



(MUDIMA)



Implementation of an Accounting Information Systems for Fast Secure Credit

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ARTICLE INFO

Keywords: Systems Information Accounting, Procedure, Credit

Received : 5 August

Revised : 20 August

Accepted : 22 September

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ABSTRACT

This study aims to analyze the use of an accounting information system for providing fast secure credit at PT Pegadaian Pelita Makassar branch. Fast Safe Credit is a credit that aims to provide loans for customers based on pawn law with fast procedures, easy regulations, and safe with loans ranging from fifty thousand rupiah to one billion rupiah. The research uses a qualitative approach with primary data from interviews with appraisers, collateral managers, and cashiers. Secondary data from documents on secured fast lending. The results showed that PT Pegadaian has used an accounting information system and has succeeded in supporting the smooth provision of fast and secure credit, especially through the PASSION application to facilitate the process of applying for and granting credit

INTRODUCTION

In the age of modernization and technological advancement, individuals are required to continue to develop and keep up with the times ranging from daily activities to formal activities. So that it cannot be separated from the need for money to buy and pay for various types of needs that change according to the needs of prices that develop along with the use of money. Therefore, people can fulfill with various means of borrowing from various sources, one of which is financial institutions.

Credit is a means of helping people to obtain loan capital. Credit is the provision of funds or bills that can be equated with it, based on a mutual agreement or loan arrangement between a financial institution and another entity, which requires the borrower's obligation to repay the loan amount along with interest within a period of time (Kasmir 2013: 85). (Ismail, 2018: 95) defines credit as the provision of money or bills that can be considered equivalent through agreements between banks and other parties, which require debt repayment by the borrower after a certain period, in exchange for interest or profit sharing. The main purpose of providing credit as stated by Kasmir (2013: 88):

1) Profit Seeking

Aims to achieve yield through the provision of credit. Yields mainly manifest in the form of interest earned from financial institutions in exchange for service and credit management fees charged to customers.

2) Assisting the Customer's Business

The objective is to assist commercial enterprises in need of capital, which includes investment capital and working capital.

3) Assisting the Government

From a governmental perspective, a greater flow of credit facilitated by financial institutions is highly desirable, as it leads to increased development in various sectors.

Kasmir (2013: 86) states that there are five elements of credit, namely:

1) Trust

Trust is the lender's belief that the extended credit (in the form of monetary value, commodities, or services) will indeed be repaid in the future.

2) Agreement

The agreement, particularly between the entity providing credit and the credit recipient, is described in a formal schedule arrangement in which each party asserts its respective rights and responsibilities.

3) Term

Any credit granted covers a specific duration of time, covering the agreed period for repayment of the loan. The duration can vary, ranging from short, medium, to long.

4) Risk

The presence of a grace period entails the potential risk of delinquent loans. The longer the duration of the loan, the higher the risk, and conversely, the shorter the duration, the lower the risk. This risk is assumed by banking institutions, which includes both intentional risks stemming from customer negligence and unintentional risks.

5) Return on Service

Return on service refers to the terms earned from providing credit or services, which can be referred to as interest. This return on service takes the form of interest and fees for credit administration, which constitute interest payable.

This is related to the need for funds for the community for consumption activities and to increase business capital, so there is a need and desire for credit that can be used by the community to fulfill its interests. And can be obtained from banking and non-banking institutions, one of which is PT Pegadaian.

PT Pegadaian is a company engaged in providing loan services. Fast secure credit is one of the offers provided by Pegadaian. The purpose of secured fast credit is to provide loans to customers who comply with pawn laws and are characterized

by fast, safe procedures and easy requirements (www.pegadaian.co.id).

Fast secure credit is offering loans to customers in accordance with the law of pawn, using quick procedures, and setting requirements that are easy to fulfill and safe. Fast secure credit is a credit with a pawn system for all groups of customers to meet consumption and production needs with asset collateral in the form of gold, diamonds, motorbikes and cars.

Fast secured lending is an agreement that will be accepted in accordance with the principles of lien law. Where movable assets serve as collateral. Both gold and non-gold, which are commercially viable and under the control of the pawnshop, are acceptable as pledged assets. Assessment of the loan amount offered by the pawnshop, taking into account the market price as a guiding factor. debts and receivables based on pawn law with movable goods as Settlement of secured fast credit loans is carried out by paying customer obligations in accordance with the type of settlement of secured fast credit loans (www.pegadaian.co.id).

The information system managed by the pawnshop in providing credit must be informative so that it can be useful for all parties in need. Supervision of various functions involved in the credit granting process can be facilitated through the use of accounting information systems. Proper management and proper handling of the accounting information system is very important, because it functions as a resource that must be managed properly and precisely so that an integrated and integrated system can be formed in providing information to users (Masrunik, 2018).

