SAVINGS AND LOANS INFORMATION SYSTEM IN SHARIA COOPERATIVES SEI RAMPAH RELIGIOUS COURTS

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Keywords:
User Interface Design, Android, MedanAlert, Street Robbery, Brawls

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Abstract: The Sei Rampah Religious Court Sharia Cooperative is a sharia microfinance institution which was formed in 2021 and has approximately 50 members. Data processing at the Sei Rampah Religious Court Sharia Cooperative is still done manually (written or typed and calculated using Microsoft Excel) which makes this method less effective in processing savings and loan/financing data. The Savings and Loans Information System at the Sei Rampah Religious Court Sharia Cooperative is a web-based application, which makes it easy for admins and members to process savings and loan data, create savings data reports, loan data and installment data more easily, quickly with accurate data. The steps taken in this case are problem formulation, goal determination, literature study, data collection, analysis, information system design, testing and implementation. The system was built on a Web basis with the PHP programming language and a database using MySQL and is based online at a domain service provider. With the construction of this information system, it is hoped that it can help cooperative officers and members in managing member data, savings data, loan data, and reduce errors in the data recording process and reduce errors in submitting reports.

INTRODUCTION

The Sei Rampah Religious Court Sharia Cooperative is a sharia microfinance institution which was formed on June 4 2021 with the vision of becoming a healthy and superior sharia financial institution in improving welfare and improving public services at the Sei Rampah Religious Court.

Currently, the number of members registered in the Sei Rampah Religious Court Sharia Cooperative is approximately 50 people. This Sharia Cooperative has several superior programs, namely Sharia Savings which consist of capital savings, mandatory savings, voluntary savings and Sharia Financing which consists of financing the sale and purchase of goods and social financing. With the number of members and superior programs available, data processing for the Sei Rampah Religious Court Sharia Cooperative is still done manually (written or typed and calculated using Microsoft Excel). This method is considered less effective in processing savings and loan/financing data. Accounting processing also requires precision because there is a lot of repetition of writing which requires precision and wastes processing time, as well as conveying information or reports to members/customers still using manually printed paper.

Therefore, the Sei Rampah Religious Court sharia cooperative needs to use an information system. This information system will later be able to process savings and loan data and provide various information such as savings data, customer loan/financing data. Apart from that, this information system is also expected to make it easier for sharia cooperative officers to make reports easily and quickly.

Information systems are very important nowadays, nowadays many people use technology. Urgent needs and the increasingly valuable time makes everyone have to work extra fast by hoping for the maximum possible results. To achieve precise, clear, accurate and fast information management, there must be facilities that can be used to support this. Therefore, it is necessary to provide information to companies, agencies or institutions that will facilitate and increase work productivity.

a. Problem Statement

The problem statement of this research is as follows:

1) How to build a savings and loan information system for the Sei Rampah Religious Court Sharia Cooperative?
2) How to create and compile a database used in a savings and loan information system?
3) How to implement a savings and loan information system at the Sei Rampah Religious Court Sharia Cooperative?

b. Research Objectives
1) To build a savings and loan information system for the Sei Rampah Religious Court Sharia Cooperative.
2) To create and compile databases used in savings and loan information systems.
3) To implement a savings and loan information system at the Sei Rampah Religious Court Sharia Cooperative.

c. Research Benefits
1) Providing convenience in processing savings and loan data at the Sei Rampah Religious Court Sharia Cooperative.
2) Makes it easier for cooperative employees to report savings data, loan data and installment data more easily, quickly with accurate data.

d. Research Requirements
1) Hardware Requirements for Research:

Hardware is needed as a basic device for information systems to run. The minimum specifications that are good to use so that the information system does not experience problems when running are as follows,

i. Processor Intel Core i3 2.4 GHz
ii. RAM 4096 MB
iii. Harddisk 500 GB
iv. Monitor 14"

2) Software Requirements for Research:

Software is needed to compile program code so that information systems can be built. Apart from that, the software makes it easier for several designs to be carried out in forming the layout of the information system to be built.

i. Windows 10 64 Bit operating system.
ii. Visual Studio Code IDE Programming.
iii. Snipping Screenshot Tool.
iv. XAMPP Web and database Server

RESEARCH METHODS

a. Collecting Data Method

Literature Review. A literature review was carried out to obtain theoretical support in building a sharia savings and loan cooperative information system sourced from books, journals and the internet.

