

***DESIGN OF THE UED-SP SYSTEM IN TAMERAN VILLAGE
USING PAYMENT GATEWAY USING THE RAPID
APPLICATION DEVELOPMENT METHOD***

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ABSTRAK

Poverty has been a long-standing concern in society. Changing times have altered the understanding of poverty, now defined as a lack of access to education, healthcare, and modern facilities. To address this issue, the government supports the establishment of Village Financial Institutions, known as Village Economic Enterprises (UED-SP), with the aim of providing business funds to village communities, managed by the community itself. UED-SP is a savings and loan institution owned and managed by the village community. The existence of UED-SP is crucial for middle to lower-income community members who have businesses but face capital constraints. Through UED-SP, the community can borrow money according to established regulations. However, the current recording and payment systems still rely on manual bookkeeping and Microsoft Excel, which are prone to data loss and difficulty in finding information. Moreover, the process of recording transactions and summarizing reports is also done manually. Therefore, this research aims to develop a computerized management system for UED-SP to enhance efficiency and accuracy in recording transactions and payments online using Midtrans.

Keywords: poverty, Savings and Loan Village Economic Enterprises, UED-SP, Payments