Published by P3M, STIE Pasundan, Bandung, Indonesia. https://doi.org/10.55208/jeme

### Designing A Web-Based Credit Application Information System (Study at One of The Sharia Financial Institutions in Bandung)

Hani Supriati<sup>1</sup>; Haris Supriatna<sup>2</sup>

<sup>1,2</sup>STMIK Mardira Indonesia, Bandung <sup>1</sup>Correspondence Email: haris@stmik-mi.ac.id

### Abstract

In today's technological developments, the role of Internet media must be addressed. The ease of doing online activities certainly must be connected to the critical role of websites in it. One of the benefits of applying the Internet in the banking sector is simplifying work processes such as processing data for credit applications. The system being used to process data at one of the Sharia financial institutions in Bandung still needs to be better organized, so it is less effective and efficient, less accurate, or errors often occur, and also takes up much space for customer documents. Therefore, the author is interested in building a system expected to overcome the problems faced by one of the Sharia financial institutions in Bandung. This system was formulated as "Designing a Web-Based Credit Application Information System (Study at one of the Sharia financial institutions in Bandung)." The method the author uses is a qualitative descriptive method. The system development method that the author uses is the object-oriented method, namely OOSE. The author used PHP, MySQL, and XAMPP as tools to create this website. The results of this accounting information system application research can help simplify data processing at one of the Sharia financial institutions in Bandung that has been running so far.

Keywords: Credit, OOSE, Website, PHP, MySQL, and XAMPP

## Introduction

A financial institution is a forum with services for managing finances for specific purposes. The role of financial institutions in life, especially banks, is vital. (Musti & Baporikar, 2023) As the largest Muslim country in the world, the need for banks that carry out their activities based on Sharia principles is essential, namely the rules of agreements based on Islamic law between banks and other parties for depositing funds and financing business activities or other activities that are declared to be following sharia. (Shuja et al., 2023) In carrying out their business, Islamic banks use a profit-sharing pattern, the primary basis for all their operations in funding, financing, and other products. (Ardalan et al., 2019; Jääskeläinen et al., 2022) Islamic bank products are similar but different from conventional ones because of the prohibition of usury, gharar, and maysir. Therefore, funding and financing products in Islamic banks must avoid these prohibited elements. (Khalequzzaman et al., 2023; Xu & Du, 2022)

The public's need for sharia banking institutions is relatively high. To meet the needs of the community, it is possible to establish sharia banks in the national banking system. (Adel & Younis, 2021) The existence of one of the Sharia financial institutions in Bandung is intended to be able to provide banking services quickly, easily, and simply to the community, mainly medium, small, and micro-entrepreneurs in both rural and urban areas whom public banking services have not reached. at one of the sharia financial institutions in Bandung, as a public trust institution whose business activities are based on sharia principles, it is hoped that it can carry out the mandate of the fund owners by channeling it into productive businesses in order to improve people's living standards. (Shin et al., 2023; Shoeb & Rahman, 2020)

In today's technological developments, the role of Internet media must be addressed. Almost all activities are made more accessible through Internet media. (De Sarkar, 2022; Sabar Rudiarto et al., 2022) The ease of activities via Internet media must be distinct from the critical role of websites. Internet applications can be made in government, health, education, industry, and even banking. (Anthony Jnr. et al., 2019) One of its beneficial impacts in the banking sector is facilitating specific work processes, such as data processing for credit applications or requests. (Haolina et al., 2020; Ritchi et al., 2019)

One of the products offered at one of the Sharia financial institutions in Bandung is a business credit intended for individuals, small/micro businesses, and large businesses. (Asemi et al., 2021) One of the Sharia financial institutions in Bandung still needs to have a structured credit application system. Submissions are semi-computerized using Microsoft Excel, thus hampering the performance of one of the Sharia financial institutions in Bandung. This condition causes a slow exchange of information and losses due to errors in recording credit applications at one of the Sharia financial institutions in Bandung. (Chen et al., 2022; Zhang et al., 2021)

This condition can be overcome by a web-based credit application information system so that recording credit applications and calculations can be more effective and efficient so that they can be well documented. Because one of the Sharia financial institutions in Bandung still uses semicomputerization, the author is interested in taking the title in writing this final assignment, "Design of A Web-Based Credit Application Information System (Study At One Of The Sharia Financial Institutions In Bandung)."

# **Research Method**

The research method used in writing this final assignment is descriptive research. Descriptive research is research carried out to describe one or more variables without the need to compare or vary the relationships between variables. In this regard, this research uses the following data and information collection techniques: literature study, field study, observation techniques, and interview techniques.

In carrying out this research, designing a Web-Based Credit Application Information System (Study at one of the Sharia financial institutions in Bandung) used an object-oriented system development method, namely the OOSE (Object-Oriented et al.) method. According to (Putra, 2018), OOSE (Object-Oriented et al.) is a development method for building and validating application domain models or object-oriented systems. The Object-Oriented Software Engineering methodology emphasizes using use cases and software design.

Methods that contain elements from other Object Oriented. This method puts more emphasis on use cases. OOSE has three stages: creating requirements models and analysis, design and implementation, and model testing. The advantage of this method is that it is easy to learn because it has simple notation, covering all stages of software engineering.

## **Results and Discussion**

After the system has been analyzed and designed in detail, it will move to the implementation stage. Implementation is the stage of placing the system to be ready to operate. The implementation aims to confirm the design modules so that users can provide input to the system builder. The recommended implementation scope includes software and hardware environments. The need for application design is the principal capital so that the design is by the previously built targets.

Software is a system support tool consisting of an operating system and database applications. The software used by the author in making this web-based application is as follows:

- 1. Windows 10 Operating System.
- 2. XAMPP Control Panel v3.2.1 as a local server.
- 3. MySQL as database.
- 4. PHP is a programming language for formulating programs.

Apart from software, authors also need hardware to run some software. The hardware specifications required to run this application are as follows:

- 1. PC/Laptop
- 2. Intel Processor (2.16 Ghz)

- 3. 15" monitor
- 4. Mouse
- 5. Keyboards

Brainware is one of the essential components in implementing a system and is usually in the form of human objects as the implementing staff consisting of:

- 1. Applicant, namely the person with access to the credit application process.
- 2. Admin, the person in charge of operating the system and entering, changing, or deleting data.

