

## Credit Loan Payment Accounting Information System at PT BPR Duta Adiarta Medan

Lestari Nadeak

Universitas Imelda Medan

---

### ARTICLEINFO

*Keywords:*

Analysis,  
design,  
Information System,  
Payment,  
Report

---

**E-mail:**

[lestariamik@gmail.com](mailto:lestariamik@gmail.com)

---

### ABSTRACT

To keep abreast of technological developments, especially computers and achieve competitive advantage, BPR DUTA ADIARTA MEDAN requires a form of presenting information and reports that can be accessed quickly, precisely and accurately to support decision making and improve service to customers who make loans. used is the Observation method carried out by literature study, interview method; design method using Data Flow Diagrams (DFD), structural charts. The results of the research are poured into the Accounting Information System for Credit Loan Payments at BPR DUTA ADIARTA MEDAN. which is expected to provide convenience in processing data and creating reports that can assist BPR DUTA ADIARTA MEDAN in analyzing and making decisions.

*This is an open access article under the [CC BY-NC](https://creativecommons.org/licenses/by-nc/4.0/) license.*



---

### INTRODUCTION

The People's Credit Bank is a business entity that bases its activities on the principles of the People's Credit Bank as well as a people's economic movement based on the principle of kinship. As a driving force for the people's economy, the People's Credit Bank plays a role in building and developing the economic potential and capabilities of members in particular and society in general to improve their economic and social welfare. The general activities carried out by the employees as seen by the author run smoothly where the disciplined employees are present at 8.30 WIB and always tidy up their assignments and prepare the files that will be needed. Employees will rest at 12.00 WIB and leave the office at 17.00 WIB.

One of the business activities of the Rural Credit Bank as stipulated in the law. Where this People's Credit Bank provides services in the form of saving money in the form of savings and also lending money in the form of light credit to members.

The recording of members and the public who carry out savings and loans at BPR DUTA ARDIARTA has not been computerized properly even though they have actually used Microsoft Excel software. By using 2 methods in preparing financial reports, this causes a longer time to produce so it is not effective and efficient.

In this case the author intends to design a computerized credit loan payment accounting information system at Duta Ardiarta People's Credit Bank using Microsoft Visual Basic Net 2010 software. This is because Visual Basic is a reliable programming language for creating applications in Microsoft Windows. Visual Basic also makes it easy to interact directly with elements in each program.

The purpose of this research is to find out how the system is running in BPR Duta Ardiarta and how to arrange the organizational data structure and work division of employees.

### METHODS

According to Susanto Azhar, what is meant by design in his book entitled Management Information Systems concept and development are as follows: "General and detailed



specifications of computer-based problem solving that have been selected during the analysis phase" (2004:51)

According to Bin Ladjamudin in his book entitled *Information Systems Analysis and Design*, states that "design is the ability to make several alternative solutions to problems" (2005:51)

Understanding information according to Jogiyanto, in his book entitled *Analysis and Design* reveals that: "Information is data that is processed to become more useful and more meaningful to those who receive it" (2005: 5).

According to McLeod in his book *Jacob* states that "Information is data that is processed into a form that is more useful for its users" (2009:36).

Information must have quality, the quality of information is greatly influenced or determined by 3 (three) main points of this definition conveyed by Agus Mulyanto, (2009:247).

#### **a. Accuracy**

Information must be accurate because from the source of the information to the recipient of the information, it is possible that there will be many disturbances that can change or destroy the information. Information is said to be accurate if the information is not misleading, free from errors and must reflect its intent.

Inaccurate information can occur because the source of information (data) is disturbed or intentionally damages or changes the original data. Some things that can affect the accuracy of an information include: accurate information must have good completeness, because if the information produced is partial it will certainly influence decision making or determine overall action, so that it will affect the ability to control or solve a problem properly. The information generated by the data processing process must be correct according to the calculations in the process. Information must be safe from any interference (noise) that can change or destroy the accuracy of the information for the same purpose.

#### **b. On time (Timeliness)**

Information generated from a data processing process, its arrival should not be late (obsolete). Information that is late will not have good value, because information is the basis for decision making. The high cost of information is due to the fact that the information must be obtained quickly. Processing or sending this information requires the assistance of the latest technologies. Thus, the latest technologies are needed to obtain, process, and transmit this information.