Interview. The author conducted interviews with the administrators of the Sei Rampah Religious Court Sharia Cooperative to obtain the information needed to build a savings and loan information system.

Observation. The author conducted observations at the Sei Rampah Religious Court Sharia Cooperative to find out the processing of savings and loan data at the cooperative.

b. System Design

System design aims to provide an overview and workflow for system development using several diagrams such as use case diagrams, activity diagrams, and sequence diagrams.

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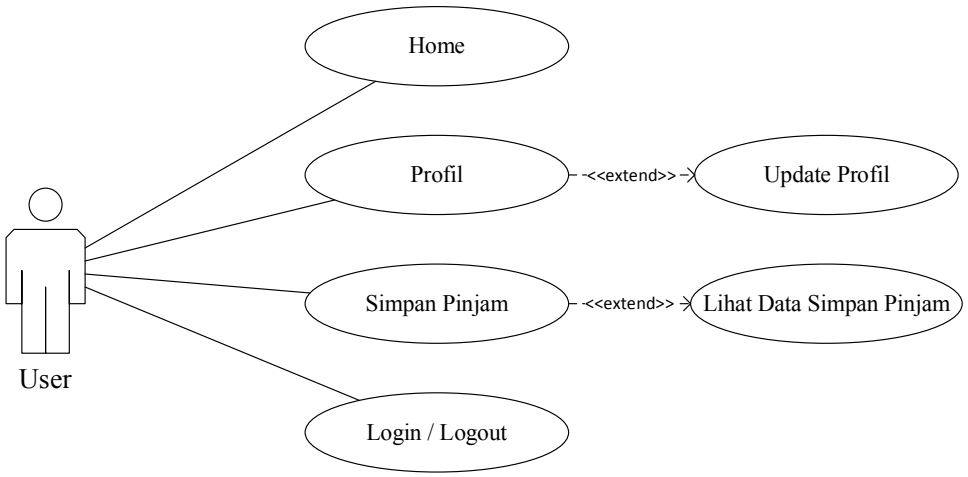

