

ACCOUNTING INFORMATION SYSTEM FOR FAST SECURE LOAN DISTRIBUTION (KCA) AT PT PEGADAIAN (PERSERO) PELITA MAKASSAR BRANCH

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Abstract. This study aims to find out how the accounting system is in distributing Fast Safe Credit at PT Pegadaian (persero) Pelita Makassar Branch. The variabel in this study is a single variabel, namely the Credit Distribution Accounting Information System. Data collection techniques in this study were carried out using documentation and interviews. Data analysis was carried out using a qualitative descriptive method. The results of this study indicate that the application of accounting information system in channeling fast secure credit at PT Pegadaian Pelita Makassar Branch has Supported the smhooth process of granting secure fast credit, this can be seen from the fulfillment of all elements of the implemented accounting information system component which consist of from people who operate systems, procedures, data, software, infrastructure, and internal controls to measure the security of stored data.

Keywords: Accounting Information System, Secure Loan Distribution

Abstrak. Penelitian ini bertujuan untuk mengetahui bagaimana penerapan sistem informasi akuntansi dalam penyaluran kredit cepat aman (KCA) pada PT Pegadaiaan Cabang Pelita Makassar. Variabel penelitian ini adalah variabel tunggal yaitu Sistem Informasi Akuntansi Penyaluran Kredit. Teknik pengumpulan data pada penelitian ini dilakukan dengan menggunakan dokumentasi dan wawancara. Analisis data dilakukan dengan metode deskriptif kualitatif. Hasil penelitian menunjukkan bahwa penerapan sistem informasi akuntansi dalam penyaluran kredit cepat aman (KCA) pada PT Pegadaian Cabang Pelita Makassar telah menujjang proses kelancaran pemberian kredit cepat aman, hal ini dapat dilihat dari terpenuhinya semua unsur-unsur komponen sistem informasi akuntansi yang dijalankan terdiri dari oerang yang mengoperasikan sistem, prosedur, data, software, infrastruktur, serta pengendalian internal untuk pengukuran kemaanan data yang tersimpan.

Kata kunci: Kredit Cepat Aman, Sistem Informasi Akuntansi

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1. Introduction

In the current era of modernization and technological progress, humans are required to always develop and keep up with the times, from daily activities to formal activities. So that we cannot be separated from the need for money to buy and pay for various types of needs that change according to price needs, and develop along with the use of money.

Secure fast credit is a means of helping people to obtain loan capital. This is related to the community's need for funds for consumption activities and to increase business capital, so that there is a desire for credit that the community can use to fulfill their interests. Credit needed by the public can be provided by banking financial institutions and non-bank financial institutions, one of which is PT Pegadaian (Persero).

Fast Secured Credit (KCA) is a Pegadaian product that aims to provide loans to customers based on pawn law with fast procedures, easy requirements, and safe. This service can be utilized by the common people who do not have access to borrow funds through banks. KCA is a loan with a mortgage system for all types of customers to meet consumption and production needs with guaranteed assets in the form of gold, diamonds, motorcycles and cars. KCA loans start from Rp. 50,000-Rp. 1,000,000,000. with a maximum period of four months or 120 days from the time of withdrawal is made by paying the loan money and capital lease. www.pegadaian.co.id

The information system managed by Pegadaian in granting credit must be informative so that it can benefit all parties who need this information system, namely the SIA. An Accounting Information System is a system that collects, records, stores and manages data to produce information for decision making (Romney & Steinbart, 2019:10). An accounting information system is a system that processes data and transactions to produce useful information for planning, controlling and operating a business (Krismiaji, 2015:4).

Credit accounting information systems play an important role in supporting the smooth running of the business. Accounting information system components include people who operate systems, procedures, data, software, infrastructure, and internal controls (Romney & Steinbart 2019:11). It is hoped that the accounting information system that has fulfilled these components in the implementation of credit distribution will be

able to prevent problems from occurring and can help the smooth operation of credit distribution.