#### **c. Relevance**

Information is said to be of quality if it is relevant to the wearer. This means that the information must be useful for the wearer. The relevance of information for each person for one another is different.

## **RESULTS AND DISCUSSION**

### **Accounting Descriptions Still Used And Proposed**

The proposed descriptions, namely those proposed in the relevant BPR Duta Adiarta Credit Loan Payment Accounting section, are as follows:

- a. Customer  
The customer makes credit loan payments
- b. collector  
As a Loan Card Maker. Initial Recipient of Credit Loan Payments from Customers
- c. Administration  
Preparation of Financial Reports and Ledgers
- d. Director  
Receive Financial Reports and Ledgers from the administration to be accounted for.

- e. Commissioner  
 Receive financial reports and ledgers that have been accounted for by the director of administration for BPR Duta Adiarta.

**Credit Loan Payment Accounting Information System Policy at BPR Duta Adiarta**

BPR Duta Adiarta's policies related to research are as follows:

- a. BPR Duta Adiarta gets from each customer's loan interest
- b. The customer makes credit payments on each specified date period
- c. The customer making a payment must fulfill several conditions such as a photocopy of KTP, passport photo, family card (KK), and guarantees.
- d. Credit loan payments are made in installments every period
- e. Every Customer is required to pay Credit Loans on a predetermined date.

**Proposed Forms/Documents and Records**

The forms/documents and records used in the Accounting Information System for Payment of Credit Loans at BPR Duta Adiarta are as follows:

Table 1. The proposed Document Table

No	Document	Notes
1	Loan Card	LPK (Financial Report)
2	quince	BB (Ledger)

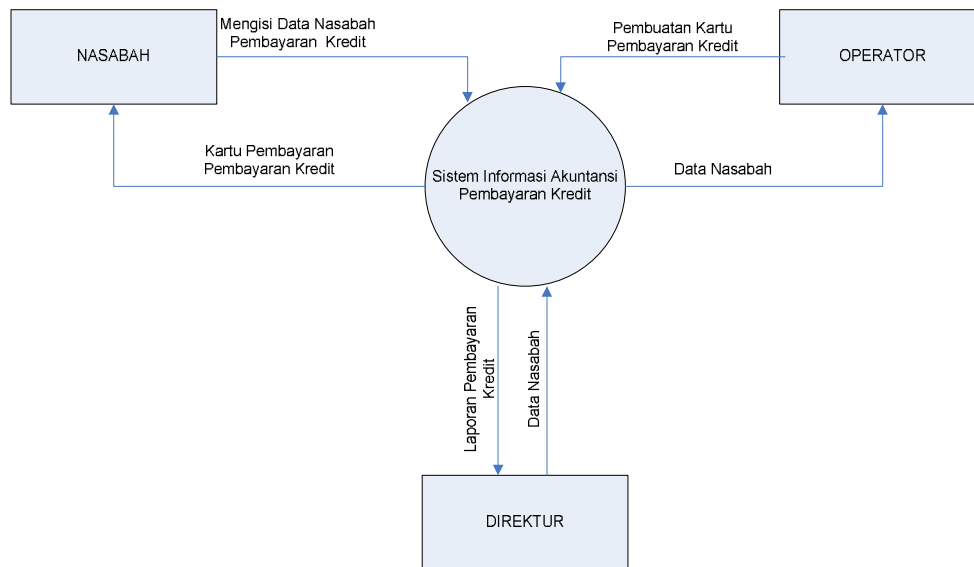


Figure 1 Context Diagram

Level 0 data flow diagrams explain the process of filling in credit payment cards, the process of making credit cards, payments and preparing reports from credit payment accounting information systems.