PHP is open source because the PHP open source code is available for free; this allows the developer community to continually make improvements, develop, and find bugs in the PHP language. Open source means we do not need to depend on a particular company (e.g., Windows to Microsoft) to release the next version if something needs to be fixed. We also do not have to pay purchase and upgrade costs, which are usually quite expensive.

Stability and compatibility. PHP runs stably on various operating systems such as UNIX (including Linux), Windows, and Macs. PHP integrates well with various web servers, including the most popular IIS and Apache.

PHP is also equipped with various other supports, such as direct support for various popular databases, an extensible architecture, and a processor that uses minimal resources on our computer compared to its competitors and can also display web pages quickly.

It is also important to remember that PHP's advantages may change over time because each program will try to improve its performance.

System testing is a process to find out where the deficiencies in the system are and whether they are by what was described in the previous

design. Testing of this system is carried out carefully so that the results obtained can benefit users.

In the operation of application programs, changes to the application often occur or even damage. This result can happen due to an error in the operation of the program or a request from the user, and Maintenance basically must always be there, of course, adjusted to the environment where the program is used, to maintain the stability and balance of the program which can produce the information needed by the user.

Programming is an activity that supports implementing a new system because a good and structured program can produce information according to needs. Before the program is implemented, it must first be tested to be free from errors that may occur. This testing can be carried out for each program module, followed by testing all modules to ensure that all modules are integrated properly and correctly. This section describes the appearance of the application program, which is designed according to the design made at the system design stage. From the existing system design, the author divides it into several display forms. The database used is MySQL. Here are screen captures of the database implementation:

1. Table Admin

М	Table structure	4ª Rela	tion view																	
#	Name	Туре	Collation	Attributes	Null	Default	Extra	Action	1											
1	id_admin 👂	char(25)			No	None		<i>Q</i> Ch	ange	Drop	Pri	imary	y Uniq	ue 🛃	Index [	😨 Spatia	I Fu	ltext	Distinc	t value
2	username	char(15)			No	None		() Ch	ange	😄 Drop	Pri	imary	U Uniq	ue 📕	Index	🛐 Spatia	T Fu	ltext [	Distinc	t value
3	password	text			No	None		0 Ch	ange	🖨 Drop	<i>₿</i> Pri	imary	Uniq	ue (j	Index [	🛐 Spatia	T Fu	ltext 🧾	Disting	t value
] 4	nama_lengkap	char(35)			No	None		2 Ch	ange	Drop	Pri	imary	<b>U</b> Uniq	ue 🦉	Index	🛐 Spatia	I Fu	ltext (	Distinc	t value
] 5	email	char(35)			No	None		/ Ch	ange	🖨 Drop	🔑 Pri	imary	Unic	pe 🚪	Index	😨 Spatia	👔 Fu	itext (	Disting	t valu
5	no_telp	char(15)			No	None		2 Ch	ange	🖨 Drop	Pri	imary	<b>y</b> Uniq	ue 🛃	Index [	🛐 Spatia	1 Fu	ltext	Distinc	t value
] 7	alamat	text			No	None		2 Ch	ange	🖨 Drop	<i>∲</i> Pri	imary	U Uniq	ue (E	Index (	😨 Spatia	T Fu	Rext [	Distinc	t valu
8	fotoprofil	varchar(100			No	None		2 Ch	ange	😄 Drop	Pri	imary	<b>U</b> Uniq	ue 🖡	Index	🖫 Spatia	I Fu	ltext	Distinc	t valu
Prin	Check all	With selecte se table struc	d: 🔝 Brow	se 🥜 Chi iþ Move co	ange lumns	😂 Drop 🎤 In	prove t	rimary able stri	U L	Jrique	🛃 Inde	ex							_	_