An accounting information system is very necessary in granting credit to be able to help the smooth operation of lending, so that in granting credit it is necessary to observe whether the credit granting procedure, the person giving the credit, and are in accordance with the existing accounting system so that the disbursed credit can be repaid in accordance with the agreement and without credit risk.

2. Literature Review

According to Kasmir (2013: 85) states that loan is the provision of money or equivalent, based on a loan agreement or agreement between the bank and the borrower to pay off the debt after a certain period of time with the provision of interest. According to Kasmir (2013: 86) says that there are five elements of credit, namely:

1. Trust is the lender's belief that the credit provided (in the form of money, goods or services) will actually be repaid in the future.
2. Agreements, especially between creditors and credit recipients, are set forth in an agreement where each party signs their respective rights and obligations.
3. Term, Each loan given has a certain period of time, including the agreed loan repayment period. The timeframe can be short, medium or long.
4. Risk, The existence of a grace period will raise the risk of bad credit. The longer the credit, the greater the risk and vice versa. This risk is borne by the bank, both intentional risks due to customer negligence and unintentional risks.
5. Remuneration is an advantage for providing a credit or service which we know as interest. Remuneration in the form of interest and credit administration fees is an interest advantage.

"Accounting Information System" according to Romney & Steinbart, (2019:10) that states "An Accounting Information System is a system that collects, records, stores, and manages data to produce information for decision making". the accounting information system component consists of six (6) components, namely:

People who operate the system, human resources used in a company to operate the system are employees who have the knowledge and potential for their role to implement a system within the company.

A procedure is a sequence or steps to carry out a job, task, and a number of activities from the start of the activity to the end of the activity.

Data about the organization and its business activities is information relating to the organization's business practices. Every business data that has an impact on the company must be entered into the accounting information system.

Accounting information system software is a computer program used to store, retrieve, process and analyze company data. Companies today use software programs that can be customized to meet the needs of every business.

Accounting information system infrastructure refers to the hardware used to operate the accounting information system. Internal control refers to security measures used to protect data stored in an accounting information system.

3. Method, Data, and Analysis

The population in this study is the accounting information system for fast secure credit distribution. The sample in this study is the accounting information system for fast, secure credit distribution in PT Pegadaian Pelita Makassar Branch in 2021.

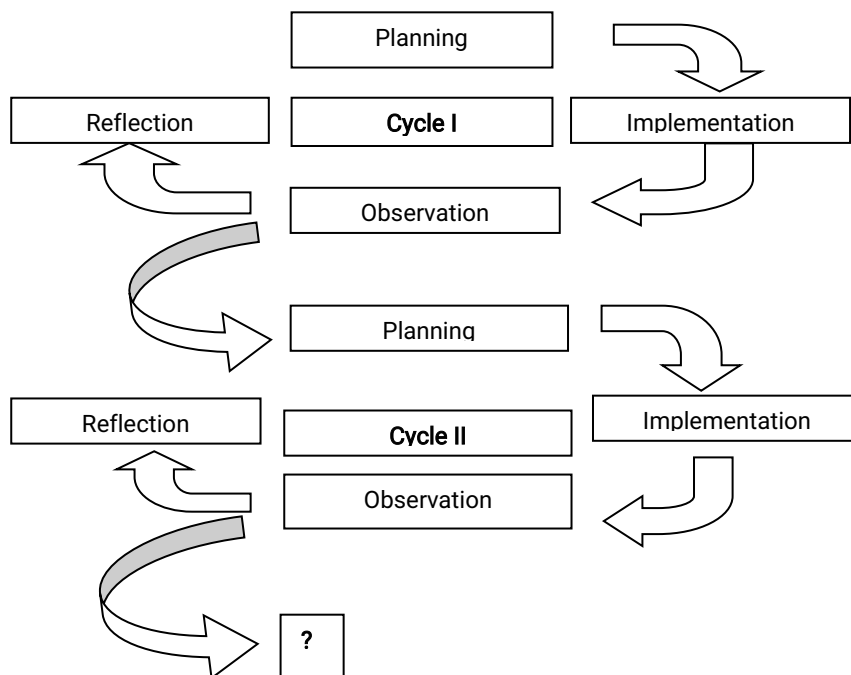


Figure 1 Action Research Implementation Procedures Arikunto (2009:16).