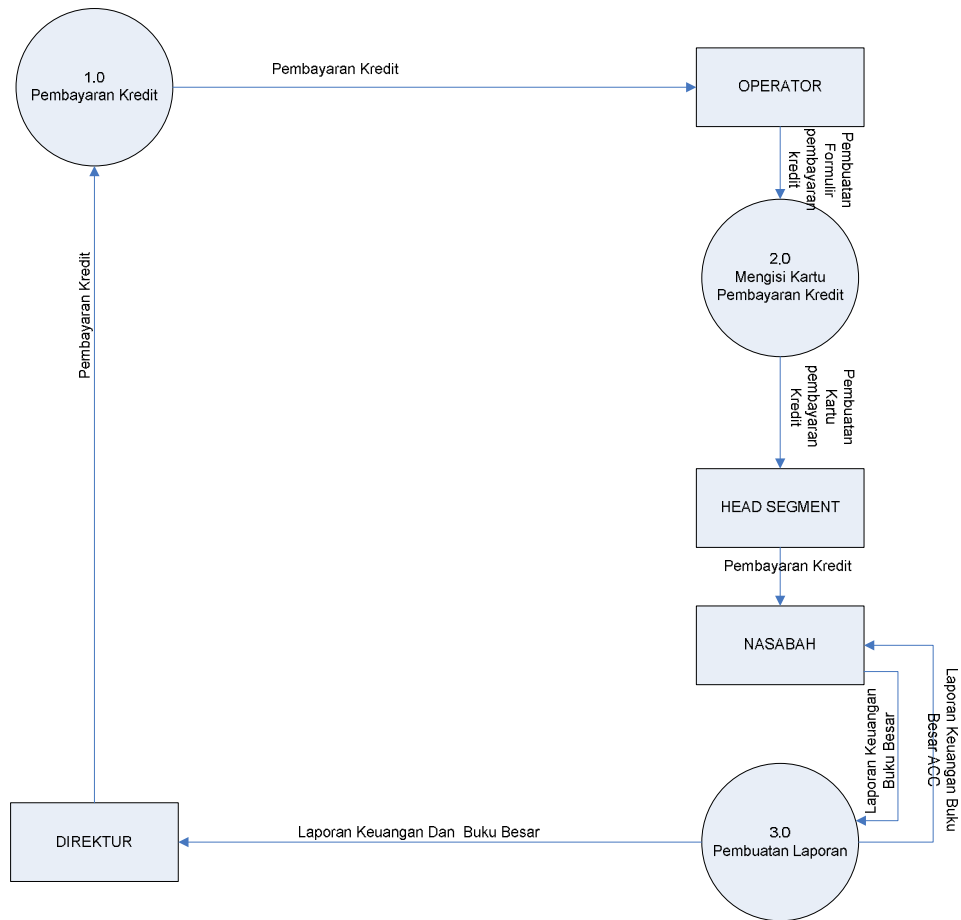


Figure 2 Data Flow Diagram 0

1. Payment process  
 Credit payment is a proof process  
 Credit payments that have been paid are made by the Customer with the Segment Head.
2. The process of filling out a credit card payment  
 Filling out a credit payment card is a process carried out by customers before paying credit payments.
3. Report generation process  
 The process of making a report is a process that starts from making the submission of credit payment reports that have been accounted for by the director and recorded in the ledger.

The Flowchart consists of Customers, Operators, Head Segments and Directors.

