
EVALUATION OF ACCOUNTING INFORMATION SYSTEM FOR LENDING AT PT. BANK NEGARA INDONESIA (PERSERO) Tbk.

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ABSTRACT

The development of a very fast era of information system implementation is something that is recommended especially in large banks, especially for those that have BUMN labeled status in Indonesia. So that with this very appropriate adaptation, every banking company in Indonesia must start adapting a good accounting information system (ASI) and also free from fraudulent actions. This research uses a qualitative research, which is this research method descriptive approach, which is this research in the form of information in the form of spoken or written words about the conditions that occur in the observed research object. With data collection methods with interviews, observations, and documentation this research is also one of the research with field visits on the object of research at PT. Bank Neagra Indonesia (PERSERO) Tbk. KCP branch of Brawijaya University Malang. The results of this study indicate that the implementation of the accounting information system at PT Bank Negara Indonesia (PERSERO) Tbk has been carried out well but there are still drawbacks.

Keywords: Evaluation, Accounting Information System, Credit

INTRODUCTION

The rapid growth of banking in Indonesia has given rise to intense competition between banks. Technological developments also contribute to this, forcing banks to adapt to corporate competition. To win business competition, banks must have the right and structured strategy (Veronica & Mirati, 2022). Banking companies in Indonesia to keep up with the rapid times and face competition between other banks are advised to design a computer-based information system.

Banking is an institution in the financial sector that has an important role in activities related to the economy (Kaligis, 2013). Banks also provide credit to customers who need it as capital used as the operation of a business continuity. This banking has a very important role for the community, not only for customers who need credit but also for customers who also just use their services as savings and loans or usually for transactions or just saving. All these activities with the rapid development of technology require a computer-based information system. This system can later be studied by many people, and can be accessed anywhere and anytime.

Credit is the activity of individuals or business entities in order to meet the needs of life by borrowing and then paying in installments periodically whose maturity time is in accordance with the agreed credit agreement (Agustianto; Sartika, 2019). This credit provision is one of the common banking services where almost all banks in Indonesia provide this service, and because this service is a general service basically if it follows the rapid and unavoidable development of the times. In analyzing credit, banks must consider several things, namely credit security (safety), meaning that it must be absolutely certain that the credit can be repaid; the purpose of the use of credit (suitability), namely that credit will be used for purposes that are in line with the interests of the community/at least not contrary to the interests of the community, purposes that are in line with the interests of the community / at least not contrary to the prevailing regulations with applicable regulations (Sumilih, 2019).

Table 1. Calculation data for State-Owned Enterprises Banking Non-Performing Loans in Indonesia

NPLs	BNI	BRI	Independent	BTN
Problem Credit	20,664,617	16,508,848	29,838,234	10,386,627
Total Credit	551,968,700	899,193,775	884,185,599	232,359,419
Ratio	3.74%	1.83%	3.38%	4.47%
Rating	3	1	2	4
Average Ratio	3.35%			

Source: Maulidia, 2021

Non Performing loan are credits that are classified as payments are not smoothly made by the debtor concerned (Sumarni & Nur 'alia, 2022), The data explained that during the Covid-19 pandemic PT. Bank Negara Indonesia (PERSERO) Tbk. of the ratio between total credit and non-performing loans of 3.74% which ranks 3rd between PT. Bank Rakyat Indonesia (PERSERO) Tbk. and PT. Bank Mandiri (PERSERO) Tbk. which higher rating indicates that the ratio of non-performing loans or non-performing loans is less than that of PT. Bank Negara Indonesia (PERSERO) Tbk. PT. Bank Rakyat Indonesia (PERSERO) Tbk was ranked first and followed by PT. Bank Mandiri (PERSERO) Tbk. with the second rank, the last rank is occupied by PT. State Savings Bank, which is in the last rank, where the ranking shows that the credit performance at PT. Bank Negara Indonesia (PERSERO) Tbk. This research is expected to help to what extent the company has implemented a computerized-based information system and the information system has kept pace with the digital era.

