

Analysis of Management Information System in Credit Decision Making: A Case Study of PT Bank Negara Indonesia Main Branch Office Manado

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ABSTRACT

Management information system are very different from ordinary information system because these systems are used to analyze other information system that are applied to the active activities of the organization. The aim of this research is to find out the management information system in credit decision making at PT Bank Negara Indonesia Manado main branch office. This study uses a qualitative descriptive analysis. Based on the results of research conducted regarding the analysis of the management in granting credit at PT Bank Negara Indonesia, a conclusion can be drawn that the granting credit is carried out in full accordance with the framework but there are obstacles in collecting data due to the limited accounts provide by the OJK to parties bank. So the branch admin is obliged to correct the data provided. However, in general these two things are vulnerable to the problem of bad credit due to errors not only on the part of the debtor but sometimes arising from the wrong company in analyzing the eligibility of the prospective debtor. This problem can be prevented by having a control from the company. Control can be carried out through a management information system that can increase effectiveness in granting credit.

INTRODUCTION

Indonesia is a developing country, economic growth and development are the most important things for the country in achieving national development goals. In the current era of globalization, economic growth and development are increasing, so that people's living needs are increasing. This makes the community's need for financing indispensable. With financing, people can get the desired goods and the funds needed. The development of the country's economy cannot be separated from the participation of financial institutions, especially banks, almost all economic sectors always need banking services.

Banking is one of the financial institutions that has the main function as a financial intermediary institution between parties who have excess funds and those who need funds for both productive and consumptive needs. In addition, the existence of banks can also affect the economic condition of the country, in accordance with the strategic role of banks as a tool of state development, namely that banks can help smooth economic transactions for every economic actor, and assist the government in supporting national development projects, encouraging smooth economic activities in the real sector, creating economic equality, economic growth and national stability in order to achieve prosperity and welfare Community. The role of the bank is in accordance with the Law of the Republic of Indonesia No. 7 of 1992 as amended by Law of the Republic of Indonesia No. 10 of 1998 concerning banking, that the bank as a business entity that collects funds in the form of deposits and distributes them to the public in the form of credit or other forms in order to improve the standard of living of many people.

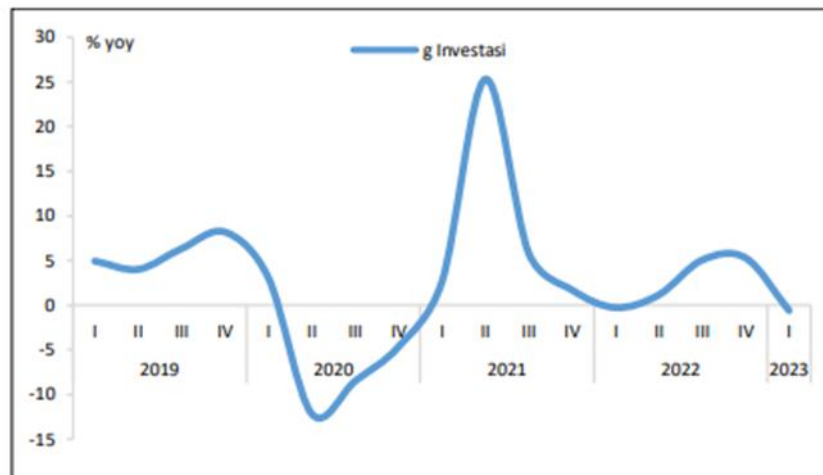
One of the bank's activities in improving the standard of living of the community is through lending. Credit is one of the bank facilities that is in great demand by the public, because the credit provided by the bank can help the community in obtaining capital or cash in fulfilling their needs such as the desire to have goods or buildings for their welfare. On the other hand, credit activities for banks are very important activities for the banking world, even becoming the main activity in carrying out their business activities.