Figure 1. User Use Case Diagram

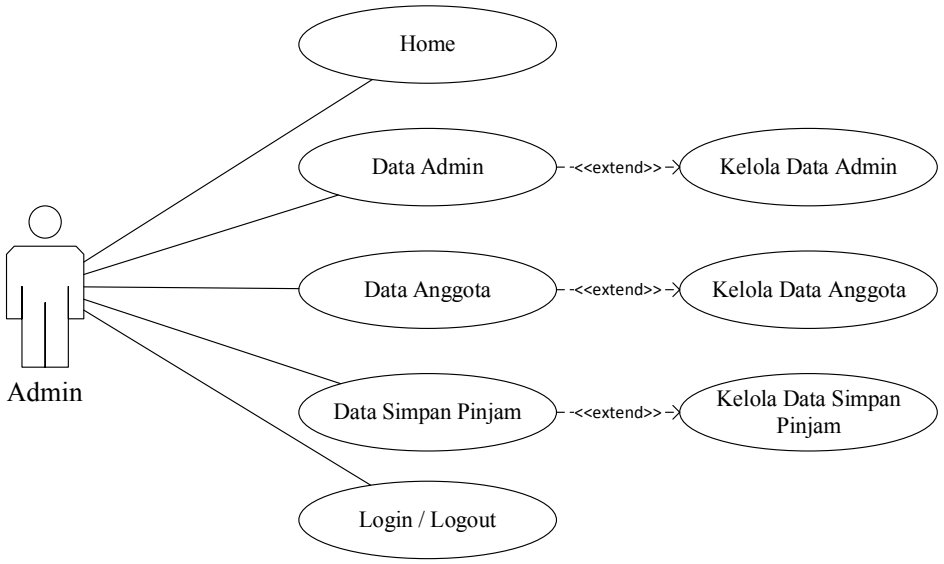

Figure 2. Admin Use Case Diagram

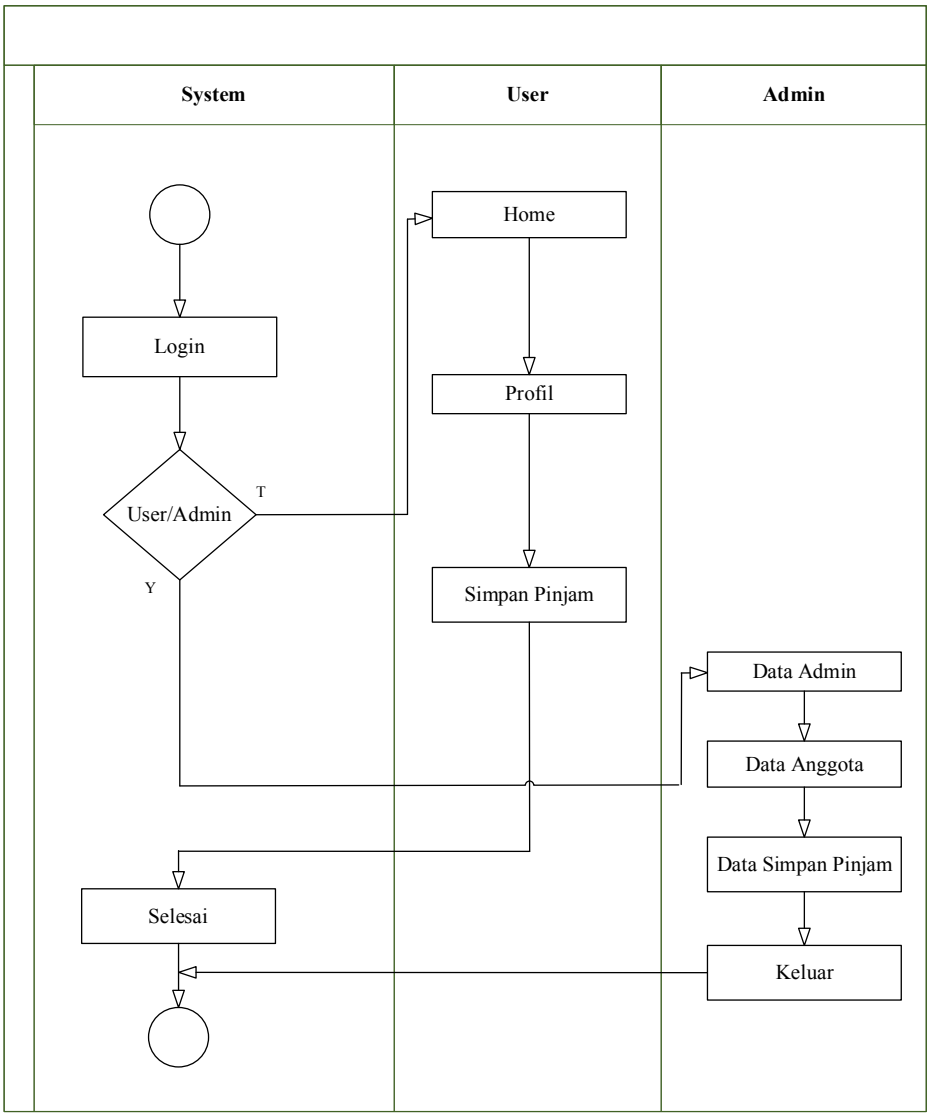

Figure 3. Activity Diagram

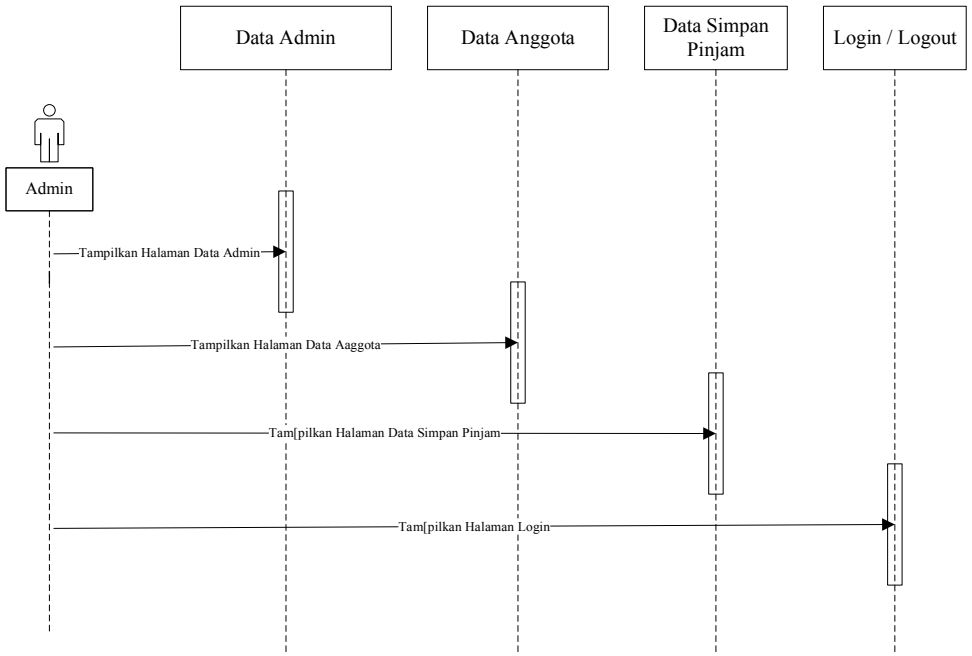

Figure 4. Sequence Diagram

RESULTS AND DISCUSSION

a. Results

The following are the results of the system design that has been carried out

1) Login Page

The login page functions to verify system users and limit the access rights of unauthorized users.

Figure 5. Login Page

2) Dashboard Page