Accounting information systems hold considerable significance in the credit granting process, because they play an important role in facilitating smooth operations in credit granting (Winduri & Sulisty, 2007). Where the TAM model believes that information systems will improve individual or company performance, besides that the use of information systems is easy and does not require great effort from the user (Anggraeni et al., 2019).

An accounting system is a framework consisting of various elements, including organizational structure, forms, records, and reports. The main purpose of this system is to provide management with important financial information for company administration (Mulyadi, 2016: 13). Accounting information systems must fulfill three important business functions (Marshall B. Romney, 2019) as follows:

- 1) Collect and store data relating to the business, assets, and individuals responsible for carrying out the company's business.
- 2) Transform data into valuable knowledge for purposes that enable management to strategize, research, organize, and assess operations involving resources and personnel.
- 3) Provide an appropriate level of oversight to ensure the protection of the organization's assets and data.

A well-functioning and effective accounting information system can prove beneficial to the successful implementation of operations. As stated by Mulyadi (2016: 15) the main objectives of formulating an accounting information system are as follows:

- 1) To provide information for the management of new business activities
- 2) To correct inaccuracies or deficiencies in the information generated by existing systems, be it in terms of quality, presentation accuracy, or organizational structure.
- 3) To improve internal accounting and auditing controls
- 4) To minimize the costs associated with the administrative tasks involved in organizing accounting records.

An accounting information system is a comprehensive system that effectively collects, records, stores and supervises data to produce relevant information for the purpose of making informed decisions (Marshall B. Romney, 2019). (Krismiaji, 2015) Stating that the accounting information system is a system engaged in managing transaction data for the purpose of generating useful

information for planning, organizing, and conducting business affairs. Where the components of the accounting information system consist of people who operate the system, procedures, data, software, infrastructure, and internal controls (Marshall B. Romney, 2019).

Therefore, an accounting information system is needed in the process of granting credit to be able to help smooth credit granting operations. So that in granting credit it is necessary to observe whether the procedures for granting credit, related functions, have supported the process of granting fast and safe credit at PT Pawnshop Pelita Makassar branch.

METHODS

The research method uses a qualitative descriptive analysis method obtained through interviews and documentation. Qualitative descriptive analysis in this study is in the form of a process of analyzing, describing and summarizing various data so as to obtain a clear and systematic description of the procedures, related functions, infrastructure and applications used in the process of providing fast secure credit at PT Pegadaian Pelita Branch Makassar.

RESULTS AND DISCUSSION

1) Fast Secure Lending Procedure

Credit Request Procedure by Customer

Prospective customers who wish to request a loan are expected to personally visit PT Pegadaian's Pelita Makassar branch office, where they are required to fill out a written credit application form (FPK). The prospective customer may then proceed to submit the completed FPK, together with the required collateral and supporting documents including identity card, or driver's license.

Collateral Appraisal Process

The appraiser receives the FPK along with supporting evidence and collateral items by the customer. Next, the appraiser evaluates the completeness of the FPK and collateral items. After this evaluation, the appraiser proceeds to estimate the value of the collateral items and documents the credit application summary. Then, the appraiser records the

relevant information in the pawn system and issues a pawn proof letter (SBG). In addition, the appraiser signs the duplicate SBG on the front and back for the customer. Finally, the appraiser hands over the duplicate SBG to the cashier.

Collateral Storage Procedure

The collateral manager receives the collateral (BJ) along with a two-fold SBG kit from the appraiser then records the receipt of the collateral in the pawnshop system, then stores the collateral in the warehouse.

Credit Disbursement Procedure

The cashier receives the FPK and SBG in duplicate from the appraiser, then the credit request form (FPK) is archived, the cashier matches the UP disbursement amount in the pawnshop system with that listed on the SBG and the condition of the collateral, the cashier gives the payment of the borrowed money along with the original SBG to the customer.

The procedure is a sequence for carrying out a job and activity from the time it starts to the end of the activity. Based on the results of the study, it shows that the procedure for channeling fast and safe credit at PT Pegadaian has been running well and systematically where it starts from the credit application stage carried out by prospective customers by filling out a credit request form. The information that needs to be written in the FPK is the full name of the prospective customer, the origin of the collateral to be pawned, the status of the transaction whether for yourself or for someone else, the purpose of the transaction whether for business / working capital, education costs, or for investment, then there are two payment methods consisting of cash and non-cash or transfer, there is information about the collateral to be submitted, writing the cellphone number and the name of the biological mother of the prospective customer after filling in all the information the prospective customer signs the form and then submits it to the appraiser. After the appraiser receives the credit request form and the collateral submitted by the customer, the appraiser will appraise the collateral and determine the amount of loan money, where the determination of the

amount of pawnshop loan money on fast secure credit is made based on the appraisal value determined by the pawnshop based on market prices. If the customer agrees to the loan money to be given, the appraiser will issue an SBG and give it to the

cashier to disburse the loan money, and the collateral that has been appraised will be handed over to the collateral manager to store the collateral.