With the importance of lending activities for banks, banks are currently competing to distribute credit with various types of credit facilities offered to the public in the face of competition with other banks. In line with Rumokoy et al. (2019) we found have a strategic positions between underwriter network centrality in the banking industry. Our findings, with the existence of UMKM as market (Rumokoy et al.,2023), industry (Lawren, Akihiro and Eduardo, 2023), and others it will increace profits for the bank.

Credit facilities disbursed by banks are generally indicated based on the purpose of their use, namely working capital loans, investment loans, and consumer loans: one of the loans disbursed by banks that has a very large influence on economic growth, especially in Indonesia as a whole, is investment credit. Investment credit is used for the purpose of financing the purchase of fixed capital goods such as the purchase of machinery, construction of factories, land, vehicles and so on. This credit is very necessary for entrepreneurs in developing their business. In overcoming this, PT Bank Negara Indonesia

provides credit facility services to entrepreneurs, one of which is investment credit. Investment credit facilities provide medium- or long-term loans for the purchase of fixed capital goods and necessary services.

Investment or Gross domestic Fixed Capital Formation (PMTB) in the first quarter of 2023 experienced contraction of 0.62% (yoy) decreased from the previous quarter which grew to 5.28% (yoy). The decline in investment performance was in line with the decline in building investment amid declining government capital expenditure performance. The decline in investment performance in North Sulawesi is in line with several indicators.



Source: Badan Pusat Statistik

Figure 1. Investment growth/PMTB North Sulawesi

Amidst the decline in capital expenditure budget in 2023, capital expenditure realization in North Sulawesi in the first quarter of 2023 also decreased by 30.93% (yoy) to IDR 233.21 billion. The decrease came from capital expenditure from the State Budget by 12.30% (yoy) to Rp212.76 billion and capital expenditure from the Regional Budget by 78.48% (yoy) to Rp20.47 billion. 3er

PT Bank Negara Indonesia (persero), Tbk or BNI was born on July 5, 1946. Initially, BNI stood as a central bank and a commercial bank and became the first bank in Indonesia after independence. BNI then became a bank that printed and distributed ORI or Oeang Rakyat Indonesia as legal tender in Indonesia on October 30, 1946. The government then limited BNI's role as a central bank in 1949 which was then granted rights as a foreign exchange bank in 1950 and opened its first branch abroad in 1955. Nevertheless, BNI continues to work and innovate to maintain its initial goal as a commercial bank, namely to improve the people's economy and participate in the national economy in accordance with Law no. 17 of 1968.

In the 1960s BNI bank then introduced various banking services such as Children's Bank, Sarinah Bank, Mobile Bank, and Floating Bank. This was done to support one of BNI's goals, namely serving the Indonesian people from Sabang to Merauke. Until he was able to open approximately 1,000 branches, one of which was the opening of a branch in the city of Manado which was considered to have great potential in the BNI business.

According to Kasmir (2017: 85) financing or credit is the provision of money or bills that can be equated with that, based on an agreement or agreement between the bank and another party that requires the party being financed to return the money or bill after a certain period of time in return or profit sharing. The policies implemented include assessing prospective debtors whether they are eligible to be financed or not.

Processes that are in accordance with applicable regulations or in accordance with operational standards (SOP) and awareness on the part of debtors of their obligations, will greatly affect the smooth running of credit distribution. However, in general these two things are vulnerable to the problem of bad credit due to errors not only on the part of the debtor but sometimes arising from the wrong company in analyzing the eligibility of the prospective debtor. This problem can be prevented by having a control from the company. Control can be carried out through a Management information system that can increase effectiveness in granting credit.

The management information system provides information that relates to possible future events, efficiency and output levels. This study aims to analyze how to use of management information system will make bank investment decisions.

Management information systems are very different from ordinary information systems because these systems are used to analyze other information systems that are applied to the active activities of the organization. Academically, this term is usually applied to members of information management methods that integrate or support human decision making, such as decision support systems, expert systems, and executive information systems. The difference between a management information system and other ordinary information systems is that this system can automatically provide an analysis of other information systems.