Figure 1. Admin Table

# 2. Application Table

Bro	ane / Structure	🗊 SQL 🔍 Search 🕏	Inse	n 🛋 Export	t 🔜 Import == Privileges 🥜 Operations 🗮 Triggers
	able eleverture all	Detection view			
35.0		Providence and a			
- 1	Name id aplikasi 🔅	Type Collation Attributer charSGI	No.	Default Extra	Action Change @ Drop@ Primary @ Unique @ Index @ Sectiol @ Fulltant ~ More
0 2	id province	chw(7)	No	None	Change @ Dog @ Property of Unique of Index PT Scaled + Fulltent + More
0.3	id regencies	chari4)	No	None	Change @ Drop @ Primary # Unique # Index IV Soatial # Fulltent + More
0 4	id pemohon	char(25)	No	None	Change Comp Primary at Unique Printers To Seating + Fulltant + More
0.5	nama lenakao	char(35)	No	None	Change Drop & Primary & Unique & Index TO Scatial & Fullent * More
0.6	jenis kelamin	char(25)	No	None	Change Cong Primary & Unique Findex T Southal T Fullest + More
n 7	tgl_lahir	date	No	None	Change 😄 Drop 🤌 Primary 🙀 Unique 📰 Index 🕎 Spatial 📺 Fultest 🛩 More
□ <sup>\$</sup>	alamat	ied	No	None	Change 💩 Drop 🖉 Primary 🙀 Unique 🖉 Index 🍸 Spatial 🛪 Fulliest 💌 More
n *	tempat_lahir	char(25)	No	None	Change 🖨 Drop 🥔 Primary 📷 Unique 📰 Index 📷 Spatial 📺 Fultest 🛩 More
10	kode_pos	chai(10)	No	None	Change 🍓 Drop 🔑 Primary 🙀 Unique 🐖 Index 📅 Spatial 🕆 Fultrest 🛩 More
0 11	status	text	No	None	🥜 Change 🥥 Drop 🖉 Primary 🙀 Unique 🚝 Index 🗊 Spatial 📺 Fulhest 🖛 More
0 12	telp	char(15)	No	None	Change 😂 Drop 🔑 Primary 🙀 Unique 🗾 Index 📅 Spatial 📺 Fulfwat 🔻 More
D 13	pendidikan	char(10)	No	None	🥜 Charige 🥥 Drop 🤌 Primary 🏨 Unique 🚝 Index 🍸 Spatial 🏦 Fultexit 🗢 More
0 14	tgl_beli	date	No	None	🥜 Change 🎯 Drop 🔑 Primary 🙀 Unique 🐑 Index 📅 Spatial 🝸 Fultest 🛩 More
□ <sup>15</sup>	status_perkawinan	char(15)	Yes	NULL	🥜 Change 🥥 Drop 🔑 Primary 📷 Unique 📰 Index 🕎 Spatial 📷 Fultest 🛩 More
0 16	nama_pasangan	char(35)	No	None	🥔 Change 🥥 Drop 🔌 Primary 🙀 Unique 🛃 Index 📅 Spatial 🛖 Fulltest 🛩 Mine
D 17	jml_tanggungan	int(8)	No	None	🥜 Change 🥥 Drop 🔌 Primary 📷 Unique 🕘 Index 🕎 Spatial 🖷 Fulltent 🕶 More
0 18	ibu_kandung	chai(35)	No	Note	🥜 Change 🌀 Drap 🔑 Primary 🙀 Unique 🗾 Index 🕎 Spatial 🛫 Fulltext 🕶 More
□ 19	agama	char(15)	No	Noné	🥜 Change 🥥 Drop 🌽 Primary 🙀 Unique 💽 Index 🗊 Spatial 📺 Fulltest 🕶 More
20	pihak_dihubungi	char(35)	No	None	Change 😄 Drop 🄑 Primary 🙀 Unique 🔄 Index 🍸 Spatial 🝸 Fuiltest 💌 More
D 21	hub_kel	char(15)	No	Nore	🥜 Change 😂 Drop 🌽 Primary 🗑 Unique 🛃 Index 🍸 Spatial 📆 Fulltent 🕶 More
□ 22	alamat_kel	text	140	None	🥔 Change 🥥 Disp 💭 Primary 🙀 Unique 🐑 Index 📅 Spatial 👚 Fulltest 🛩 More
D 23	telp_kel	varchar(15)	No	None	🥜 Change 🥥 Drop 🔌 Primary 👔 Unique 🕘 Index 🕎 Spatial 👚 Fulltext 🕶 More
□ 24	tipe_pendapatan	char(15)	No	Nane	Change 😄 Drop 🔑 Primary 🙀 Unique 🖉 Index 🕁 Spatial 🝸 Fulltest 👻 More
D 25	jenis_pekerjaan	char(25)	No	None	🥜 Change 🥥 Drop 🌽 Primary 👿 Unique 🐖 Index 📷 Spatial 📷 Fultest 🗢 More
26	nama_perusahaan	char(25)	No	None	Change 😄 Desp 🌽 Primary 🙀 Linique 🔄 Index 🍸 Spatial 🖹 Fulftest 🛩 More
0 27	alamat_per	text	No	None	🥜 Change 🥥 Drop 🖉 Primary 🛞 Unique 🗐 Index 🛐 Spatial 📺 Fultext 🕶 More
0 28	lama_bekerja	int(8)	No	Nove	💋 Change 🥥 Dop 🌽 Pomary 🙀 Unique 🗾 Index 📅 Spatial 🝸 Fultiest 🕶 More
0 29	pendapatan	char(20)	No	None	🥜 Change 😄 Drop 🔑 Primary 🎯 Unique 🐖 Index 🕎 Spatial 📺 Fulltent 🛩 More
D 30	SIUP	chat(25)	340	None	🥜 Change 🥥 Drop 🌽 Primary 🙀 Unique 🗾 Index 📅 Spatial 🝸 Fulltest 🛩 More
-					
0 31	NPWP_per	char(25)	No	None	🥜 Change 😄 Drop 🔑 Primary 🗑 Unique 🚝 Index 🕎 Spatial 📺 Fulkest 🗢 More
0 22	jumlah_kredit	chat(25)	No	None	🥜 Change 🥥 Drop 🌽 Primary 😰 Unique 💽 Index 🕎 Spatial 👖 Fulltest 🔻 Mare
□ <sup>33</sup>	jangka_waktu	int(8)	No	None	🥜 Change 🥥 Drop 🏓 Primary 👔 Unique 🌉 Index 🏗 Spatial 🛒 Fulkext 🛩 Mare
□ <sup>34</sup>	tujuan_kredit	chat(25)	No	None	🥜 Change 🤤 Drop 🌽 Primary 🗑 Unique 🗐 Index 🍸 Spatial 🝸 Fulbest 💌 More
□ <sup>35</sup>	angsuran_perbulan	chat(25)	No	None	🥜 Change 🥥 Drop 🔑 Primary 👿 Unique 🐖 Index 🏗 Spatial 🖷 Fulltext 💌 More

## Figure 2. Application Table

3. File Desk

9	6 1	able structure	Relation	n view															
		Name	Type	Collation	Attributes	Null	Default Extra	Act	ion										
2	1	kd_berkas 🔑	char(25)			No	None	1	Change	C Drop	Primar 🖉	y 🙀 Un	ique	index 🖪	Spetial	T Full	ni 🗐	Distinct	value
1	2	id_pemohon	char(25)			No	None	2	Change	C Drop	Primar	U U	tique	Index 3	Spenial	T Fulh	et 🕜	Distinct	value
5	3	id_aplikasi	char(25)			No	None	1	Change	🕲 Drop	Primar	y 📷 Un	ique	index 🖪	Spatial	T Fulb	est 🔟	Distinct	value
5	4	ktp 🖉	varchar(150)			No	None	0	Change	() Drop	Primar	y y Un	tique	Index 3	Spetial	TFulh	et 📋	Distinct	value
3	5	kk	varchar(255)			No	None	1	Change	🖨 Drop	🔑 Primar	y 🙀 Un	sique	index 🖪	Spatial	Fulb	nt 🛅	Distinct	value
5	6	pasfoto	varchar(100)			No	None	2	Change	() Drop	Primar	y y Un	tique :	linder, 🖪	Spotial	T Fulb	est 🔄	Distinct	value
3	Ţ	npwp	varchar(150)			No	None	1	Change	O Drop	Primar	y 👿 Un	ique	index 🖪	Special	T Full	ent 🗊	Distinct	value
1	8	rekening_listrik	varchar(150)			No	None	2	Change	() Drop	Primar	y y Un	tique .	Index 3	Spotial	T Full	et	Distinct	value
5	9	struk_gaji	varchar(255)			No	None	1	Change	O Drop	Primar	y 📷 Un	ique	index 📑	Spetial	T Fulb	ent 🗐	Distinct	value
5	10	berkas_agunan	varchar(255)			No	None	2	Change	() Drop	Primar	U U	tique	hdax 3	Spahal	T Full	est []]	Distinct	salue
1	11	jaminan	char(25)			No	None	1	Change	C Drep	Primar	y 👿 Un	sique	index 🖪	Spatial	Fulb	et 🗊	Distinct	value