2) Functions Related to the Provision of Fast Secure Credit

Table 1. Functions Related to the Provision of Fast Secure Credit

No.	Jabatan	Jumlah
1.	Estimator	1
2.	Collateral Manager	1
3.	Cashier	1

In the distribution of fast and safe credit, there are 3 functions in charge of the credit granting process consisting of the appraiser in charge of assessing collateral, the collateral manager in charge of storing and issuing collateral, and the cashier in charge of making credit payments to customers and issuing cash recapitulation accounting records used to record daily pawnshop transactions carried out by the cashier.

Related functions are employees who have the knowledge and potential for their role to carry out a system within the company. Based on the results of the research, the functions involved in the process of granting fast and safe loans at PT Pegadaian have carried out their respective functions accordingly and implemented a separation of functions in the process of granting fast and safe loans consisting of the appraiser function whose job is to receive and examine collateral and carry out appraisals, the collateral manager function whose job is to store and issue collateral in the warehouse, and there is a cashier function whose job is to receive and give money or transactions that occur. With the existence of pemihasan, it can reduce the occurrence of errors in the process of granting credit quickly and safely and help in the smooth granting of credit.

3) Applications Used

Software, also known as applications refers to computer programs that serve the purpose of storing, retrieving, and processing data for a company. Where companies currently use software programs that can be tailored to their specific

business needs. In order to facilitate the provision of safe and efficient credit at PT Pegadaian Pelita Makassar Branch has used the PASSION (Pegadaian Application Support System Integrated Online) application. This software plays an important role in facilitating various transaction processes in the pawnshop environment, from data collection to loan disbursement activities.

This PASSION application has supported the activities of the Fast and Secure Credit distribution transaction every day, starting from the data entry process by the appraiser, to the disbursement process using the PASSION application. So that the use of the PASSION application in the KCA distribution process can facilitate the work of every employee who uses it.

Based on the results of the research, the software or application used in the process of providing fast secure credit is the Pegadaian Application Support System Integrated Online application, which is one of the software or online applications that helps all activity and transaction processes at PT Pegadaian. This application has supported the activities of fast and secure credit granting transactions every day, starting from the data entry process by appraisers, to the disbursement process using the PASSION application. So that with the use of the Pegadaian Application Support System Integrated Online application in the credit distribution process can facilitate the work of every employee who uses it. but the passion application often experiences errors. Before using the PASSION

application, Pegadaian used the SISCADU application (integrated fast system) but the SISCADU application work system was more complicated, even though it had used a computer application, file reporting and preparation were still carried out manually, in contrast to the PASSION application which has been able to produce reports that have been previously recorded on the system and can increase the speed of time, in carrying out the process to output.

4) The Infrastructure Used in Fast Lending is Secure

Infrastructure refers to the hardware used for the operation of the system. Infrastructure or tools can be physical objects or machines that assist human resources in their endeavors. The infrastructure used in the process of providing fast and secure credit is equipped with technology, controlled by a software information system (PASSION software), which effectively carries out the instructions needed to carry out credit transactions.

Based on the results of the study, it shows that the infrastructure or tools used by PT Pegadaian Pelita Branch Makassar in the process of providing fast and safe credit have been equipped with technological tools including a computer which is a system consisting of a series of hardware components, which works electronically carried by the control of the software operating system (PASSION Software), carrying out effective instructions used to carry out the management of credit granting transactions. In addition, there is a money counter that is able to facilitate the process of calculating the funds provided, thus facilitating the services offered to customers, increasing the efficiency and accuracy of the money calculation process.

CONCLUSION

The accounting information system has supported the smooth provision of fast secure credit at PT Pegadaian Pelita Makassar branch. It is proven that PT Pegadaian has used the Pegadaian Application Support System Integrated Online (PASSION) application to facilitate the procedure

for applying for and granting fast secure credit. The infrastructure used, such as computers and security software, has also supported the use of accounting information systems.

Based on the research findings regarding the application of the accounting information system for granting fast secure credit, it is recommended to consistently prioritize and improve the quality of the accounting information system. because with a good accounting information system it will affect the success of the company's operational activities, including in the process of granting fast secure credit, as well as improving the PASSION application system used which often experiences errors when used in the credit granting process.

For suggestions recommended for further research, it would be nice to add a broader scope regarding the provision of fast and secure credit, and can add variables related to the credit granting system such as internal control mechanisms in granting credit, with the aim of increasing the scope of this research.

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