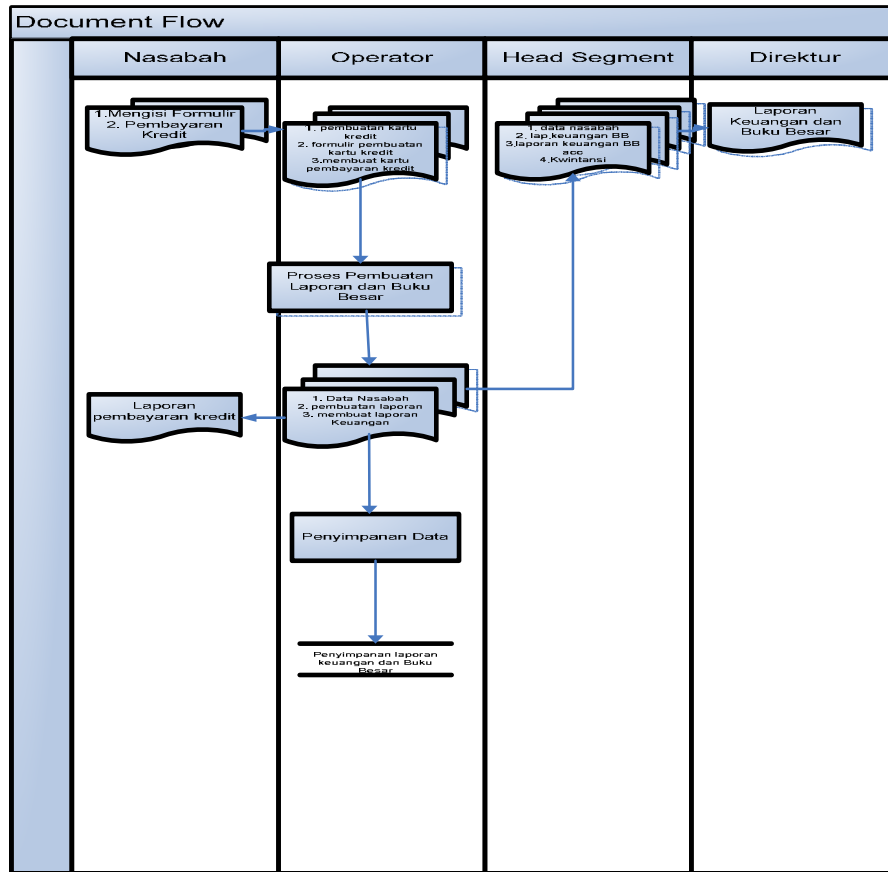


Figure 3 Flowchart

**Implementation of Entity Relationship Diagram (Entity Relationship Diagram)**

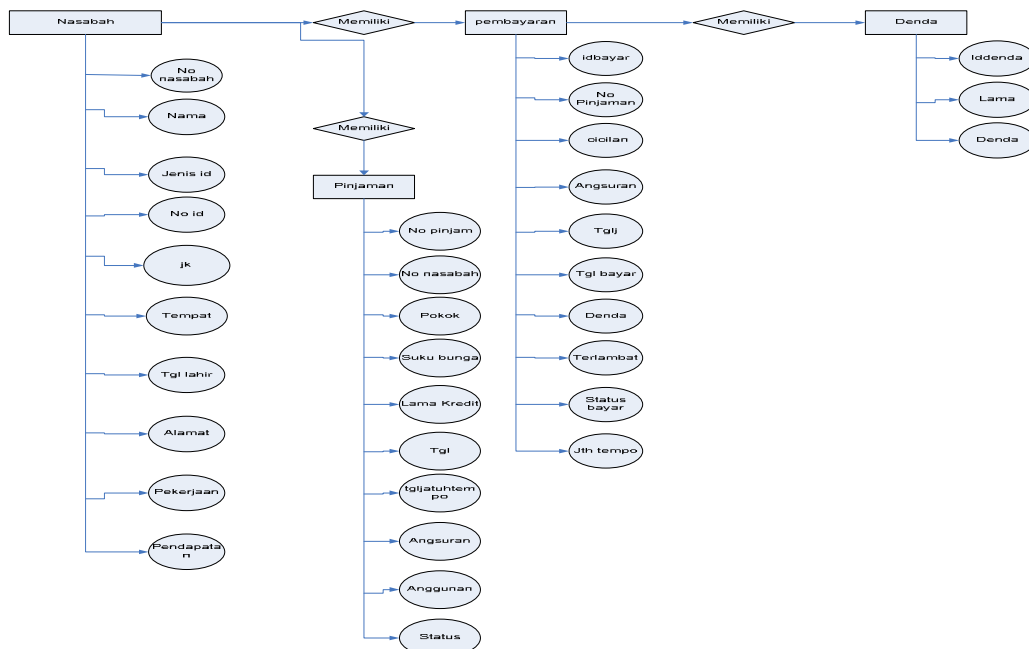


Figure 4 Entity Relationship Diagram

Report Design  
 Customer Reports

Figure 5 Customer Reports

Figure 6 Loan Report

Figure 7 Installment Report

No	No Nasabah	Nama	Pokok	Suku Bunga
1	0055	0	10,000,000.00	10
2	001012	Lestari	1,000,000.00	10
3	004	Tian	1,000,000.00	11
4	001	Johan	12,000,000.00	11