Figure 3. File Table

4. Guest Book Table

Bn	owse 🧏 Struc	ture 🔡	SQL	Search	34	Insert	E E	xport		Import	ai P	rivileg	es 🥜	Operatio	ns 🍇	Triggers	
И	Table structure	🖑 Rela	ation view														
#	Name	Туре	Collation	Attributes	Null	Default	Extra			Action							
1	no_bukutamu 🌽	int(8)			No	None	AUTO_	INCREM	ENT	🥜 Change	0	Drop 🌡	) Primary	Unique	🖲 Index	Spatial	🝸 Fulltext 🗢
2	nama_lengkap	char(35)			No	None				🥜 Change	0	Drop 🤞	Primary	Unique	🛃 Index	🝸 Spatial	🝸 Fulltext 🔻
3	email	char(35)			No	None				🥜 Change	0	Drop 🤞	Primary	👿 Unique	🛃 Index	🛐 Spatial	🝸 Fulltext 🔻
4	pesan	text			No	None				🧷 Change	01	Drop 🧯	Primary	Unique	🖉 Index	Spatial	T Fulltext ▼
	Check all	Vith selecte	ed: 📶 Bro	wse 🤌 C	hange		0 0	Primary		Jnique 🏾 🖉	Inde	x					
_		table at		In these					-			201					

Figure 4. Guest book table

5. Category Table

И	able structure	4ª F	Relation vie	ew									
#	Name	Туре	Collation	Attributes	Null	Default	Extra	Action					
1	id_kategori 🔑	int(10)			No	None	AUTO_INCREM	ENT 🥜 Change	😂 Drop	Primary [	🛛 Unique 🛃 Ir	ndex 🛐 Spatial	Ţ Fulltext <b>▼Mo</b>
2	kategori	char(25)			No	None		🥜 Change	🤤 Drop	🔑 Primary (	y Unique 🗾 Ir	ndex 🛐 Spatial	Ţ Fulitext ▼Mo
t	Check all	With sel	ected: 📋	Browse 🤞	Chan	ige 🤤 (	Drop <i> </i> Primar	y 🗓 Unique	📕 Index				

Figure 5. Category Table

# 6. Credit Table

- €	15	ener: 127.0.0.1.»	🛛 Data	base bp	mnjeb	r » 🗊 Table:	kredi													¢
	Bro	wse 🧏 Stru	cture	📔 SQ	L	Search	ł	Insert		Export		Import		Privile	ges	Operati	ons 3	Triggers		
K	1	able structure	4	Relation	view															
	ŧ	Name	Туре	Col	lation	Attributes	Null	Default	Extra	1		Action								
	1	id_kedit 🔑	int(25)				No	None	AUTO	D_INCRE	MENT	🥜 Chang	e 🤤	Drop	🖉 Prima	ry 👿 Uniqu	e 🌠 Ind	ex 🛐 Spati	al 📱 Fulter	t <b>▼</b> More
	2	id_pemohon	char(25	)			No	None				🥜 Chang	e 🤤	Drop	🔑 Prima	ry 👿 Uniqu	e 🛐 Ind	ex 🛐 Spati	al 👖 Fulter	t <del>▼</del> More
٥	3	id_aplikasi 🖉	char(25	)			No	None				🥜 Chang	e 🤤	Drop	🔑 Prima	ry 👿 Uniqu	e 🋐 Ind	ex 🛐 Spati	al 👖 Fulter	t <del>▼</del> More
	4	jenis_kredit	char(25	)			No	None				🥜 Chang	e 🤤	Drop	🔑 Prima	ry 👿 Uniqu	e 🛃 Ind	ex 🛐 Spati	al 🝸 Fulter	t ▼ More
	5	jumlah_kredit	char(25	)			No	None				🥜 Chang	e 🤤	Drop	🔑 Prima	ry 👿 Uniqu	e 🛃 Ind	ex 🛐 Spati	al 🝸 Fulter	t ▼ More
	6	jangka_waktu	int(8)				No	None				🥜 Chang	e 🤤	Drop	🄑 Prima	ry 👿 Uniqu	e 🛃 Ind	ex 🛐 Spati	al 🝸 Fulter	t <b>▼</b> More
	7	tujuan_kredit	varchar	(50)			No	None				🥜 Chang	e 🤤	Drop	/ Prima	ry 👿 Uniqu	e 🌠 Ind	ex 🛐 Spati	al 👔 Fulter	t <b>▼</b> More
	8	tgl_pengajuan	date				No	None				🥜 Chang	e 🤤	Drop	🔑 Prima	ry 👿 Uniqu	e 🏹 Ind	ex 🛐 Spati	al 👖 Fulter	t <b>▼</b> More
	9	status	char(50	)			No	None				🥜 Chang	e 🤤	Drop	🔑 Prima	ry 👿 Uniqu	e 🋐 Ind	ex 🛐 Spati	al 📱 Fulter	t <del>▼</del> More