Quoted from the PT Bank Negara Indonesia website (<http://www.bni.co.id/>) revealed that in 2021 there was a high growth of 232.2% with a net profit of IDR 10.89 Trillion which came from an increase in users of digital services offered by PT Bank Negara Indonesia (PERSERO) Tbk. in the form of mobile banking (M-banking) services

LITERATURE REVIEW

Accounting Information System

According to (Bodnar & Hopwood, 2013). Accounting Information System is a collection of resources designed to transform financial data and other data into information. The information will be used for decision-making considerations. Information will be generated from 3 SIA cycles in the form of: input, process, and output, namely output in the form of information expenditure which is essentially a benchmarking reference to make decisions on how high decisions must be taken by management to make good decisions for the company / entity. accounting information systems that can be used in business decision making (Aulia & Ditya, 2023). with the existence of The accounting system can prevent their existence Deviations, errors and omissions in lending In addition, the accounting system is used to Improve accuracy and performance accurate and correct accounting information, so that internal control can do well (Burahman, 2019). Accounting information systems are designed to process data and report data on the company's financial activities, either manually or by computer (Sumarauw & Gerungai, 2018).

Essence Of Credit

According to (Kasmir, 2015) there are 5C and 7P analysis, 5C itself consists of (Character, Capacity, Capital, Colleteral. Condition) and 7P consists of: (Personality, Party, Purpose, Prospect, Payment, Profitability, Protection) if all of these analyses are an implementation, which must be practiced in information systems, especially in the credit granting cycle because this analysis can make a measure of how customers will get credit/loans which will be given by the bank later.

Credit Information System

According to (Susan, 2009) the accounting information system for granting credit is: A series or collection of procedures in obtaining information on granting credit which includes

the stages starting from the application for credit to the repayment of credit which forms a system that sequentially and closely related to the implementation of credit. according to (Takalamingan et al., 2018) the credit calculation system is a system consisting of a set of elements that are interconnected with each other. In the second case, the system can be a a company that embarks on the continuous issuance of credit such as documents, records, procedures and matters relating to the preparation of necessary reports.

Credit Information System Criteria

Accounting information systems must be effective in the loan application and approval process and effective as it affects the success of the company's Implementation of credit policy (Olengga & Putra, 2019).

Several things must be considered when analyzing the Accounting Information System (AIS) for granting credit from the initial cycle to the final cycle of the company's credit settlement. According to (Purwono & Fachruddin, 2020), said that the functions related to granting credit to the PT Bank Tabungan Negara (PERSERO) Tbk branch of Banda Aceh City are: Credit Analysis Function, On The Spot (OTS) Function, Credit Breaking Function, Division Function Entry.

Credit Analysis Function: The function whose job is to analyze the extent to which prospective customers are eligible or not to be given a credit. Income/Business On the spot (OTS) function: The function in charge of conducting field surveys to the prospective customer's place of business continuity to analyze how creditworthy the prospective customer requires. Credit Termination Function: The function that has the authority to decide whether the prospective customer is eligible or not to get credit from the bank. Functions of the Entry Section: Functions that have the authority to carry out administrative matters regarding the credit worthiness of prospective customers. Then according to (Islami, 2019), explained that the procedures carried out at PT. State Savings Bank (PERSERO) Tbk. the Bogor branch are: Submission of documents by prospective customers, Investigation/Analysis of Files provided by prospective customers, 5C analysis interviews regarding potential customers' sources of funds, On the spot (OTS)/field surveys to the prospective customer's business continuity as collateral for credit, Credit Decision regarding the results of whether the prospective customer who has been analyzed in the previous process is eligible or not to get credit from the banking sector, A computerized information system for handling, storing and recovering data can be faster to improve performance more effectively and efficiently. Computerized information systems can be applied to any Sectors including the corporate sector (Halim, 2020).

METHODS

In accordance with the title made that this research uses descriptive qualitative research methodology, namely where the type of research used and uses a descriptive approach. (Prastowo, 2011). Which Analysis of phenomena that occur, namely related to information systems as decision makers in the credit granting cycle at PT Bank Negara Indonesia (PERSERO) Tbk.

The research subject is something that is very important in a study, the research subject must be arranged before the researcher is ready to collect data (Arikunto, 2011). There were 5 informants in this study, namely: Mrs. Santi, Mas Bayu, Mas Toni, Mrs. Rina, Mr. Aminu.