Figure 8 Display of loan transactions

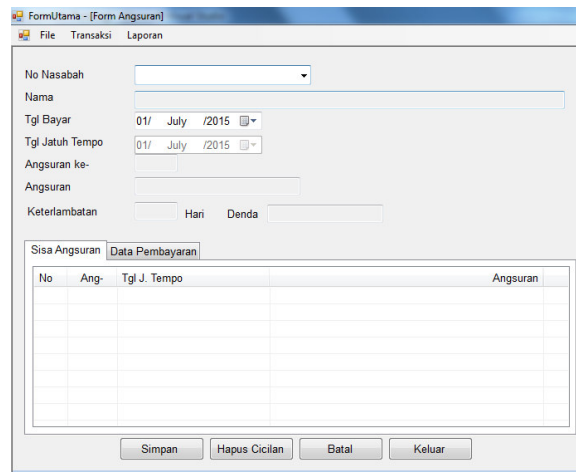
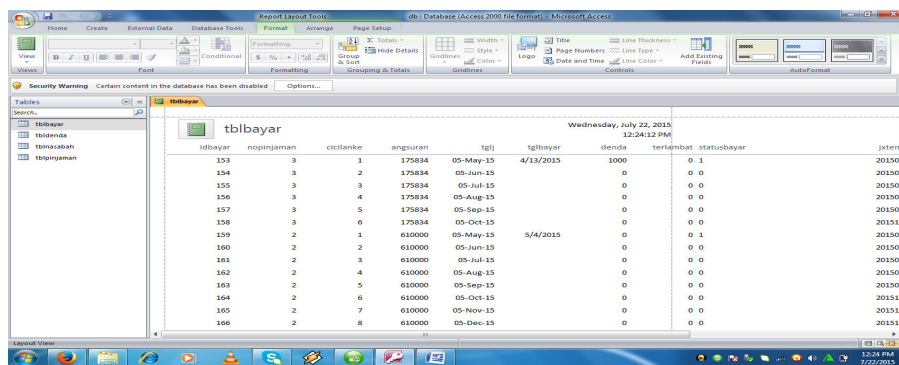
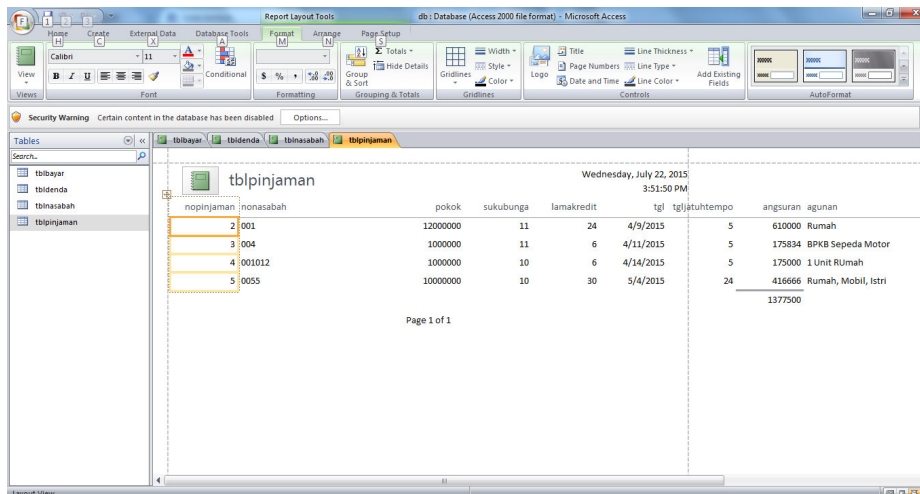


Figure 9 Display of Installment Transactions



idbayar	nopinjaman	cicilanke	angsurana	tgltj	tglbayar	denda	terlambat	statusbayar	jstern
153	3	1	175834	05-May-15	4/13/2015	1000	0	1	20150
154	3	2	175834	05-Jun-15		0	0	0	20150
155	3	3	175834	05-Jul-15		0	0	0	20150
156	3	4	175834	05-Aug-15		0	0	0	20150
157	3	5	175834	05-Sep-15		0	0	0	20150
158	3	6	175834	05-Oct-15		0	0	0	20151
159	2	1	610000	05-May-15	5/4/2015	0	0	1	20150
160	2	2	610000	05-Jun-15		0	0	0	20150
161	2	3	610000	05-Jul-15		0	0	0	20150
162	2	4	610000	05-Aug-15		0	0	0	20150
163	2	5	610000	05-Sep-15		0	0	0	20150
164	2	6	610000	05-Oct-15		0	0	0	20151
165	2	7	610000	05-Nov-15		0	0	0	20151
166	2	8	610000	05-Dec-15		0	0	0	20151