Figure 6. Credit Table

# 7. Applicant's Desk

ŋ	15	wer 127 0 0 1 » 🛛	) Database: bpm	nnychr > 🛐 Ta	ible, pernohin										<
۵	Bro	wse 🕅 Struct	ture 🔲 SQL	🧠 Sea	rch 👫 Int	ert 📑	Export		mport	Privile	ges 🤌	Operations	25	Triggers	
K	T	able structure	Relation	view											
	#	Name	Type C	ollation Att	ributes Null	Default E	xtra Ac	tion							
	1	id_pemohon 🔑	char(25)		No	None	0	Change	C Drop	Primary	y Uniqu	e 🛃 Index 🖪	Spatia	Fulltext	Distinct values
	2	id_provinces	char(2)		No	None	0	Change	😄 Drop	Primary	y Uniqu	e 🛃 Index 🖪	Spatia	T Fultext	Distinct values
٥	3	id_regencies	char(4)		No	None	J	Change	😂 Drop	🔑 Primary	👿 Uniqu	e 🛃 Index 🛐	Spatia	Fulltext	Distinct values
0	4	username	char(15)		No	None	0	Change	C Drop	Primary	Uniqu	e 🗾 Index 🖪	Spatia	T Fulkext	Distinct values
	5	email	char(35)		No	None	J	Change	C Drop	🔑 Primary	jij Uniqu	e 🛃 Index 🖪	Spatia	T Fulltext	Distinct values
	6	password	text		No	None	0	Change	Drop	Primary	y Uniqu	e 🗐 Index 🛐	Spatia	T Fulkext	Distinct values
٥	7	nama_lengkap	char(35)		No	None	1	Change	😄 Drop	Primary	Uniqu	e 🐖 Index 🛐	Spatia	Fulltext	Distinct values
	8	alamat	text		No	None	J	Change	Orop	Primary	y Uniqu	e 🖅 Index 🛐	<sup>s</sup> Spatia	Fultext	Distinct values
0	9	kode_pos	char(10)		No	None	1	Change	😄 Drop	Primary	👿 Uniqu	e 🇾 Index 🛐	Spatia	Fulkext	Distinct values
	10	no_telp	char(15)		No	None	0	Change	Co Drop	Primary	Uniqu	e 🗾 Index 🖪	Spatia	T Fulltext	Distinct values
	11	tgl_daftar	date		No	None	1	Change	Drop	Primary	👿 Uniqu	e 🛃 Index 🛐	Spatia	T Fulltext	Distinct values
0	12	foto	varchar(100)		No	None	0	Change	Crop	Primary	Uniqu	e 🗾 Index 🛐	Spatia	T Fulltext	Distinct values
	13	aktif	char(5)		No	None	1	Change	C Drop	Primary	ji Uniqu	e 🐖 Index 🛐	Spatia	Fulitext	Distinct values

Figure 7. Applicant Table

Vol. 1 No. 1

#### e-ISSN: XXXX-XXXX

8. Message Desk

цî.	Server: 127.0.0.1	» 🗻 Databa	ase bprmwj	jobr » 🌇 Tabi	le pe	san	_								
B	owse 🧏 St	ructure	SQL	Search	h i	i Inser	Export	🖶 Import	📑 Pri	vileges	P	Operation	s 36	Triggers	
И	Table structure	Re Re	elation vie	w											
*	Name	Туре	Collation	Attributes	Null	Default	Extra	Action							
o 1	id_pesan 🔑	int(8)			No	None	AUTO_INCREME	NT 🥜 Change	Drop	Primar	y u	Unique 🚪	Index	Spatial	T Fulltext 🕶 Ma
2	id_admin	char(25)			No	None		🥜 Change	Drop	🤌 Primar	y U	Unique 🚪	] Index	😨 Spatial	T Fulltext ▼M
3	id_pemohon	char(25)			No	None		🥜 Change	Drop	🤌 Primar	y U	Unique 🚪	Index	Spatial	👔 Fulltext 🔻 Me
<b>4</b>	email	char(35)			No	None		🥜 Change	🖨 Drop	🤌 Primar	y U	Unique 🛃	] Index	Spatial	T Fulltext 🔻 Ma
□ <sup>5</sup>	subjek	varchar(75)			No	None		🥜 Change	Drop	🤌 Primar	y U	i Unique 🚪	] Index	😨 Spatial	🝸 Fulltext 🔻 Mi
6	tgl_kirim	date			No	None		🥜 Change	Drop	🤌 Primar	y y	j Unique 🦉	] Index	🛐 Spatial	Ţ Fulltext ▼M
7	status_kirim	char(25)			No	None		🥜 Change	C Drop	🤌 Primar	y u	Unique 🚪	] Index	😨 Spatial	T Fulltext VM

Figure 8. Message Table

### 9. Product Table

- 0	19	Gerver: 127 0 0 1	» 🌍 Data	base bprm	vjebr » 🖪 Ta	able, p	roduk							
	Bre	owse 🧏 Str	ructure	SQL	🔍 Sea	rch	}i Ins	ert 🔜 Export	📕 Import	ai P	rivileges	ØP Operation	s 26 Triggers	
ŀ	1	Table structure	40	Relation vi	ew									
	#	Name	Туре	Collation	Attributes	Null	Default	Extra	Action					_
	1	id_produk 🌽	int(10)			No	None	AUTO_INCREMENT	🥜 Change	Drop	Primary	😈 Unique 🀖 li	ndex 🛐 Spatial	Fulltext <del>v</del> More
	2	id_kategori	int(25)			No	None		🥜 Change	Drop	Primary	😈 Unique 🋃 l	ndex 🛐 Spatial 🕙	Fulltext <del>v</del> More
	3	judul	char(50)			No	None		🥜 Change	😑 Drop	🔑 Primary	😈 Unique 🐖 li	ndex 🛐 Spatial 📑	Fulltext 🗢 More
	4	harga	int(25)			No	None		🥜 Change	Drop	Primary	👿 Unique 🐖 l	ndex 🛐 Spatial 🕚	r Fulltext <b>▼Mor</b> e
	5	stok	int(25)			No	None	1	🥜 Change	😄 Drop	Primary	😈 Unique 🐖 li	ndex 🛐 Spatial 🛉	r Fulltext <b>▼More</b>
	6	isi	text			No	None		🥜 Change	C Drop	Primary	🗴 Unique 🖉 li	ndex 🛐 Spatial 🚹	r Fulltext ▼ More
	7	gambar	text			No	None		🥜 Change	😄 Drop	Primary	Unique 🖉 li	ndex 🕎 Spatial	Fulltext 🗢 More
	8	tanggal	int(30)			No	None		🥜 Change	Drop	Primary	😈 Unique 🛃 li	ndex 🛐 Spatial 🕙	E Fulltext <b>▼More</b>

Figure 9. Product Table

### 10. Provincial Table



Figure 10. Provincial Table

### 11. District Table

		and the second of			and the second	1000													
1	Brow	vse 🥖 Stru	cture	SQL 4	Search	34	Insert	-	Export		Import	<u>8</u> ]	Privil	eges 🥻	10	Operations	1.24	Triggers	
K	Ta	ble structure	4ª Rela	ation view															
	#	Name	Туре	Collation	Attributes	Null	Default	Extra	Action										
]	1	id 🔑	char(4)			No	None		Cha	inge	Drop	Pri Pri	mary	Unique	5	ndex 🕎 S	patial 🔳	Fulltext	Distinct value
	2	province_id 🖉	char(2)			No	None		2 Cha	inge	Drop	🔑 Pri	mary (	Unique	<b>E</b> I	ndex 🛐 S	patial 1	Fulltext	Distinct value
-	3	name	varchar(25)			No	None		2 Cha	inge	C Drop	🔔 Pri	mary	Unique	-	ndex 🕎 S	patial T	Fulltext	Distinct value