In simple terms, it can be said that an information system processes data and then transforms it to form information. According to O'brien (2010) Management Information System is an organized combination of people, hardware, software, communication network and data resources (these five elements are often referred to as information system components) that bring together, replace and publish information within an organization. Also, according to Danu Wira Pangestu (2007), a management information system is also a collection of interacting information systems that are authorized to collect and process data to provide useful information for all levels of management in planning and control activities.

Based on the background of the problems above, the main issues in this research are: How to apply the management information system in credit decision making at PT Bank Negara Indonesia (PERSERO) TBK, Main Branch Office Manado ?

LITERATURE REVIEW

Bank

According to Kasmir (2016: 3) states that a bank is a financial institution whose main activity is collecting funds from the community and channeling

these funds back to the community as well as providing other banking services. Based on Law no. 7 of 1992 concerning banking states that a bank is a business entity that collects savings from the public and distributes them to the public in order to improve the standard of living of many people.

Meanwhile, the definition of Bank is based on Law no. 10 of 1998 which perfected Law no. 7 of 1992, are:

"Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and/or other forms in order to improve the standard of living of many people."

So a bank is a business entity whose business activities are collecting funds from the public in the form of savings and channeling them back to the community in the form of credit or other forms as well as providing other banking services in order to improve the standard of living of many people.

Management Information System

Management information system can be defined as an information system that provides information to users with the same needs. The main purpose of management information systems is to provide the information needed by managers to make decisions in solving problems. The management information system is supported by the company's database, which includes data generated by transaction processing. Every organization must make decisions about problems that arise, to solve these problems, need information for solutions to these problems. It can be easily handled by a management information system, because it can provide all the information needed to make organizational decisions

Theoretical Foundations of The Management Information System in Banks

The current era is the age of information, which has increased in size and different types, and its importance has emerged in all organizations and all sectors, and this is why the latter's interest in it has increased, as a result of the acceleration of its transmission and accumulation waves at a tremendous speed and the inability of traditional methods to address it, especially that information that is used in banks, and this explains the interest of the latter. Building and designing management information systems, which help to solve administrative problems, which have become more complex in light of this huge amount of information (El-Waer and Telilani, 2017).

Management information systems in banks seek to help make decisions and achieve integration and consistency between the various functions of banks, and this is what makes them one of the strategic resources in them, as it helps them achieve a competitive advantage, maintain their market share and continuity and protect them from the risk of bankruptcy, and this can only be achieved if distinguished efficient management information system in banks (Fuster et al., 2019). The complexity of the activities carried out by organizations, their openness to the external environment and their benefit from information technology led to the emergence and development of information systems and their increasing importance and the organization's dependence on them to increase its competitiveness and maintain its continuity (Hashem, 2018).

Credit

According to Banking Law No. 10 of 1998, credit is the provision of money or bills, based on a loan agreement or agreement between a bank and another party that requires the borrower to pay off his debt after a certain period of time with interest. Meanwhile, the definition of financing is the provision of money or bills of money or bills that can be equated with it, based on an agreement or agreement between the bank and another party that obliges the party being financed to return the money or bills after a certain period of time in return or profit sharing. If the credit channeled experiences congestion, then the steps taken are to save the credit. If it can still be helped, then the right action is to increase the amount of credit or by extending the time period. And if it cannot be saved again, then the final action for the bank is to confiscate the guarantee that has been guaranteed by the customer.

According to Kasmir (2017: 85) Financing or credit is the provision of money or bills that can be equated with it, based on an agreement or agreement between the bank and another party that requires the party being financed to return the money or bill after a certain period of time in return or profit sharing. Meanwhile, according to Hasibuan (2006: 88) credit is the right to receive payment or the obligation to make payments at the time requested or at a time that will come due to the delivery of goods now. According to Mulyadi (2008: 113) states credit is the provision of credit to customers in cash or non-cash form of loan.