Figure 10 Report pay



nopinjaman	nonasabah	pokok	sukubunga	lamakredit	tgl	tgljatuh tempo	angsuran	agunan
2	001	1200000	11	24	4/9/2015	5	610000	Rumah
3	004	1000000	11	6	4/11/2015	5	175834	BPKB Sepeda Motor
4	001012	1000000	10	6	4/14/2015	5	175000	1 Unit Rumah
5	0055	10000000	10	30	5/4/2015	24	416666	Rumah, Mobil, Istri
								1377500

Figure 11. Loan Report

### System Advantages

The advantage of the author's system is that everything is managed by the user's task computer and the user only inputs according to the document or report to be made. In addition, all parts that are intended as credit managers can use the application because they are connected to the internet.



### System Weaknesses

For Fixed Asset information system application programs using Microsoft Visual Basic Net 2010 software, there are several weaknesses including the following:

1. The network does not cover a wide area only between locales
2. The system can be used by other users making it difficult to detect system errors

### CONCLUSION

BPR business activities are mainly to serve small businesses and people in rural areas. Rural Banks must be managed professionally by applying existing regulations and carrying out reports as a control tool in management and as a form of manager accountability to owners.

### REFERENCES

- Susanto Azhar.2.(2006).*Sisitem Informasi Manajemen Konsep dan pengembangannya*.
- Denni, D. M. R., & Mamed Rofendi Manalu. (2021). Perancangan Sistem Informasi Peserta Keluarga Berencana di Perwakilan BKKBN Sumatera Utara Berbasis Visual Basic (VB) Net. *JITA (Journal of Information Technology and Accounting)*, 4(2), 7-11.
- Bin Ladjamudin.(2005).*Analisi dan Desain Sistem Informasi*.
- Dewi Fitriasa S.Si,M.Si Anggota (ACFE).(2007).*Sistem Informasi Akuntansi Edisi Empat*.Salemba Empat.
- Denni, D. M. R., & Anitalia Ndruru. (2019). SISTEM PENERIMAAN DAN PENGELUARAN KAS KOPERASI PADA RSUD IMELDA PEKERJA INDONESIA . *JITA (Journal of Information Technology and Accounting)*, 2(2), 99-103.
- Dee Setiawan.(2008).*Cepat Menguasai Visual Studio NET 2008 Express*.CV.Andi Offset.
- Julianto Agung Saputra,SE,Kom;M.Si.(2006).*Sistem Informasi Akuntansi edisi Sembilan* Yogyakarta.
- Ikbal Panjaitan, M., & Rajagukguk, D. M. (2020). DEVELOPMENT OF COMPUTER-BASED PHOTOSHOP LEARNING MEDIA USING COMPUTER BASED INTERACTION METHOD. *Jurnal Scientia*, 8(2, Feb), 37-41. Retrieved from <http://infor.seaninstitute.org/index.php/pendidikan/article/view/54>
- Sutanta. 2011. *Sistem Informasi Manajemen Berbasis Komputer*, Rinneka Cipta, Jakarta
- Davis, Gordon B 2010. *Kerangka Dasar Sistem Informasi Manajemen Bagian I*. PT Ikrar Mandiri Abadi
- Sutabri. 2007. *Sistem Informasi Manajemen*. Jakarta.
- Panjaitan, M. I. (2019). Sistem Penerimaan Mahasiswa Baru Berbasis SMS Gateway di STIKES Imelda Medan. *Jatilima*, 1(1), 13-19.
- Hanif Al Fattah. 2007. *Analisis dan Perancangan Sistem Informasi*. Andi Yogyakarta
- Kertahadi. 2011. *Sistem Informasi Manajemen*. PT Pustaka Binaman Pressindo: Jakarta