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The dashboard page is an admin information system page that provides information on the amount of data in each database table used in the savings and credit cooperative information system.

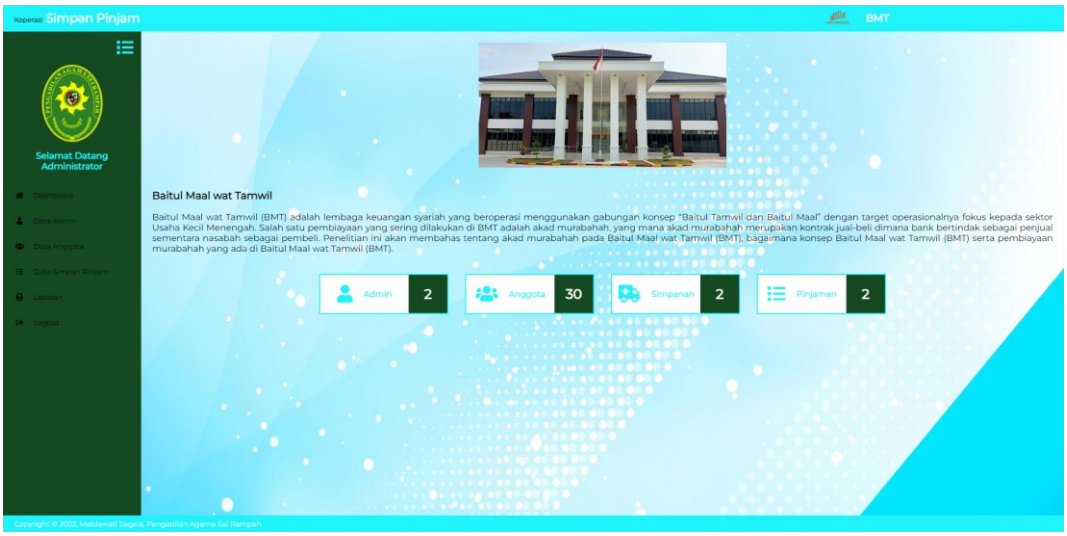

Figure 6. Dashboard Page

3) Member Data Page

The member data page is a page that can only be accessed by the admin to manage member data at the savings and loan cooperative at the Sei Rampah Religious Court. Each member must be registered in the information system to make it easier for the admin to view the member's savings and loan history.