METHODOLOGY

This chapter focus on the types of method will be used in this research, it also emphasize more about type of approach that will be conducted for the research.

Research Approach

This study uses a qualitative descriptive analysis. Qualitative descriptive research is research expressed in the form of pictures, words or sentences, which aims to describe and analyze matters relating to the object of research. By using this type of qualitative descriptive research the researcher will analyze and describe and conclude the data according to the purpose of this study. Qualitative findings are directed to produce improvements in the quality of work and are basically useful for academic purposes (Indrawan and Yaniawati, 2014:68).

Population

The population is all research subjects. Thus, the population could consist of all the people in the country. For this study, researchers took from employees as material in solving existing problems.

Sample Size

The sample is part of the population, in research the sample is divided into the current population to find the right entity for research. The sample size is 4 employees, 1 Head of The Main Branch Office and 10 debtors respondents. The place of this research was conducted at PT Bank Negara Indonesia (Persero),Tbk.

Manado Branch Office which is located at Jl. Dotulolong Lasut no. 1, Pinaesaan Kec. Wenang City of Manado

Sampling Technique

The sampling technique used in this research used a purposive sampling technique. Purposive sampling is a technique for determining samples with certain considerations in Sugiyono, (2016: 85). The reason for using this purposive sampling technique is because it is suitable for use in qualitative research or research that does not carry out generalizations according to Sugiyono (2016: 85). The sample research method is a sampling technique when all members of the population are used as samples. This research does not select employees randomly, but the respondents must be employees who have experience in making credit decisions in the Retail Productive Credit Risk (RPR) division and are customers of these employees.

Type of Data

According to Sugiyono (2016: 224) data collection techniques are the most strategic steps in research, because the main purpose of research is to obtain data. With qualitative data, namely non-numeric data obtained from the company in the form of information both orally and in writing. Qualitative data from this study are in the form of a general description of the company and credit granting procedures.

Data Source

Data is the most important source for finding solutions to a problem to be solved, and this data will also be needed to answer research problems or fill out hypotheses that have been formulated.

Data Collection Method

The data collection method in this study was carried out in two ways, namely:

a. Documentation

Methods of data collection obtained from documents or records owned by the company PT Bank Negara Indonesia Manado

b. Interview

The technique of digging up information to collect data from sources is by asking and answering orally.

c. Observation

Defined as an activity in which a researcher directly down to the field to observe the behavior and activities of individuals at the research location.

Analytical Method

The method of analysis is the most decisive step in a study, because the method of data analysis serves to conclude research results. The data analysis method used in this study is a qualitative descriptive method.

RESEARCH RESULT AND DISCUSSION

General Description of The Research Object

PT Bank Negara Indonesia (Persero), Tbk, or BNI was established in Indonesia as a central bank under the name "Bank Negara Indonesia" based on Decree in Lieu of Law Number 2 of 1946 dated July 5, 1946. In July 1968 it became BNI under the name "Bank Negara Indonesia 1946" and its status became a state-owned trading bank. BNI later became the bank that printed and distributed ORI or Oeang Rakyat Indonesia as fiat currency in Indonesia on October 30, 1946. The government then limited BNI's role as a central bank in 1949 and was then granted the right as a foreign exchange bank, but BNI was the bank that was responsible for responsible for improving the national economy and participating in national development. Bank Negara Indonesia in 194617.

In the 1960s, BNI introduced various banking services such as Bank Bocah, Bank Sarinah, Mobile Bank and Floating Bank. This is done to support one of BNI's goals to serve the Indonesian people from Saban to Merauke. We can open around 1000 branches, one of which is by opening a branch in Manado which is said to have great potential for BNI's business. The legal form of BNI was changed to a limited liability company (Persero) by Decree Number 19 of 1992 dated April 29, 1992. Compliance with the legal form of Persero is shown in Document No. 131, 31 July 1992 published before Muhani Salim, H.H. Published and announced in the State Gazette of the Republic of Indonesia No. 73 on September 11, 1992, and also in No. 1A. BNI was listed as the first state-owned bank after its shares were listed on the Jakarta Stock Exchange and Surabaya Stock Exchange in 1996.