Mrs. Santi, Credit Analysis Section, Unit/Division: Business Banking Job Description: Customer credit analysis of PT. Bank Negara Indonesia (PERSERO) Tbk. branch of KCP Universtias Brawijaya Malang. Key Information/Key Information: information on the implementation of the SIA for granting credit to PT. Bank Negara Indonesia (PERSERO) Tbk., Mas Bayu, Relationship Manager (RM) Section, Unit/Division: JUC 2 Job Description: credit marketing performance analysis Key Information/Key Information: information on the implementation of SIA for lending to PT. Bank Negara Indonesia (PERSERO) Tbk., Mas

Toni, Sales Assistant Section, Unit/Division: JUC 1 Job Description: Key Information marketing assistant: information on the implementation of SIA and procedures regarding granting credit to PT. Bank Negara Indonesia (PERSERO) Tbk., Mrs. Rina, General Section, Unit/Division: General, Job Description: Managing Human Resources (HR) at PT. Bank Negara Indonesia (PERSERO) Tbk. Key Information/Key Information: information on the implementation of the SIA for granting credit to PT. Bank Negara Indonesia (PERSERO) Tbk., Pak Aminu, Assistant Collection Section, Unit/Division: Consumer Credit Marketing. Job Description: Handling customers who have credit problems. Key Information/Key Information: Data regarding non performing loan.

RESULTS

PT. Bank Negara Indonesia (PERSERO), Tbk. (hereinafter referred to as the abbreviation "BNI" or "Bank Negara Indonesia") starting from being established in Indonesia as a central bank called "Bank Negara Indonesia" then over time there was a government regulation in lieu of law No.2 of 1946 to coincide with July 5 1946.

Then, based on Law No. 17 of 1968, Bank Negara Indonesia was designated as "Bank Negara Indonesia 1946" and changed its status from the central bank to a state-owned commercial bank. With BNI in the community, BNI has a very important role to play in improving the economic conditions of the Indonesian people and participating in national development, legalized by law no. 17 1968 related to Bank Negara Indonesia 1946.

BNI became the first State-Owned Enterprise (BUMN) bank to become a public company after listing its shares on the Jakarta and Surabaya Stock Exchanges in 1996. To strengthen the financial structure and competitiveness in the national banking sector, BNI undertook several corporate actions, including others that it was decided to be recapitalized by the government in 1999, the sale of state shares in 2007, and a limited public offering in 2010.

PT. Bank Negara Indonesia (PERSERO) Tbk. This branch of KCP Universitas Brawijaya Malang has several scopes, namely:

Selling Banking Products: Banking products at PT. Bank Negara Indonesia (PERSERO) Tbk. where from this branch sells 2 products, namely: (Fund Products and Credit Products), Insurance: For PT. Bank Negara Indonesia (PERSERO) Tbk. has one of the insurance services called "BNI Life" where in this service the company deploys our branch officers to the PT. Bank Negara Indonesia (PERSERO) Tbk. another branch.

For documents required for the credit granting cycle:

Customer Identity Cards (KTP, KK, SIUP, etc.), Customer Statements, Credit Application Letters, Credit Decision Letters (SKK). 3rd parties who conduct surveys like RM for customers who need credit with a nominal amount of more than IDR 5,000,000,000.00 (five billion rupiah). Credit Information System Procedures at PT. Bank Negara Indonesia (PERSERO) Tbk. KCP Universitas Brawijaya Malang branch: Prospective customers come to the branch office of PT. Bank Negara Indonesia (PERSERO) Tbk. to submit a credit application and bring complete documents regarding the identity of the prospective customer (KTP, KK, SIUP, etc.) as supporting documents.

After the documents are collected and the customer has filled out the credit application letter, the JUC 2 unit relationship manager (RM) section checks the documents the identity of the prospective customer is correct or not if the identity document and the credit application letter are received, then if the entry section of the ADC assistant unit has made a credit agreement document then it is signed by the prospective customer as proof that the customer has complied with the agreement and policies that have been given by the bank for granting credit, if so then the supporting documents and credit application letters are archived and after that funds are ready to be realized. State of Indonesia (PERSERO) Tbk. KCP branch of Brawijaya University Malang, namely Mas Toni from the Sales Assistant Section, Unit/Division: JUC 1 on Tuesday, May 23 2023, at 14:50. The 5C and

7P analysis is carried out by the RM because this analysis is very important, especially as a benchmark for measuring the extent of creditworthiness that must be given by customers.

