



Interface-Based Loan Fund Performance Monitoring And Evaluation System At BKM Ngesrep Semarang

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Abstract. *The monitoring and evaluation system is a routine process of collecting data and measuring progress on program objectives/monitoring changes, which focuses on processes and outputs. Monitoring involves accounting for what is done. Monitoring involves observing the quality of the services provided while evaluation is the use of social research methods to systematically investigate program effectiveness/assess the program's contribution to change (goal/objective) and assess the need for improvement, continuation or expansion of the program (recommendations). The first aim of this system is to be able to process data efficiently and accurately, the second aim is to assist the financial management unit (UPK) in inputting loan fund installments to make it easier to process data so as not to make calculation errors and record errors and to improve services to Community Self-Help Groups (KSM) better as borrowers, the third objective is to facilitate monitoring of loan fund evaluation which can be monitored and evaluated at any time, both the rate of return of loan funds and the level of loan fund congestion. In this system, the interface-based monitoring and evaluation model is one of the services provided by the operating system as a means of interaction between the user and the operating system. The interface is an operating system component that comes into direct contact with the user. This application was created using Microsoft Visual Basic 6.0 and a Client Server-based MySQL database.*

Keywords: *Monitoring and evaluation system, loan funds, interface*

1. INTRODUCTION

The development of science and technology brings an important role to the business world, both in the government and private sectors. In particular, technology and computer-based information systems support every job in data processing and are really needed by leaders in an organization or company for decision making. Computer technology increasingly plays an important role in business, can help all types of businesses improve the efficiency and effectiveness of business processes, make managerial decisions, and strengthen competitive positions in a rapidly changing market. Technology and computer-based information systems have quickly become necessary ingredients for business success in a dynamic global environment.

BKM Ngesrep was founded in 2,000 and is a Community Self-Sufficiency Agency formed by the people of Ngesrep sub-district. One of the activities is handling revolving loan funds and the UPK (Financial Management Unit) as the manager. Evaluation of the performance of loan funds is carried out once a month by BKM and PNPM facilitators.

There are several obstacles to the administrative needs, namely:

- a. Service for revolving loan installments is carried out by hand, so this has an impact on the subsequent process of preparing the report, which takes a long time and is prone to errors because to make the report you have to open the document one by one.
- b. There is still a delay in the obligation to send progress reports on loan funds once a month.
- c. MS application system. The Excel currently used for processing loan fund reports is not able to help effectively because the data input source is not in one computer database.

The application system for monitoring and evaluating the performance of loan funds used to date is no longer able to keep pace with developments in the business world. In connection with existing obstacles, the use of developments in information technology is very necessary to assist leaders in solving the problems faced and the need to create new application systems.

BKM Ngesrep handles economic activities, namely revolving loan funds distributed to KSM (Community Self-Help Group) borrowers which are used for poor residents who have productive businesses in the Ngesrep sub-district. Creating an independent BKM institution requires more thorough preparation, competitiveness and the ability to provide maximum service.

2. THEORETICAL FOUNDATION

1. Understanding Systems

General system definition:

- a. A collection of parts that work together to achieve a common goal. Examples are the solar system, digestive system, public transportation system, computer system, information system.
- b. A collection of objects that are related and interact with each other and the relationships between objects can be seen as a single unit designed to achieve one goal.

Thus, in simple terms, a system can be interpreted as a collection or collection of elements or variables that are mutually organized, interact with each other and depend on each other. (Hanif Al Fatta, 2007)

2. Understanding System Development

According to Mujiharto Panga (2014), systems development *can* mean developing a new system to replace the old system as a whole or improve an existing system. The old system needs to be repaired or replaced due to several reasons, namely as follows:

- 1) *are* problems that arise in the old system.
- 2) Irregularities in the old system cause the old system to not be able to operate as expected.
- 3) Fraud – intentional fraud that results in the company's assets being unsafe and the veracity of the data being less guaranteed.
- 4) Unintentional errors can also cause the correctness of the data to be less guaranteed.
- 5) Inefficient operations.
- 6) Failure to comply with established management policies.
- 7) Organizational growth.

3. Definition of Information

According to (Gelinas and Dull, 2008; Hall, 2008; Laudon and Laudon, 2006; Turban ed al, 2006) in their book (Samiaji Sarosa, 2010) Information is data that has undergone processing in such a way that it can be used by users in making decisions.

4. Information Quality

Information has three qualities of information, including:

- 1) Accurate (*accuracy*)
- 2) Right on time (*timeliness*)
- 3) Relevant (*relevance*)

5. Management information System

Management Information System (SIM) is a system that is able to provide information (which is the result of the transaction process that occurs) where they interact with each other to achieve the goals set by management.