Figure 11. District Table

The following is the appearance of the Web-Based Credit Application Information System program at BPRS Al-Ihsan:

1. Login Form



Figure 12. Applicant Login Form

ACCOUNT LOGIN	
≗ admin	
A	
LOGIN	

Figure 13. Admin Login Form

#### e-ISSN: XXXX-XXXX

2. Home Appearance



Figure 14. View of the Applicant's House

AdminBPR	E Selamat Datang, Hari Suprist
Hani Supriati © Online	DASHBOARD
NDN	
# Dashboard	TOTAL KRITIK & SARAN Z TOTAL PENGAJUAN TOTAL PENGHON TOTAL BERKAS
🗣 Data Pengajuan	Liber® Liber® Liber®
🖿 Data Berkas	
🛔 Data Perrohon	
🛔 Data Admin	
🖉 Boku Tamu	
Kirim Pesan	Data Diri
Logout	0 0
ini merupakan halaman pengelola web al-Insan	
	Copyright © 2022

Figure 15. Home Admin display

3. About Us Menu Display

Al Ihsan	entang Kami + Hubungi Kami Prosedur Pengajuan + Kitedit + Akan +
SEJARAH PERUSAHAAN	VISI & MISI PERUSAHAAN
BPR SYARAH AL IHSAN berdiri pada tanggal 12 juli 1995 dengan bentuk badan Humum Koperasi berdasarkan Surat Keputusan Departemen Koperasi dan	VISI
Pembinaan Pengusaha Kecil Republik Indonesia Kantor Wilayah Propinsi Jawa Barat No. 11075/09-INOWK. 10/12 tanggal 17 September 1994 di Bandung, sebagaimana selah diubah dengan Surat Keputusan Mentri Negara Koperasi dan Usaha Kecil dan Negaramanah Jawa Distributi Defenderati Mentro Langgal dan Sarat Sarat Sarat	"Menjadi mitra usaha yang terpercaya dan siap memberikan pelayanan yang baik demi kepuasan nasabah"
entang Pengesahan Akta Perubahan Anggaran Dasar Koperasi. Persetujuan Prinsip Jeandrian data Departemen Kesanan Denak Koperasi, denasia denasi	MISI
1240/MK.17/1994 tanggal 16 Agustus 1994 dan Persetujuan Operasional / izin Instan dari Domotome Kenome Research International Action (1994)	1. Menjadi mitra usaha bagi setiap sektor pemblayaan
lep-114/KM.17/1995 tanggal 1 Mei 1995. Bank Pemblayaan Syariah disingkat	2. Perluasan pangsa pasar
T, IPPS A., IHSAN diafikan berdasarkan Akte AktaNotaris Cyrthia, S.HM.Kn. Jomor 2 Tanggal 3 Desember 2009 tentang Pendirian Perseroan Terbatas (PT. Bank femblyaan Raiyat Syanish Al Iban), Pendirian disahkan oleh kemeririan Hakum lan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Kepututan Mentri	<ol> <li>Meningkatkan pelayanan (service exelent) dengan landasan profesional, amanah, jujur, dan mengedepanikan akhlaikul karimah.</li> </ol>
Listum dan Hak Asati Manusia Republik Indonesia Nemor - Adu/07660.AH.01.01.Tahun 2010 Tanggal 15 Februari 2010 Tentang Pengesahan Jadian Hukum, Perserian din tim usuhanya berdasiana Susut Keputasan Hermigin Baaki Indonesia Nomer 12/2/KF2 pB(B6/2010, Tanggal 15 Apatha 2010 Ventang Pengalihan teri bulah Koperasi Bank Perkreditan Rakyat Syariah Al Ishan Kepada Perseran Telutasa Bank Penkrebukan Rakyat Syariah Al Ishan.	

Figure 16. Vision and Mission Display

Hani Supriati<sup>1</sup>; Haris Supriatna<sup>2</sup>

	BPR Syari Allhsa	ah M		Home Ten	tang Kami 🔹 Hubu	ng Kani – Prosedur Per	gajaan * midt * ak	in r
S	uktur Perusahaan						Home / Struktur Org	erisasi O
			STRUI	KTUR C	RGANIS	ASI		
	Lampiran Sk	L No. 22/SK	/AI/05/2021	RUI Dewan ko	PS misnris			
				Linektur		DPS	]	

Figure 17. Organizational Structure Display

4. Contact Us display

Allhsan	muns Instang Gami - Huburgi Kami - Prosubur Amgujuan - Kindi - Aius - Google Insurs VIII. Johnson Pressent. How Instandor Mitta-
BUKU TAMU Nama *	ALAMAT Ratio Golden Spore No. 34, JF, Jakas Rec. Jakondali No. 34, JS, Statistica Statistica Statistica No. 7 ao (255967528)
Pesan Anda *	AM KEDIA     Seein - Jean : 168     Seein - Jean : 168     KONTAK     BIS3-9418-0746 (cented Person)



5. Submission Procedure Display





Figure 19. Display of Submission Requirements

Figure 20. Submission Flow Display

6. Account List View

$\otimes_{t}$	PR Syariah 11 Ihsan	intang Kani + Indongi Kani Prozedur Pengajaan + Kindi + Kina +
	MEMBUAT	AKUN BARU
	SERIOUS SECURITY Loren lpsum dular at amet, consectatur adjuicing elit, sod de sistande lampor incládunt ut labore et dulare nagna alique, bocepteur siné eccasest cupitatat ene proident.	0 Usrume 1 elete
¢.	POWERFUL INTEGRATIONS Deceptors sist occased copidatat nen problem, sunt in cuipa qui efficia desenut moliti anim id est tuborum. Dois aute inure dolor in reprehendent in voluptate with esse cilium.	Fessert
	BROWSE WITH ANY DEVICE Duis auto irum dolor in reprehendent in voluptato velit esse	Naria Lengkap 1