To strengthen its financial structure and competitiveness in the national banking industry, BNI has taken several corporate actions, including the process of increasing government capital in 1999, selling government shares in 2007, and a limited public offering in 2010. , 60% of BNI's shares are owned by the Government of the Republic of Indonesia, and the remaining 40% are owned by individuals and groups, as well as national and international institutions. BNI is currently the fourth largest national bank in Indonesia in terms of total assets, total loans and total third party funds. In providing integrated financial services, BNI is supported by many subsidiaries such as BNI Syariah Bank, BNI Multi-finance, BNI Secretas, BNI Life Insurance and BNI Remittance. BNI provides deposit services and credit facilities for the business, medium and small segments. Some of the best products and services are tailored to meet the needs of childhood, youth, adult and retired customers.

Organizational Structure

The type of organizational structure used by PT. Bank Negara Indonesia Tbk Manado Branch Office is a Functional Organization. The advantages of Functional Organization are simplicity in communication and efficiency of iterative processes. PT Bank BNI Tbk. Has the following structure:

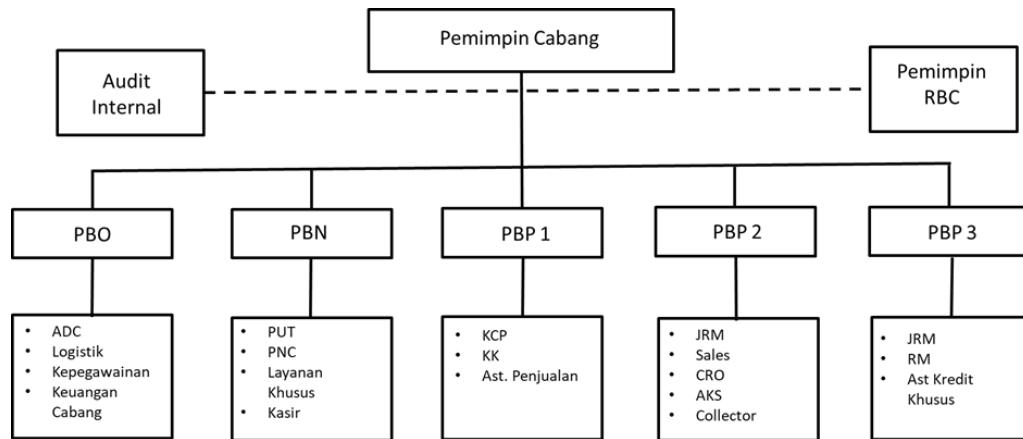


Figure 1. Organizational Structure

Labour Duties, Authorities and Responsibilities

Based on the structure image above, each leader has the following duties, roles and responsibilities:

- a. KC Leader
Duties, roles and responsibilities of leading all business and operational activities where the leader has the authority to decide on BCM credit through a joint committee with the RBC leader and through the eLO system for loans under Rp. 3 Billion.
- b. Leader of RBC
The current leader of RBC Manado KC is Mrs. Milka Palangan who has the duties, roles and responsibilities to analyse credit risk at Manado Branch Office. RBC leaders are demanded to always be prudent in deciding credit.
- c. PBO (Operational Division Leader)
The current PBO of the Manado Branch Office is Mr. Patril who has the duties, roles and responsibilities of the General unit where he manages the personnel, Logistics, Finance, and Credit Administration units.
- d. PBN (Customer Sector Leader)
The current PBN Manado Branch Office is Mr. Carol who has duties, roles and responsibilities for the customer service unit where he manages the teller, cashier and emerald service units.
- e. PBP (Marketing Division Leader)
The current PBP for Business Banking is Mr. Gerardus F. Heijneker who has duties, roles and responsibilities for standard credit units. The KUR process at Manado KC was decided by PBP with a maximum of Rp. 400 Million.
- f. Branch Auditor
The audit officer at KC Manado is Mr. Chafif Mirza who has the duties, roles and responsibilities to audit APB compliance in providing credit
- g. Business Banking Unit - Expansion
KC Manado has an APB (Business Marketing Analyst) unit whose task is to manage debtors in uncertain conditions and expand. Currently the

