunction with credit control policies. The population was drawn from a convenient sample of small to medium-sized retailers registered and categorised as such by the Polokwane Municipality. A researcher-administered questionnaire was utilised to generate empirical data for the study, which was analysed using the latest version of the Statistical Package for Social Sciences (SPSS). The key finding of the survey was that the majority of retailers offering credit to consumers had debtor control systems and credit control policies in place, which they intimated were effective. The importance of both debtor control systems and credit control policies to this category of retailers was also established. Recommendations to improve the debtor control system are suggested.