Figure 21. Account List Display

7. Submission Form Display



Figure 22. Personal Data Form Display

\©∧∩	hsan	Home Tentang Kami 🍷 Hubungi k	ami Prosedur Pengajuan * Kredit * Akun *
	<b>)</b>	0	1
DATA	PRIBADI	DATA PERUSAHAAN	Data Pengajuan Kredit
Nama Perusahaan			
Alamat Perusahaan	Tambahian catatan jika dibutuhkan		
Jenis Pekerjaan	PHS/Karyawan/Wiraswata/Laintiya	A	
Jenis Pekerjaan 1a Bekerja(dalam tahun)	PRS/Karyawan/Wicossata/Lainnya Lama Bekerja	8	

Hani Supriati<sup>1</sup>; Haris Supriatna<sup>2</sup>

Figure 23. Display of Company Data Form

	Syariah I <b>hsan</b>	Home Tentang Kami • Hubungi Ka	ami Prosedur Pengajuan + Kredit + Akun +
DATA	Pribadi	DATA PERUSAHAAN	Data Pengajuan Kredit
Jangka Waktu	<ul> <li>10 Bulan</li> <li>12 Bulan</li> <li>12 Bulan</li> <li>24 Bulan</li> <li>36 Bulan</li> </ul>		
Jumlah Kredit	masukan jumlah yg ingin dlajukan		
Tujuan Kredit	Modal Utshaitnvestasi/Konsumt/rLainnya		
Previous			Finish

Figure 24. Display of Credit Application Data Form

8. Upload Data View

<b>A</b>	<sup>Syariah</sup> hsan	Home Tentang Kami 🝷 Hubungi Kam	Prosedur Pengajuan * Kredit * Akun *
	UPLOAD BERKAS PRIBADI		2. UPLOAD BERKAS JAMINAN
Perh	atian! Anda diwajibkan untuk mengupload	data anda, file yang diupload harus beresolusi HD agar	memudahkan kami untuk pengecekan.
KTP :	Browse No file selected.	Kartu Keluarga :	Browne No file selected.
Pasfoto :	Browse No file selected.	NPWP :	Browse No file selected.
Rekening Listrik :	Browse No file selected.	Struk Gaji :	Browse No file selected.
MB, JPG/PNG. henyatakan bahwa data yang say	a isikan diatas sudah benar.		

Figure 25. Display of Personal File Upload Form

Vol. 1 No. 1

#### e-ISSN: XXXX-XXXX

	Syariah Ihsan		Home Tentang Kami 🔻	Hubungi Kami	Prosedur Pengajuan 🔹	Kredit *	Akun *	
	0				0			
	UPLOAD RERKAS PRI				UPLOAD RERKAS MANINA	N		
rap Upload berkas Agunan	n sesuai dengan jenis kredi	it yang dipilih.						
rap Upload berkas Agunan Agunan :	n sesuai dengan jenis kredi Sertfikat HGB/HM	it yang dipilih.						v
rap Upload berkas Agunan Agunan : Berkas Agunan :	sesuai dengan jenis kredi Sertifikat HGB/HM Browse No file selec	it yang dipilih.						v
rap Upload berkas Agunan Agunan : Berkas Agunan : a menyatakan bahwa data y	setuai dengan jenis kredi Settfikat HSB/HM Browse_ No file selec yang saya Isikan diatas suda	it yang dipilih. ted.						v

Figure 26. Display of the Guarantee File Upload Form

9. Credit Simulation Display

	Allhsan	Home Tentang Kami + Hubungi Kami	Prosedur Pengijuan * Kredit * Akun *	^
		SIMULASI KREDIT		
Jumlah Pinja	iman :			
-Pilih-				-
Lama Pemin	jaman :			
-Pilih-				-
Kalkulasi	PROFIL	AI AMAT		l
	Baik Pedreditan rakyat AL-HSAN merupakan BPK Mili Pemerintah Provisi Daerah jawa barat. Pemerintah Kabayate Bandrag Basar Jaka tak. BPR AL-HSAN merupakan hasil Raud more	Rado Golden Spure No. 3A, Ji Jakos Naranata Kee Balendah Kai Bandong Jasea Barat – 40275 No Fat (22534650) Telly «142-35947500) Email: holopr771degmail.com		
	© Copyright 2022 by Hani Supriati. All Rights Reserved		Privacy Policy • Terms of Service	Ļ

Figure 27. Credit Simulation Display

10. Guestbook View



Figure 28. Guestbook display

11. Applicant File Data Display



Figure 29. Applicant File Data

12. Admin List Data Display

AdminBPR								
Hani Sapriati I Odra	DAT	A DAFT	AR ADMIN					
	+10	MBAHDATA	LOHIN .					
	30	w 19000	ds per page			Sea	rok:	
	жð	ID ADMIN	NAMA ADMIN	USERNAME	EMAIL	ALAMET	NO.TELEPON	FOTO PROFIL
	1	ADW001	Hani Sopriati	admin	hnisprTT1@gnall.com	Kas. NJia Wangi No.10001/015 Desa Rancamanyar	005794136746	
	×	ADM002	Nan Zamprano	admin	konternorano1933@grasi.com	Kev. Nusa Wangi No. 11 001/015 Desa Rancamanyar	027790405081	
	Show	ing 1 to 2 of 2	entries				Pre	Aug 1 Meet



13. Display of Credit Application Data



Figure 31. Credit Application Data Display

### e-ISSN: XXXX-XXXX

# 14. Applicant Data Display

AdminBPR			Selamat Datang, Hani Supriati
Hani Supriati © Criline	DATA PEMOHON		
ACM .	+ TAMBAH DATA PEMOHON		
# Dashboard	10 v records per page	Search:	
🗣 Data Pengajuan	NO * 10 PEMOHON   NAMA PEMOHON   USERNAME   EMAIL   ALAMAT   NO.TELEPON	TGL DAFTAR	AKTIF AKSI
🖿 Data Berkas	1 PHIHV2008 hanyy hany hibhaff@gmail.com y 089785645434	2022-07-19	VES 🔽 🗖
Data Pemohon	Showing 1 to 1 of 1 entries		← Previous 1 Next →
🋔 Data Admin			
🖉 Buka Tamu			
<ul> <li>Kirim Pesan</li> </ul>			
🕒 Logout			
re-receptor feieres prophis websieten			
	Copyright © 2022		

