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Utilization of USID Applications (UGT System Integrator Development) in Management System

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Abstract. The use of information technology is the optimal use of computers (mainframes, mini, micro), software (software), databases, networks (internet, intranet), electronic commerce, and other types of technology-related. The purpose of this research in this Journal is to find out the Financial Management System Using the USID Application that is available at the Cooperative, BMT, and SRB. The research method used was a qualitative analysis based on primary and secondary data obtained from literature studies, in-depth interviews. The selection of research location is located at BMT Tanjung Karanganyar Paiton Probolinggo. This USID application provides convenience and security to financial data in BMT Tanjung, with a reliable and privacy system (can only be accessed by the BMT Tanjung).

1. Introduction

Baitul Maal comes from Arabic which can be defined as an institution or party (al-jihat) that has a special duty to handle all the assets of the people, both in the form of state income and expenditure. Baitul Maal has been around since the time of the Prophet Muhammad. At that time, Baitul Mall not only functioned like BAZIS today (collecting funds to be used for the benefit of the people) but also functioned as a state financial management institution. Baitul mall continued to grow during the time of Khulafaur Rashidin. However, during the colonial period that occurred in Islamic countries, it has brought changes in the government system, politics and especially in the economic field, so that at that time Baitul Maal was lost in the repertoire of state.

Baitul Maal wat Tamwil is a financial institution with a sharia concept that was born as an option that combines the concepts of maal wat tamwil in one institutional activity. The concept of maal was born and became part of the lives of Muslim communities in terms of collecting and distributing funds for zakat, infaq and shadaqah (ZIS) productively. While the concept of Tamwil was born for purely productive business activities to benefit the middle to lower (micro) sectors of society [1].



The development of Baitul Maal Wat Tamwil (BMT) as a Sharia-based microfinance institution, in reality, did not run as expected. In general, a prominent phenomenon is the presence or spirit of the establishment of Islamic financial institutions as a movement with professionalism as a qualitative substance that should be carried out simultaneously by BMT managers and service users. The growth produced by BMT experienced "ups and downs" problems and difficulties in its business activities [2].

Previous research conducted by Nor Liza entitled The Use of Sidogiri Gateway UGT Online Deposit System (USID Gateway) and Offline Deposit System: Comparative Study of Customer Satisfaction in Sharia Public Savings at KJKS BMT UGT Sidogiri Capem Mojo Surabaya discusses the comparison of online systems with manual systems. However, in that study, according to the researchers, it was still not optimal in measuring the level of satisfaction of Sidogiri UGT BMT customers who used the service. Because the focus point is more on comparison [3]. The main focus of research is analyzing the benefits of Application (USID Gateway) in the financial system at BMT Tanjung Paiton, Probolinggo Regency.

2. Use of Information Technology

The phenomenon that is currently the main focus of public sector organizations in Indonesia is the demand for accountability and transparency of public institutions both at central and regional levels. In government organizations, public accountability can be said as a form of providing information and on the activities and financial performance of the government to the parties concerned with the information [4].

The use of information technology is the optimal use of computers (mainframes, mini, micro), software, databases, networks (internet, intranet) [5], electronic commerce, and other types of technology-related. So that the utilization of information technology can be carried out effectively, the equipment should be worn/damaged in the data as soon as possible [6]. For the utilization of information technology seen from: a) Application software, b) Computerized accounting process c) Software following laws and regulations d) Integrated accounting and managerial reports e) Equipment maintenance f) Repair broken/worn equipment.

Financial Technology (Fintech) has emerged in line with changes in people's lifestyles, which are currently dominated by users of information technology that demand fast-paced life. The use of fintech can maximize banking services to consumers. BMT UGT Sidogiri which is a micro Islamic financial institution is very appropriate if it is located in the middle of a community whose welfare level is mostly in the middle to lower level. However, if it is not supported by convenience and excellent service. BMT UGT Sidogiri will be left by its customers. Problems in buying and selling and payment transactions such as not having time to look for goods to a shopping place, to a bank/ATM to transfer funds, the reluctance of customers to visit places where the service is less pleasant [7].

Customer satisfaction and loyalty are one of the main targets of every company in marketing the products or services produced. With satisfaction, customer loyalty will be created to faithfully use the product or service. Consumer satisfaction will be created when there is a match between predictions and the reality obtained when consuming certain goods or services. The loyalty that arises as a result of reciprocity consumers to the satisfaction obtained and loyalty is needed by the company for the sustainability of its business in the eyes of the market [3].

3. The Importance of Using Information Technology

The computer-based information system is a collection of various hardware and software that is by processing data into information that can provide benefits for its users. Information system components are called information technology. Use of Information Technology The two technologies that underlie information technology are computer technology and communication technology. So information technology is a combination of computer technology and communication technology. Information technology includes hardware, software and related system components that organizations

use to create computerized information systems [8]. The use of information technology is defined as the use of computer technology related to data processing into a piece of information, and the process of channelling data/information within certain time spaces. The use of information technology can be interpreted as how optimistic the use of computer technology in preparing financial statements [9].