4. Result and Discussion

4.1 Implementation of Accounting Information System on Loan Distribution

a. The person operating the System

Based on the results of research at PT Pegadaian Pelita Makassar Branch, there has been a separation of functions or duties of employees who carry out the process of granting fast safe credit (KCA) which consists of an appraiser whose job is to receive and inspect collateral as well as perform appraisals, the function of the collateral manager 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 for Fast Secured Credit transactions that occur and issue accounting records used to record daily pawnshop transactions

b. Procedure

The procedure for distributing fast, safe credit at PT Pelita Makassar Branch Pegadaian goes through several stages. For the first stage, namely the credit application carried out by the customer by filling out a fast secure credit request form, the second stage is credit analysis which is carried out by evaluating collateral carried out by the appraiser to determine the amount of loan money to be given to the customer, the third stage is credit approval, namely the customer's agreement with the appraiser related to the amount of loan money to be given, if the customer agrees with the amount of money to be given, then step to the final stage, namely the process of disbursing loan money carried out by the cashier.

c. Data

The data regarding the distribution of KCA is the result of information processing then it is stored in the system, namely the PASSION application. The data stored in the system is data regarding the customer's identity and the type of collateral pledged by the customer. The data is obtained from the credit request form that is filled in by the customer when applying for credit and the results of the appraisal of collateral carried out by the appraiser.

d. Software or Application

Based on the research results, the software or application used in the process of granting KCA is the Pegadaian Support System Integrated Online (PASSION)

application, which is one of the software or online applications that helps all process activities and transactions in PT Pegadaian (Perssero). The PASSION application has supported Fast Secured Loan distribution transaction activities every day, starting from the data input process by the estimator, to the disbursement process using the PASSION application. So that the use of the PASSION application in the KCA distribution process can make it easier for every employee who uses it to work.

e. Infrastructure

Based on the results of the study, it shows that the infrastructure or tools used by PT Pegadaian Pelita Makassar Branch have been equipped with technological tools including computers which are a system consisting of a series of hardware components, which work electronically under the control of a software operating system (Software PASSION), perform effective instructions are used to carry out the management of credit granting transactions.

f. Internal controls for measuring the security of stored data

Internal control for measuring the security of stored data is carried out by PT Pegadaian Pelita Makassar Branch, which is supported by a security software, as well as by providing username and password codes for computer users and the PASSION application to limit access to authorized users and protect unauthorized computer access, avoiding fraud and leakage of customer data.:

Table 4.12 Results of Analysis of Student Responses to the Type of Cooperative Learning Model Number Head Together (NHT)

No.	Aspects / Indicators in Response	Student Response Frequency					%
		Totally Agree (A)	Agree (B)	Nervous (C)	Disagree (D)	Strongly disagree (E)	
1.	Students are interested in participating in entrepreneurship lessons using the learning method that teachers usually apply.	9	17	1	0	0	85,92

No.	Aspects / Indicators in Response	Student Response Frequency					%
		Totally Agree (A)	Agree (B)	Nervous (C)	Disagree (D)	Strongly disagree (E)	
2.	The first time they saw the Number Head Together (NHT) type cooperative learning model, students believed that the Number Head Together (NHT) type cooperative learning model was very easy.	5	16	4	1	0	76,29
3.	Students like to take entrepreneurship lessons using the <i>Number Head Together</i> (NHT) type cooperative learning model.	14	13	0	0	0	90,37
4.	Students are interested in participating in entrepreneurship lessons using the <i>Number Head Together</i> (NHT) type cooperative learning model.	8	16	3	0	0	83,70
5.	Students more easily understand entrepreneurship lessons using the <i>Number Head Together</i> (NHT) type cooperative learning model.	1	16	10	0	0	73,33
6.	Student learning outcomes increase by participating in entrepreneurship lessons using the <i>Number Head Together</i> (NHT) type cooperative learning model.	3	17	7	0	0	77,03
7.	Students are motivated to relearn lessons that have been taught using the <i>Number Head Together</i> (NHT) Type cooperative learning model.	7	15	5	0	0	81,48
8.	I was very excited to ask about entrepreneurship learning materials using the <i>Number Head Together</i> (NHT) type cooperative learning model.	9	14	4	0	0	83,70
9.	Students can defend my opinion when using the <i>Number Head Together</i> (NHT) type cooperative learning model.	4	21	2	0	0	81,48
10.	Student entrepreneurship learning outcomes are greatly improved when using the <i>Number Head Together</i> (NHT) type cooperative learning model.	8	12	7	0	0	80,74