The 5C analysis of this aspect is seen from: Character: Analysis of the nature or characteristics of the customer which determines the nature of the customer, Capacity: a benchmark for the customer's ability to pay his debts based on financial performance in the customer's business financial statements, Capital: Capital owned by the customer which is calculated whether with capital the number of customers can pay and also appropriate credit given by the customer with that capital, Collateral: namely the eligibility of existing guarantees and provided by the prospective customer, Condition of Economy: An analysis of an economic class classification where prospective customers are categorized according to what class and what amount of credit is eligible to be given.

Also the 7P analysis can be seen from: Personality: The nature of the customer when carrying out activities at the bank and also the nature of the customer's place of business continuity, Party: Classifying the customer's business class in terms of the turnover obtained from the continuity of the business, whether the customer belongs to the upper, middle or lower class, Purpose: The purpose of the customer using the credit that has been given by the bank whether the customer can manage it in accordance with its original purpose, Prospect: Analysis of financial benchmarks of how customers pay off credit from banks, this can be seen from the analysis of financial statements and analyzing some of its ratios to find out how customers pay for credit in the future, Payment: Namely the customer's ability to pay the credit given by the bank whether it can be seen from the financial performance of the customer's business, or the guarantee given to the bank, Profitability: Analysis of the financial aspects of analyzing the customer's financial statements whether from a certain period of time the customer can pay credit with an amount based on the net profit contained in the customer's business financial statements, Protection: Insurance provided to customers as a guarantee of protection if there are obstacles in the credit provided by the bank.

Explanation of the flowchart in figure 1: Prospective customers fill out a form in the form of a letter of request to make a credit application to the bank, and also the customer prepares documents that will be submitted by the bank (KTP, KK, SIUP, etc.) which will later become supporting documents, JUC Section 2 Relationship Manager (RM) unit verifies documents, files, etc. To be analyzed whether it is complete or there is still something missing. To be analyzed whether it is complete or there is still something missing, if it is complete and accepted, the RM conducts a survey to the customer's place of business and looks at the guarantees provided by the customer as a credit guarantor, for loans with an amount of more than Rp. 5,000,000,000.00. (five billion rupiah) for the survey part to the place of business continuity must be carried out by a 3rd party, namely the Public Appraisal Services Office (KJPP), then after a survey to the customer's place of business continuity and seeing the collateral that will be guaranteed by the customer, RM analyzes the condition of the business from the perspective of 5C and 7P as a feasibility analysis whether the customer is eligible to get credit from the bank, Then after analyzing the customer, the organizational parts of PBP 1 and PBP 2 sub-section JUC 2 (RM unit), JUC 3 (JRM Unit), and JUC 5 (JRM Unit) of the credit committee held an approval meeting with the aim of determining the structure of the credit facility that will be obtained by a prospective customer, After being approved by the credit committee regarding its creditworthiness, the ADK supervisor of the DNK assistant unit and ADC as the DNK assistant entry section input customer data into the office database and then process the data, if it has been inputted, the DNK assistant carries out the administrative process in the form of printing a 2-copy credit agreement letter then 2 copies are signed by the customer and 1 copy is handed over to the customer as proof of credit receipt and 1 other copy is used as a company archive and other supporting documents are archived, After archiving the document, the funds are ready to be realized to the customer.