supervisor of the BB-Expansion Unit is Mrs. Bianca S Tambajong who is in charge of managing 4 APB and 3 JRM.

- h. Business Banking Unit – LAR
APB LAR (Loan At Risk) is the APB in charge of managing existing debtors who are included in the Pre-NPL group. Currently the supervisory unit of the BB-LAR Unit is Ms. Rizkyanti Sumarow and there are 2 APB-LAR, 1 JRM.
- i. Business Banking Unit – JRM
The supervisor of the Business Banking – JRM unit is Mrs. Bianca S Tambajong who is in charge of managing 7 JRMs in distributing KUR and BWU credits with a maximum of < 1 billion.
- j. Business Banking Unit – RM
The supervisor from the Business Banking – RM unit is Mrs. Bianca S Tambajong who is in charge of managing RM in distributing KUR and BWU loans above 1 billion.

Function and Tasks

- a. Service Leader
Supervise all customer service activities at the front office and strive for optimal service; 2. Supervise and actively participate in the Big Cash in coordination with the Cash Admin Center, Customer Service Unit, Cash Service Unit and Excellent Service; 3. To lead and actively participate in the units under it in monitoring and ensuring the improvement of the audit findings (internal/external) which have been carried out in accordance with the plans / suggestions / improvements / improvements provided by the auditors; 4. Implementing service standards together with leadership elements in an effort to achieve service performance in accordance with established service standards; 5. Provide input to the Head of the Main Branch Office regarding the management and allocation of resources (human, facilities) and employee activities between service offices; 6. Checking the completeness of requirements, quality of supporting documents and signing a cover letter for consumer credit applications submitted through the Customer Service unit.
- b. Administration
Administration I, where this administration section focuses more on the general bank section or the General Administration Section. Where the General Administration Section is the administration that has the task of providing services in the fields of correspondence, finance, managing staffing of the main branch and service offices, equipment, logistics, public relations, organization, and administration; 2. Administration II, where the administrative division II focuses more on services to customers. Where its main functions include: a. Manage branch financial administration. b. Manage clearing transaction administration. c. Manage tax activities. d. Manage credit administration activities. e. Serving instant BNI application applications and issuing bank guarantees (full Cover/Facilities).

c. Service Offices and Cash Offices

The main functions consist of: 1. Serving information about bank products and services; 2. Serving all types of cash/cash transactions, transfers and payment points; 3. Serving foreign exchange transactions and other service products. 4. Manage the administration of incoming and outgoing letters/documents. 5. Manage ATM cash.

d. Customer Service Division

The main functions of the Customer Service Supervisor are: 1. Manage product, fund, service and credit transactions. 2. Serving transaction information on products, funds, services and credit. 3. Serving foreign transactions. 4. Serving domestic service transactions. 5. Manage the customer acceptance/queue system. 6. Serving symphony transactions and paying agents. 7. Manage the implementation of services for the convenience of customers.

e. Sales Field

The main functions of the sales supervisor are: 1. Selling BNI products and services. 2. Conduct extensive and intensive marketing. 3. Conducting research on economic potential and compiling regional business maps. 4. Manage sales administration.

Credit Termination Authority at BNI Manado Branch Office

In distributing funds to the public in the form of productive loans, BNI Manado Branch Office divides the authority to terminate credit so that the needs of each prospective debtor can be analysed comprehensively and channel appropriately. The following is the distribution of authority to decide credit at KC Manado.