Source: Hasl Analysis of Appendix C.3, Processing Student Response data, 2017

Based on the results of observations of student responses in table 4.12 shows that:

- a. Student interest in participating in entrepreneurship lessons using the learning method that teachers usually apply, namely the percentage of achievement is 85.92
- b. Of the 27 students, most of them believe that the Number Head Together (NHT) type cooperative learning model is very easy. Where the percentage of achievement is 76.29 percent.
- c. Students like to take entrepreneurship lessons using the Number Head Together (NHT) type cooperative learning model. This can be seen from the percentage of student responses reaching 90.37 percent
- d. Students are interested in participating in entrepreneurship lessons using the Number Head Together (NHT) type cooperative learning model. This can be seen from the percentage of student responses reaching 83.70 percent.
- e. Students more easily understand entrepreneurship lessons using the Number Head Together (NHT) type cooperative learning model. This can be seen from the percentage of student responses reaching 73.33 percent.
- f. Of the 27 students, 3 people who answered strongly agreed, 17 people who agreed that their learning outcomes improved by attending entrepreneurship lessons using the Number Head Together (NHT) type cooperative learning model. And 7 people who are still hesitating. Where the percentage of achievement is 77.03 percent.
- g. Of the 27 students, 7 people strongly agreed, 15 people who answered in the affirmative and 5 people who were still undecided (average percentage 81.48 percent) that they were motivated to relearn the lessons that had been taught using the Number Head Together (NHT) type cooperative learning model.
- h. Student enthusiasm to ask questions about entrepreneurship learning materials using the Number Head Together (NHT) type cooperative learning model, which is the percentage of achievement of 83.70 percent.
- i. Of the 27 students, 4 people strongly agreed, 21 people who agreed and 5 people who were still hesitant to be able to defend their opinions when using the Number Head Together (NHT) type cooperative learning model. Where the percentage of achievement is 81.48 percent.

- j. Student entrepreneurship learning outcomes are greatly improved when using the Number Head Together (NHT) type cooperative learning model. This can be seen from the percentage of student responses reaching 80.74 percent.

So it can be concluded that the response of students in entrepreneurial learning to the cooperative learning model can be categorized as good. This is based on the response of students on average answering in the affirmative.

5. Conclusion and Suggestion

Based on the problem formulation and discussion, the conclusions of this study are as follows:

1. There is a separation of duties or functions of employees in charge of the Fast Secured Loan granting process consisting of an appraiser whose job is to receive collateral items along with making estimates and determining the amount of loan money to be given to customers, the function of collateral managers to store and issue collateral items in the warehouse and the function of the cashier whose job is to make loan payments to customers and is tasked with issuing cash recapitulation reports, your accounts for large cash and petty cash.
2. The application of an accounting information system for granting KCA has supported the smooth process of distributing Fast Secured Loans (KCA) at PT Pegadaian Pelita Makassar Branch.

Research Limitations

Based on the results of research on accounting information systems in channeling fast secure loans (KCA) at PT Pelita Makassar Pelita Branch, suggestions that can be given are as follows: PT Pegadaian Pelita Makassar branch to improve the quality of accounting information systems because a good accounting information system will affect success of the company's operations, including in the process of granting credit.

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