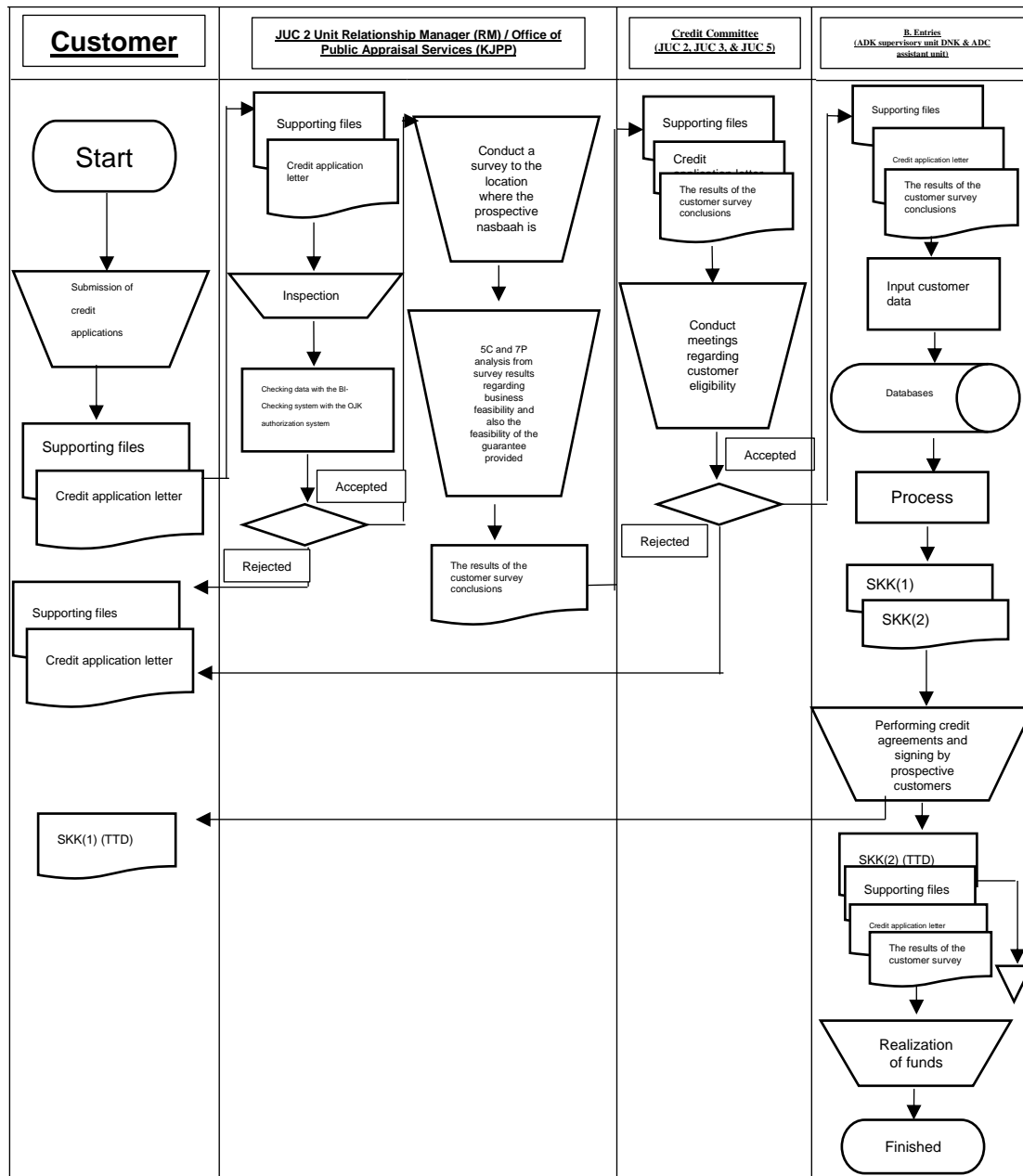


Figure 1. Flowchart in the PT Cycle. Bank Negara Indonesia (PERSERO) Tbk. Branch of KCP Universitas Brawijaya Malang
Source: Author Analysis, 2022

Table 2 shows that it complies with applicable standards from the completeness of the customer's identity document to the credit approval confirmation letter from those implemented by the 4 BUMN banking entities so that it can be said that the implementation of the required documents has been good.

Analysis of table 3 shows the differences in related functions between the 4 banking entities in the functions involved in this credit granting cycle, there are differences, namely the first is from the name, especially at other banks or more generally the function that has this task is called On The Spot (OTS), which has the task of conducting a survey to the location of the prospective customer's business continuity and also analyzing the eligibility of the prospective customer to obtain credit from the banking sector, but at PT. Bank Negara Indonesia (PERSERO) Tbk.

Table 2. PT. Document Analysis Table. Bank Negara Indonesia (PERSERO) Tbk. With 4 Other BUMN Banking in Indonesia.