Table 1. Authority to decide BCM at KC Manado

No .	Credit Facility	Head Decide	Committee Name
1.	≤ 15B	Head RBC Head KC	Small Committee Kanwil 1
2.	≤ 3B	Head RBC Head KC	Credit Committee Small Kanwil 1
3.	≤ 1B	Head RBC PBP	Small Committee 2

Information:

- Authority to decide the leader of RBC KC Manado up to 10 M
- Authority to decide Manado Branch Manager up to 13.5 M

Table 2. Authority to decide KUR at KC Manado

No .	Credit Facility	Head Decide
1.	≤ 400 M	PBP
2.	401 s.d 500 M (NEW)	Head KC

Procedure for Providing Credit PT Bank Negara Indonesia Office Manado Main Branch

a. BI Checking Process (SLIK)

The first stage in granting credit at PT Bank Negara Indonesia is the BI Checking stage. This stage is carried out after the CMO (Credit Marketing Officer) receives the application from the showroom in collaboration with PT Bank Negara Indonesia Manado Branch Office. The aim of this stage is to find out the history of credit payments from prospective customers, noting whether they are smooth or bad.

b. The second stage in providing credit at PT Bank Negara Indonesia is the survey stage. This stage is carried out by the CMO (Credit Marketing Officer) to assess the suitability of prospective customers. In this process, the CMO uses a mobile survey application whose aim is to fill in documents, for example house photos, business photos, etc. This application is also a security tool which is equipped with maps (location) of prospective customers' homes.

The assessment of this survey process is reviewed from the 1P 5C aspects, namely:

1P is Purpose, the stage where the CMO must correctly ascertain the background of the prospective customer's purpose for purchasing a car, whether it is a need to support daily activities or business, or just a desire to fulfill a lifestyle, and to avoid deviations such as borrowing Name. Borrowing a name is a situation where the person applying for credit is not the person who will use the car but someone else. This usually happens because the prospective customer (borrowing name), has a history of problematic credit payments, namely non-performing, so the Company cannot finance it.

5C are character, capacity, collateral, capital, condition.

- Character

The CMO must properly ascertain whether the character of the prospective customer can be trusted to receive credit or not. Prospective customers who behave well seem to have a sense of responsibility. Mutual respect, especially honesty, is a potential customer who can be trusted to receive credit.

- Capacity

The CMO must properly ascertain whether the potential customer's capacity is worthy of financing or not. This can be seen from 2 things, namely: the job or business carried out by the applicant. If a prospective customer has a job, it must be confirmed that he is a contract employee or has become a permanent employee. If you are still a contract employee, you must be supported by business. And if the prospective customer is an entrepreneur, the CMO must confirm how long the business has been running, whether it is in a stable stage or vice versa.

- Capital

The CMO must ensure the legality of the capital owned by prospective customers, which can be in the form of a house/residence and business owned, so that undesirable things do not happen.

- Collateral
 When providing credit, use the vehicle's BPKB as collateral. For this reason, the CMO must ensure the validity of the guarantee by having to physically carry out the vehicle (car) to see whether the frame number and engine number match the contents of the BPKB, STNK or not.
 - Condition
 The company has adopted a policy that regional distance can be a support so that it can be controlled whether the policy has been implemented or not.
- c. Report Creation Process
 After going through the survey stage process, present the survey results in a report. Report in the form of a proposal.
 - d. Credit Analysis Process
 Credit Analysis will examine existing applications through proposals made by the CMO, then CA will contact prospective customers via telephone to verify whether the data created by the CMO matches the description of the prospective customer.
 - e. Contract Process
 Where the application has been approved and a contract will be made which contains agreements that are binding and cannot be violated by both parties.
 - f. Thawing Process
 The application has been approved and the contract has been signed, and the funds will be disbursed through

DISCUSSION

Analysis of Management Information System for Making Investment and Credit Decisions: A Case Study of PT Bank Negara Indonesia Main Branch Office Manado

PT Bank Negara Indonesia is a financing company that provides credit so that in running its business there must be a management information system in the form of SLIK. In this research, researchers analyzed related issues according to the implementation of management information systems.