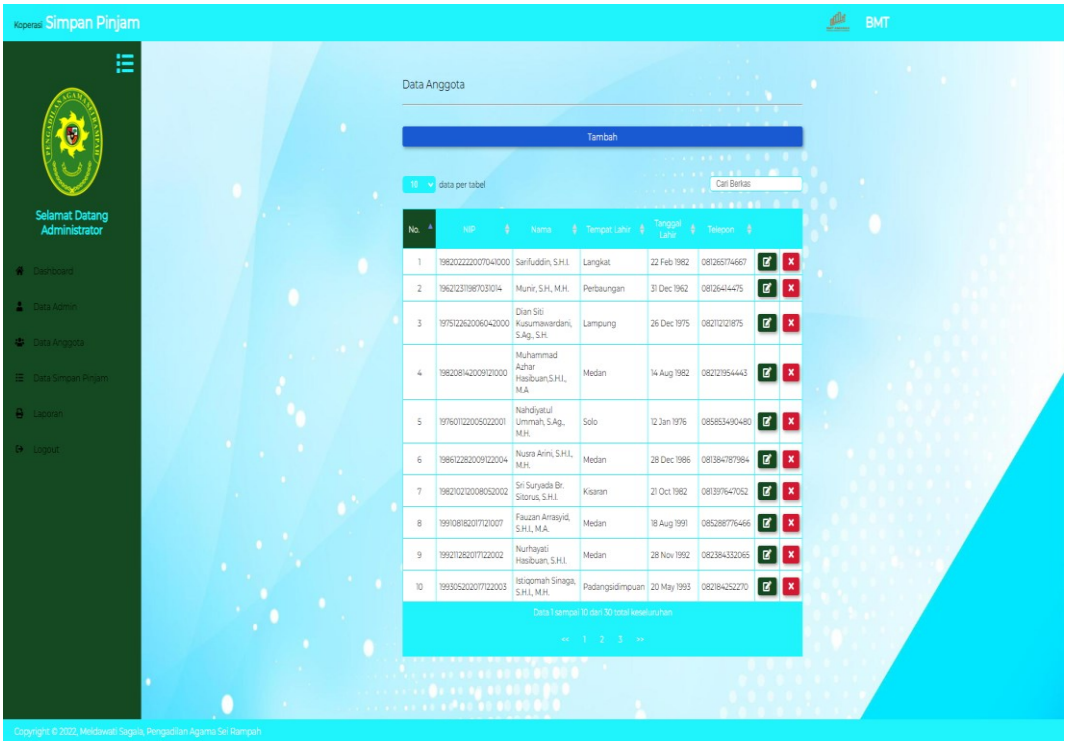

Figure 7. Member Data Page

4) Savings and Loans Data page

On this page, the admin can see the amount of savings and loans held by each cooperative member. The admin can also add savings data every month based on salary deductions that have been agreed upon by members and the cooperative. Loan data can also be managed if a member applies for a loan in monthly installments. On this page, savings and loan data can be seen in detail along with complete data on installments paid by members every month.