Document	PT. Bank Negara Indonesia (PERSERO) Tbk.	PT. State Savings Bank (PERSERO) Tbk. (Previous Research)	PT. Bank Mandiri (PERSERO) Tbk.	PT. Indonesian People's Bank (PERSERO) Tbk.
1) Customer Identity Documents (KTP, KK, SIM, NPWP, SIUP, KK, business financial statements)	✓	✓	✓	✓
2) The relevant Banking Account	✓	✓	✓	✓
3) Credit Application Letter	✓	✓	✓	✓
4) Credit Approval Letter	✓	✓	✓	✓

Source: Author Analysis, 2022

Table 3. Table of Analysis of Functions Related to PT. Bank Negara Indonesia (PERSERO) Tbk. With 4 other BUMN Banking in Indonesia

Related functions	PT. Bank Negara Indonesia (PERSERO) Tbk.	PT. State Savings Bank (PERSERO) Tbk. (Previous Research)	PT. Bank Mandiri (PERSERO) Tbk.	PT. Indonesian People's Bank (PERSERO) Tbk.
1) Credit Analysis Function/ Account Officer (AO)	✓	✓	✓	✓
2) On The Spot Function (OTS)		✓		
3) Credit Termination Function	✓	✓	✓	✓
4) Data Entry/Administrative Functions	✓	✓	✓	✓

Source: Author Analysis, 2022

This KCP branch of Brawijaya University Malang is carried out by the same function, namely the Account Officer (AO) or called the Relationship Manager (RM) unit from the JUC 2 section, as well as PT. Bank Mandiri (PERSERO) Tbk. and PT. Bank Rakyat Indonesia (PERSERO) Tbk., this can lead to opportunities for fraud between one of the parties, for example, if when carrying out survey procedures at the place of business continuity of prospective customers, because this entity uses the same 2 functions, namely the RM unit, it will create opportunities for position deviations such as weakened bureaucracy because one of the teams carrying out this survey procedure was carried out by the same function so that the survey procedure (OTS) was made easier so that the prospective customer passed and was considered good and finally the procedure (OTS)

was not carried out properly which would later cause losses for PT. Bank Negara Indonesia (PERSERO) Tbk. branch of KCP Universitas Brawijaya Malang.

Table 4. Table of Procedure/Flowchart Analysis Between PT. State Savings Bank (PERSERO) Tbk. With 4 Other BUMN Banking in Indonesia.

Procedure Description	PT. Bank Negara Indonesia (PERSERO) Tbk.	PT. State Savings Bank (PERSERO) Tbk. (Previous Research)	PT. Bank Mandiri (PERSERO) Tbk.	PT. Indonesian People's Bank (PERSERO) Tbk.
The customer goes to a banking branch office and brings documents in the form of customer identity (KTP, KK, SIM, NPWP, SIUP, KK, business financial statements), and fills out a loan application form provided by the bank.	✓	✓	✓	✓
The credit analysis section checks the completeness of data in the form of customer identity documents.	✓	✓	✓	✓
Conducting 5C and 7P analysis regarding the survey report results which will be considered when terminating credit.	✓			
The On The Spot (OTS) Section conducts a survey of customer business continuity locations to assess customer conditions.	✓	✓	✓	✓
The entry/administrative section performs data input and also prints a Credit Provision Confirmation Letter (SP3K), as well as being a trustee (representation) between 2 parties: the banking party and the customer with a signature as proof of agreement between the 2 parties	✓	✓	✓	✓

Procedure Description	PT. Bank Negara Indonesia (PERSERO) Tbk.	PT. State Savings Bank (PERSERO) Tbk. (Previous Research)	PT. Bank Mandiri (PERSERO) Tbk.	PT. Indonesian People's Bank (PERSERO) Tbk.
The credit decision section makes a decision based on the analysis results of the credit analysis section to determine whether the prospective customer is eligible or not to get credit from the bank.	✓	✓	✓	✓
if so, the supporting documents and credit application letters and credit acceptance letters are archived and after that the funds are ready to be realized.	✓	✓	✓	✓

Source: Author Analysis, 2022

From the results of the analysis above, it can be shown that from the comparison between the 2 banking entities, they have carried out the procedure well, it's just that as explained by the author in table 4 regarding the analysis of related functions, that the survey procedure for business continuity of prospective customers is carried out by the RM function which should be separated so that undesirable things do not occur such as a weak bureaucratic system and also fraud which can reduce the credit quality of PT. Bank Negara Indonesia (PERSERO) Tbk. branch of KCP Universitas Brawijaya Malang, and for PT. Bank Negara Indonesia (PERSERO) Tbk. It also conducts 5C and 7P analysis on the Account Officer (AO) section, also known as the Relationship Manager (RM), which has not been carried out by other state-owned banking entities. which is better for improving credit quality at PT. Bank Negara Indonesia (PERSERO) Tbk. and can also prevent non performing loan either from intentional or unintentional matters by customers who have credit.