Tabel 3. Results of Management Information System Analysis in Investment and Credit Decision Making

No	Management Information System	PT Bank Negara Indonesia
1.	Control Activities	
	a. Policies and Procedures	There are policies in every process, starting from the credit application process, installment process, repayment process, and procedures regarding handling when bad credit occurs.

	b. Security Application and Network	There is an adequate application, for example by using a mobile survey application to avoid processes that do not comply with the SOP.
	c. Application Change Management	The use of mobile survey applications in providing credit facilities to consumers to ensure the validity of the files submitted to fulfill credit facilities such as house photos, business photos, unit photos, and document files such as KTP (Resident Identification Card), KK (Family Card), etc.
	d. Business Continuity or Backups	Storing backups in the form of documents in the form of online servers or offline internal documents
2.	Information and Communication	
	a. Quality of Information	From the initial stage, we have provided clear information to all parties, such as suppliers and customers, so that the transaction process can run smoothly and will not be a problem in the future.
	a. Effectiveness of Communication	There is good communication between existing employees, where superiors provide a clear understanding of the roles and responsibilities of each individual. There is an attitude of mutual respect and openness to ideas, suggestions and criticism put forward by each employee.
3.	Monitoring Activities	
	a. On-Going Monitoring	Where superiors always supervise or control every activity of employees consisting of admin,

		marketing and collection departments.
	b. Separate Evaluations	When superiors monitor reports on the work results of each existing division, and if something is found that is wrong, the division concerned will evaluate and discuss it together.
	c. Reporting Deficiencies	For example, when the central admin provides a report on receipt of installments for each branch, and if it is found that there is data that has not been input (in this case installments from customers) at the Center, the branch admin is obliged to correct the data provided.

CONCLUSIONS AND RECOMMENDATION

Conclusions

Based on the research carried out, it can be concluded that the implementation of the management information system in making credit decisions at PT Bank Negara Indonesia Manado Main Branch Office was carried out very well, this can be seen from the results of the discussion, the implementation has been determined using a system that is automatically detected if it is in accordance with provisions (nominal and requirements).

Potential debtors' lack of knowledge of the Financial Information Services System (SLIK) was resolved when there were activities (exhibitions held by BNI with the MSME theme in malls or other public places and distributing brochures to the public) so that they understood how effective its use was and served as a reminder when they became debtors.

Credit planning and control at PT Bank Negara Indonesia in its operations is realized very well, and is able to minimize bad credit. This can be seen how intense the closeness between employees and debtors is in reminding or monitoring even though in practice in the field bad credit cannot be eliminated by market and economic conditions which are always fluctuating and have an influence on customers' businesses, however credit planning is to reduce and minimize its occurrence. bad credit from debtors.

Recommendations

Based on the conclusions that the researcher put forward previously, the researcher will then present suggestions as input for the Company. From the research results found at PT Bank Negara Indonesia Manado Main Branch Office,

there are elements that have been implemented well, it would be best for the company to make a submission to the OJK in order to ease the work of employees in accessing data on potential debtors.

ADVANCE RESEARCH

Future research should explore the integration of advanced analytics and artificial intelligence (AI) in credit decision-making systems to enhance risk assessment and minimize bad credit at PT Bank Negara Indonesia. By leveraging machine learning models, banks can develop predictive credit scoring mechanisms that dynamically adjust to economic fluctuations and market conditions, providing a more adaptive risk management framework. Additionally, investigating the impact of financial literacy programs on debtor behavior—especially regarding the utilization of the Financial Information Services System (SLIK)—can offer insights into improving customer engagement and responsible credit usage. A comparative study between traditional and AI-driven credit decision models across different economic regions could also reveal disparities in credit accessibility and default rates, informing policy recommendations for more inclusive financial services.

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