4. Utilization of the Financial System

The financial system is the economic order in a country that plays a role in carrying out financial service activities organized by financial institutions [10]. According to Dahlan Siamat, a financial institution is a business entity whose wealth is in the form of financial assets compared to non-financial or real assets, where financial institutions have provided credit or financing to customers and invested their funds in securities [11]. Effective use of information technology can be done if every individual in the organization can use the technology properly [7].

The maintenance of financial system stability, both domestic and global, is an important element in economic development [7]. Financial performance can be said to be the results achieved by companies for various activities carried out in utilizing available financial resources [2]. The financial function is responsible for maintaining and managing the company's financial assets, such as cash, shares, bonds and other investments to determine the maximum return on capital from these assets [12].

Financial information systems are an integral part of the basic business for stability, sustainability and growth [13]. The use of information technology has a significant positive effect on the timeliness of financial reporting in BMT Tanjung, while human resources also have a significant positive effect on the timeliness of Tanjung BMT financial reporting.

5. USID Application (UGT System Integrator Development)

The information technology referred to in this study is USID. BMT UGT Sidogiri established a subsidiary engaged in technology, namely PT. UGT System Integrator Development Gateway. In 2015, launching an application called U-Mobile USID Gateway, the application is installed and operated using an Android-based smartphone operating system. The USID Gateway U-Mobile application is a development of the application previously used by BMG UGT Sidogiri namely Negakom Mobile. Negakom Mobile is a third-party application managed by PT Negakom Indonesia which has been used by BMT UGT Sidogiri in the past 3 years, namely from 2012 to 2015 [3].

The advantages of USID Mobile compared to Negakom Mobile are that USID Mobile has more complete features, this application contains various data of customer account numbers, customer addresses, along with previous savings deposit records and the latest customer balances that were not previously found in the negakom application. The USID Gateway application can also load customer instalment data that is integrated directly with a database located on a central server. This application can also produce a print out in the form of proof of transaction slip through a thermal printer which is always carried by an account officer (AO) [3].

The application called USID (UGT System Integrator Development) Gateway contains various master number data along with savings deposit and customer balance records. AO accepts savings deposits from customers and is directly inputted through the USID Gateway application. Customers can immediately check their savings balance when making savings deposits from receipts that come out after inputting deposit data from a mobile printer that is always carried by AO when making savings deposits. Deposit data that has been inputted by AO directly into the deposit data and customer balance records that are in the computer. The convenience is not only felt by customers but also felt by AO. AO itself does not have to record or input customer deposit data again on the computer. The speed and time efficiency obtained when using this online system greatly affects the quality of AO's performance [3].

6. Research Methods

This study uses qualitative analysis methods based on primary and secondary data obtained from literature studies, in-depth interviews. Information quality is used to measure the output quality of information systems, both the completeness, accuracy, and reliability of input data to be a report. Included in these measurements are accuracy, reliability, and efficiency in the whole process [14]. The selection of research location is located at BMT Tanjung Karanganyar Paiton Probolinggo.

7. Result and Discussion

7.1. Financial Management System Using Applications

Based on the results of research applications UGT System Integrator Development (USID) in the financial system at BMT Tanjung. This program is recommended to run. The UGT Application System System Integrator development (USID) is an application applied by BMT financial institutions that can only be done online, by inputting data according to the elements that are already available in the application. according to the Procedure from the start the login account that has been registered by the author of the USID Application in the form of WEB.

Furthermore, BMT employees/parties that are already in the login can easily input the financial transaction data according to the procedures and rules that apply in the application, some input data input includes, Savings, financing, Deposits, Cash receipts and disbursements, Amortization of the final process days, month-end and year-end. Some data must be input by the BMT as follows, name/identity, account number, address, date of transaction, savings group, information, all data that is input automatically updated by the system in the application.

7.2. Advantages UGT System Integrator Development (USID)

- a) The advantages of this USID application provide convenience and security of financial data in BMT Tanjung, with a reliable and privacy system (can only be accessed by the BMT Tanjung).
- b) With this new system, it can help and facilitate customers in knowing savings and loans even though they do not bring proof of deposit and proof of transaction.
- c) With this new system can facilitate the presentation of data in making savings and loan reports, reports of loan evidence, proof of instalments to proof of deposits and withdrawals of deposits, so that reports produced effectively and efficiently can help leaders in decision-making activities.
- d) Information system using VB.NET can maintain and improve employee performance in managing customer data and savings and loan reports.

7.3. Disadvantages UGT System Integrator Development (USID)

- a) This application system is far from perfect, needs development further to design complex systems and can do larger and better data processing.
- b) This application still cannot be accessed by smartphones because it is still based on WEB where access is still limited and needs to be upgraded to a more modern system.

8. Conclusion

The UGT System Integrator Development (USID) application is recommended for financial management systems because its operation greatly facilitates Tanjung BMT employees. the advantage is that it can make it easier for the customer to check the transaction. And as for the drawbacks that some system disturbances are difficult to avoid, the operation has not been supported by smartphones

because it requires additional applications, it is necessary to develop (upgrade) the system design so that USID is more perfect.

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