For suggestions regarding the addition of functions such as the on the spot (OTS) section indicated by the author with the reason of anticipating the occurrence of fraud such as deviation of positions by JUC 2 or Relationship Manager (RM) units which of these things can make the performance of the credit granting cycle become not implemented properly this can lead to a cycle of granting credit to PT. Bank Negara Indonesia (PERSERO) Tbk. KCP branch of Brawijaya University Malang went bad. The author recommends that regarding related functions it is recommended to add new related functions where these functions are separate from the credit analysis function or the JUC 2 Unit Relationship Manager (RM) section.

DISCUSSION

What is the SIA procedure for the credit granting cycle at PT. Bank Negara Indonesia (PERSERO) Tbk. Brawijaya Malang branch? First the prospective customer goes to the bank to fill out the credit application form and bring the customer's identity document, then the Relationship Manager (RM) section checks the completeness of the documents if they have conducted a survey to the place of continuity of the customer, then if the results of

the survey have been analyzed based on the 5C and 7P analysis then if it is then there is a credit decision committee consisting of JUC 2, JUC 3 and JUC 5 units to decide on the credit worthiness of the prospective customer, then if it is then the administration section verifies and makes a credit decision letter to make an agreement between the 2 parties.

How is the implementation of the 5C and 7P analysis in the credit granting cycle at PT. Bank Negara Indonesia (PERSERO) Tbk. branch of KCP Universitas Brawijaya Malang?
 "The 5C and 7P analysis is always carried out to measure the eligibility of customers who will apply for credit. The 5C analysis of this aspect is seen from: Character: Analysis is like an analysis on personality in the analysis, Capacity: Analysis is like a prospect and profitability analysis in the 7P analysis, Capital: Analysis in terms of business capital required based on the type of business to be carried out, Collateral: Analysis of the eligibility of guarantees provided by customers to banks, Condition of Economy: Analysis like a party in the 7P analysis. Same with 7P: Personality: The nature of the customer, especially when applying for credit, Party: Classifying the customer's business class in terms of the turnover obtained from the continuity of the business, Purpose: The purpose of the customer using the credit provided by the bank, Prospect: (Mas Toni, Section: JUC 1, Unit: Sales Assistant).

CONCLUSION

Based on the research results that have been analyzed and also discussed in the previous chapter, the authors found several new things that can be concluded about the AIS in PT. Bank Negara Indonesia (PERSERO) Tbk. KCP branch of Brawijaya University Malang For the Organizational Structure it has been carried out well from the sections and also the sub-sections and related units and also the division of tasks for each section, sub-sections and related units within the entity PT. Bank Negara Indonesia branch of KCP Universitas Brawijaya Malang. Then for the completeness of the Documents it has been carried out properly and is also in accordance with existing standards according to the cycle of lending to other banks in related Functions there is 1 function that has 2 of the same functions or is called a double position / double job where this task should be carried out by the function another, namely the Relationship Manager (RM) carrying out survey tasks to the place of continuity of prospective customers where fraud can occur which can harm PT. Bank Negara Indonesia (PERSERO) Tbk. And there are also positive things that need to be implemented by other banking entities at PT. Bank Negara Indonesia (PERSERO) Tbk. the KCP branch of Brawijaya University Malang, namely establishing a credit committee and also holding a meeting which with this committee meeting makes the 5C and 7P analysis process better implemented which can improve the credit quality of PT. Bank Negara Indonesia (PERSERO) Tbk. branch of Malang Brawijaya University KCP.

LIMITATION

For suggestions for further research that this research was conducted at PT. Bank Negara Indonesia (PERSERO) Tbk. KCP branch of Brawijaya University Malang which for further research can be carried out on other banking entities that have BUMN or non-BUMN status, and also for the data obtained by this researcher, especially regarding bad loans for further researchers, it is hoped that they can obtain more up-to-date data so that data quality can be trusted. And also future researchers can carry out a better interview process that is more structured compared to this research.

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