

APLIKASI PENENTUAN JUMLAH PINJAMAN USP (USAHA SIMPAN PINJAM) BANTAN
JAYA BERBASIS WEB

Nama : Surya Dharma Putra
NIM : 6404221124
Dosen Pembimbing : Rezki Kurniati, S.Kom., M.Kom

ABSTRACT

The development of information technology has driven digital transformation in the management of microfinance institutions, including Savings and Loan Units (Usaha Simpan Pinjam/USP). However, in practice, the loan application and loan amount determination processes at USP Bantan Jaya are still carried out manually, resulting in procedures that are less structured, less transparent, and highly dependent on subjective judgments by administrators. This study aims to design and develop a web-based loan amount determination application for USP Bantan Jaya that supports the loan application process and determines loan amounts in a more objective and measurable manner. The research method employed includes the stages of problem identification, data collection, system requirements analysis, system design, system implementation, and system testing. The developed application integrates field survey data and the Business Utilization Plan (Rencana Usaha Pemanfaatan/RUP) as the basis for loan amount calculation and applies a Role-Based Access Control (RBAC) mechanism to manage user access rights. The results show that the developed system is able to support the loan application and loan amount determination processes in a structured manner. Based on implementation results and functional testing (black box testing), all main system features operate according to their intended functions, making the loan application process more efficient, accelerating decision-making, and improving the transparency and accuracy of loan amount determination. This system is expected to assist USP managers in enhancing service professionalism and ensuring sustainable loan management in the future.

Keywords: *Information System, Savings and Loan Enterprise, Loan Amount Determination, Utilization Business Plan (RUP), Role-Based Access Control (RBAC), Web-Based Application*