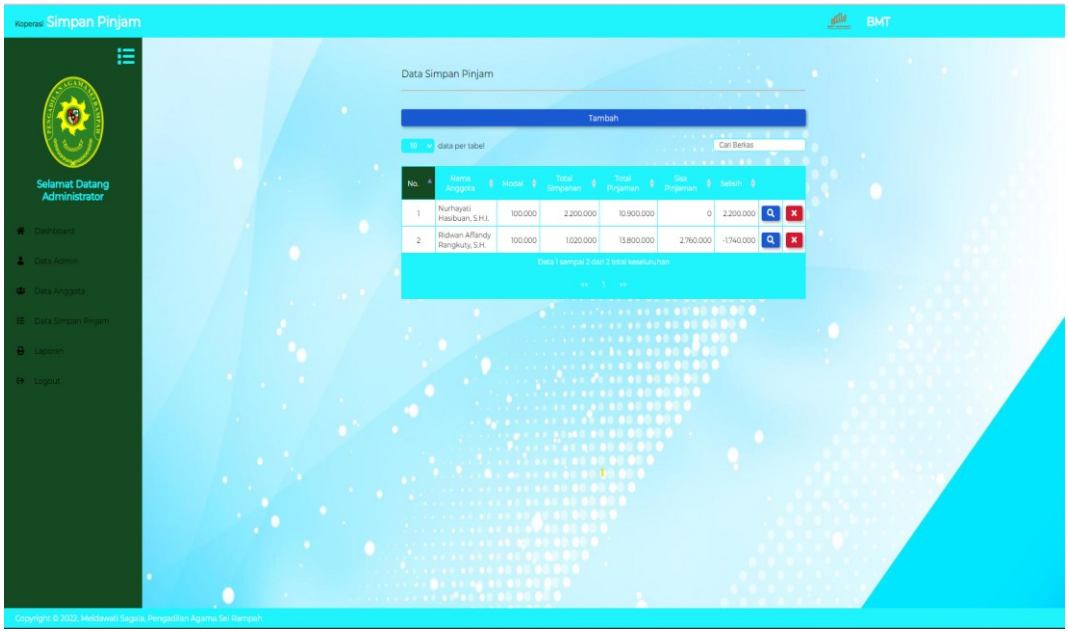

Figure 8. Savings and Loans Data Page

5) Reports Page

The report page can provide reports that can be printed or exported to a PDF file. The report can provide physical information to view savings and loan data held by savings and loan cooperative members at the Sei Rampah Religious Court. Reports can be given to superiors as material and proof of management of the savings and credit cooperative information system.

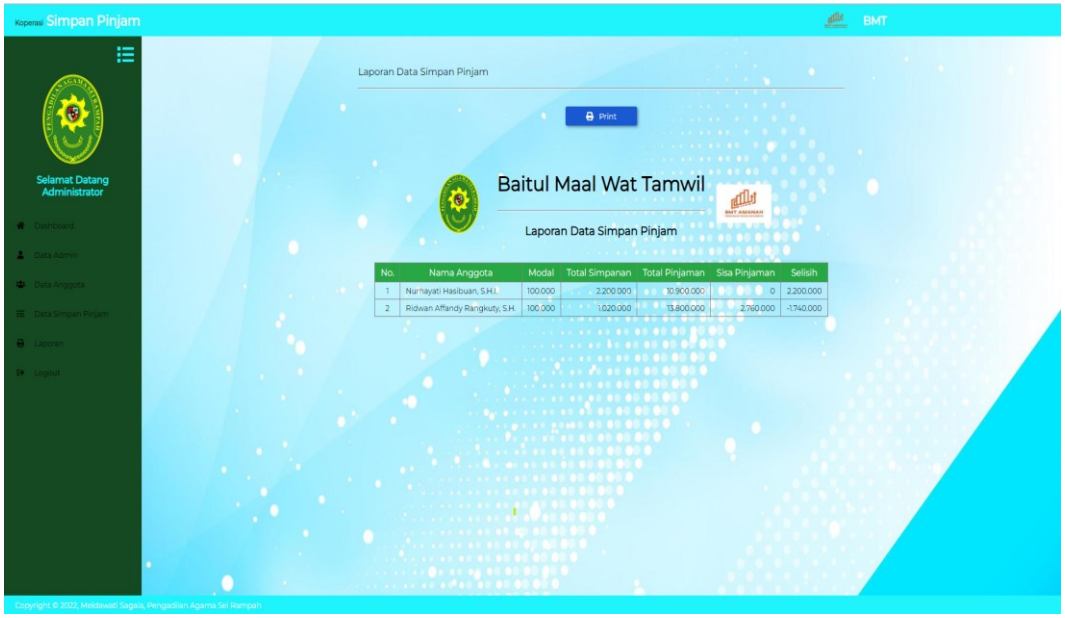

Figure 9. Reports Page

CONCLUSION

There are several conclusions that the author wants to present after conducting research, including:

a) The savings and loan cooperative information system at the Sei Rampah Religious Court was successfully built using the PHP programming language.

b) Compilation of data on savings and credit cooperatives using six tables that store data on admin, members, savings, member savings, loans and member loans.

c) Implementation was carried out using 30 member data obtained directly from the Sei Rampah Religious Court.

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