Figure 32. Applicant Data Display

## 15. Send Message View

AdminBPR		🖂 🛛 Selamat Datang, Hani Supriati
Hani Supriati © Online	KIRIM INFO PENCAIRAN KEDIT	
MENU	+ KIRIM PESAN	
# Dashboard	10 v records per page	Search:
🗣 Data Pengajuan	NO * ID ADMIN © ID PENDHON © EMAIL © ISI PESAN © TA	ANGGAL DIKIRIM 🔶 STATUS PESAN 🔅
🖿 Data Berkas	1 ADM007 PMHN20008 hibhaff@gmal.com Persdhfg 20	222-07-19 Telah Dikirim
A Data Prenchon	2 ADM001 20	022-07-20 Telah Dikirim
Orte Admin	Showing 1 to 2 of 2 entries	← Previous 1 Next →
<ul> <li>Osta Admin</li> </ul>		
🖉 Buko Tamu		
Kirim Pesan		
🖶 Logout		
ini merupakan haloman pengelola web al-ihsan		
	Conscient @ 2022	

Figure 33. Send Message Display

## Conclusion

Based on the discussion of research regarding the Credit Application Information System at one of the sharia financial institutions in Bandung, it can be concluded that designing a web-based credit application information system that will make it easier for applicants to obtain credit application information, as well as expedite operational work at one of the sharia financial institutions in Bandung. This research produces a system that is expected to reduce the use of physical documents, which results in too much paper being used so that many documents pile up and take up

much space. As well as preventing errors in the process of recording credit applications. Based on the results that have been obtained, suggestions in future research are that this credit application website program should be developed again into a better program, as well as adding other features that will be needed later, as well as the need for good system maintenance so that problems do not occur frequently.

## References

- Adel, H. M., & Younis, R. A. A. (2021). Interplay among blockchain technology adoption strategy, e-supply chain management diffusion, entrepreneurial orientation and human resources information system in banking. *International Journal of Emerging Markets*. https://doi.org/10.1108/IJOEM-02-2021-0165
- Anthony Jnr., B., Abdul Majid, M., & Romli, A. (2019). Emerging case oriented agents for sustaining educational institutions going green towards environmental responsibility. *Journal of Systems and Information Technology*, 21(2), 186–214. https://doi.org/10.1108/JSIT-10-2017-0083
- Ardalan, A., Ardalan, R. K., Rao, S., & Alexander, K. B. (2019). An information system architecture for ensuring anonymity of student survey responses. *The International Journal of Information and Learning Technology*, 36(1), 52–65. https://doi.org/10.1108/IJILT-02-2018-0011
- Asemi, A., Ko, A., & Nowkarizi, M. (2021). Intelligent libraries: a review on expert systems, artificial intelligence, and robot. *Library Hi Tech*, 39(2), 412–434. https://doi.org/10.1108/LHT-02-2020-0038
- Chen, W., Bohloul, S. M., Ma, Y., & Li, L. (2022). A blockchain-based information management system for academic institutions: a case study of international students' workflow. *Information Discovery and Delivery*, 50(4), 343–352. https://doi.org/10.1108/IDD-01-2021-0010
- De Sarkar, T. (2022). Access, organize and communicate: the strategic use of browser plugins in libraries. *Library Hi Tech News*, 39(7), 19–23. https://doi.org/10.1108/LHTN-04-2022-0049
- Haolina, G. A., Latief, Y., & Machfudiyanto, R. A. (2020). Comfort improvement of landscape and housekeeping components on government green building using Building Information Modeling (BIM) integrated web-based information system. *IOP Conference Series: Materials Science and Engineering*, 830(2), 022034.

https://doi.org/10.1088/1757-899X/830/2/022034

- Jääskeläinen, A., Sillanpää, V., Helander, N., Leskelä, R.-L., Haavisto, I., Laasonen, V., & Torkki, P. (2022). Designing a maturity model for analyzing information and knowledge management in the public sector. VINE Journal of Information and Knowledge Management Systems, 52(1), 120–140. https://doi.org/10.1108/VJIKMS-01-2020-0017
- Khalequzzaman, M., Ab Rahman, A., & Kamsin, A. (2023). An aspirational hope of a Sharīʿah-based microfinance model to alleviate extreme poverty. *International Journal of Islamic and Middle Eastern Finance and Management*. https://doi.org/10.1108/IMEFM-03-2022-0116
- Musti, K. S. S., & Baporikar, N. (2023). Industry 4.0-based enterprise information system for P2P lending. *Journal of Science and Technology Policy Management*, 14(1), 6–24. https://doi.org/10.1108/JSTPM-06-2020-0093
- Ritchi, H., Azis, Y., Adrianto, Z., Setiono, K., & Sanjaya, S. (2019). In-app controls for small business accounting information system: a study of domain understanding. *Journal of Small Business and Enterprise Development*, 27(1), 31–51. https://doi.org/10.1108/JSBED-12-2018-0372
- Sabar Rudiarto, Saruni Dwiasnati, & Agung Susilo Yuda Irawan. (2022). Design and build expert system applications using forward chaining methods to manage web-based space management. *Global Journal of Engineering and Technology Advances*, 10(2), 009–017. https://doi.org/10.30574/gjeta.2022.10.2.0115
- Shin, S. Il, Hall, D., Lee, K. Y., & Han, S. (2023). Exploring satisfaction with social networking sites through the lens of fan page visiting: uncertainty reduction and general systems theory perspective. *Information Technology & People*. https://doi.org/10.1108/ITP-12-2020-0897
- Shoeb, M. Z. H., & Rahman, M. M. (2020). Do not perish outdated CDS/ISIS data: ABCD ILS from the same family is there to make it alive. *The Electronic Library*, 38(5/6), 1095–1113. https://doi.org/10.1108/EL-02-2020-0043
- Shuja, A., Awan, M. I., & Saleem, I. (2023). Cotton Web Limited: a journey from disintegrated complaint handling to an efficient and robust ecomplaint management system. *Emerald Emerging Markets Case Studies*, 13(2), 1–19. https://doi.org/10.1108/EEMCS-11-2022-0440
- Xu, F., & Du, J. T. (2022). Research on the drivers of undergraduates' intention to use university digital libraries: affinity theory as an additional construct of information system success model. *Library Hi*

Tech, 40(6), 1627–1641. https://doi.org/10.1108/LHT-03-2021-0108
Zhang, M., Huang, Q., Zhao, X., & Ma, L. (2021). The impact of information integration on purchase order finance and new product launch: a case study. *International Journal of Operations & Production Management*, 41(4), 359–382. https://doi.org/10.1108/IJOPM-06-2020-0377