Management information systems have the following characteristics:

1. Operating on structured tasks, namely in an environment that has defined operating procedures, decision-making rules and information flows firmly and clearly.
2. Increase efficiency by reducing costs.
3. Providing reports and easy access that are useful for decision making, where managers will use the reports and information to make various conclusions and ultimately make decisions. (Kusrini and Andri Koniyo, 2007)

6. Definition of Monitoring and Evaluation

a. Understanding Monitoring

Routine process of collecting data and measuring progress on program objectives / monitoring change, focusing on process and output. Monitoring involves accounting for what is done. Monitoring involves observing the quality of the services provided. (Firdaus Hafidz, 2009)

b. Understanding Evaluation

Evaluation is the use of social research methods to systematically investigate program effectiveness/assess the program's contribution to change (goal/objective) and assess the need for improvement, continuation or expansion of the program (recommendations). Evaluation requires a study/research design. Evaluation sometimes requires a control group or comparison group. Evaluation involves measurements over time. Evaluation involves special studies/research. (Firdaus Hafidz, 2009)

7. Types of Monitoring and Evaluation

c. Monitoring Type

- 1) Aspects of program *input* include, among other things: human power, funds, materials, equipment, working hours, data, policies, management, and so on. What is needed to carry out program activities
- 2) Process/activity aspects are aspects of the program that reflect an activity process, such as research, training, production processes, providing assistance and so on.
- 3) *The output* aspect, namely the program aspect which includes the results of the process which is mainly related to quantity. (Syahrul Hakim, 2008)

b. Evaluation Type

- 1) Initial evaluation of activities, namely assessing program readiness or detecting program feasibility.

- 2) Formative evaluation, namely an assessment of the results that have been achieved during the process of implementing program activities. Implementation times are carried out regularly (monthly, quarterly, semester and yearly) in accordance with information needs on assessment results.
- 3) Summative evaluation, namely an assessment of the results that have been achieved as a whole from the beginning of the activity to the end of the activity. The implementation time at the end of the program is in accordance with the period during which the program is implemented. (Syahrul Hakim, 2008)

8. Understanding *Measurement* _

Measuring (*measurement*) is an action that aims to determine the dimensional quantity of a quantity in a system, by comparing it with one dimensional unit of that quantity. (Ambar Febriyanti, 2014)

9. Definition of Funds

Funds are cash and working capital, current assets (*current assets*) are often equated with the definition of working capital (*working capital*), namely assets used for short-term needs or under one year and consist of three main components, namely cash, receivables, inventory. (Singgih Santoso, 2008)

10. Definition of Loan (*loan*)

A loan is an amount of funds provided by a bank to a customer with interest, which must be repaid at the agreed time or in installments. (Ralona M., 2009)

3. METHODOLOGY

The model that will be developed refers to the *Research and Development* (R&D) model from Borg and Gall. The development plan with R&D design from Borg and Gall has the aim of developing and validating the product. The Development and Research (R&D) model has 10 steps, including *Research and information collecting*, *Planning*, *Develop preliminary form of product*, *Preliminary field testing*, *Main product revision*, *Main field testing*, *Operational product revision*, *Operational field testing*, *Final product revision*, *Dissemination and implementation*. The system development carried out in this research only reached stage 6 (six), producing a final product in the form of a *prototype*, so it did not reach the product implementation stage. To arrive at the product implementation

stage, further research can be carried out. Procedurally, the 6 (six) steps of the R&D model are as shown in Figure 3.1 below:

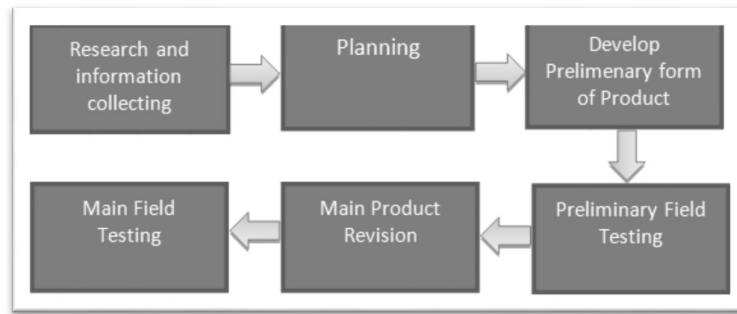


Figure 3.1 Six-Step R&D Design Model

Apart from developing and validating educational results, *Research and Development* also aims to discover new knowledge through ' *basic research* ' , or to answer specific questions about practical problems through ' *applied research* ' , which is used to improve educational practices. This research and development method has been widely used in technology, nature and health sciences. Almost all technological products such as vehicles, household appliances, medical equipment, are developed through research and development. However, research and development methods can also be used in the fields of social sciences, such as psychology, counseling, education, sociology, management, and others.

The Borg & Gall model is more generally not as focused on learning or subjects as the previous models in this discussion. The aim of this research is to reveal the findings at the BKM Ngesrep institution by developing a monitoring and evaluation system for the performance of loan funds, then testing and analyzing the data to produce a new model.

4. RESULTS AND DISCUSSION

4.1 User Access Rights

The menus in the *interface-based loan fund performance monitoring and evaluation system* have been explained in chapter 3, while the distribution of access rights for each *user* can be seen in the table below:

Table 4 .1 Table of *User Access Rights*

No	Users	Access rights
1	Administrator	<ul style="list-style-type: none"> ➤ Can carry out <i>input processes</i> : management data, KSM data ➤ Can process transactions : loans, installments and money

		<ul style="list-style-type: none"> ➤ Can view reports: KSM data, loans, installments, monitoring and evaluation .
2	Manager	<ul style="list-style-type: none"> ➤ Can process transactions : money . ➤ Can view reports: KSM data, loans, installments, monitoring and evaluation .
3	Leader	<ul style="list-style-type: none"> ➤ Can process transactions : money . ➤ Can view reports: KSM data, loans, installments, monitoring and evaluation .

4.2 Program Results

1. Menu Page

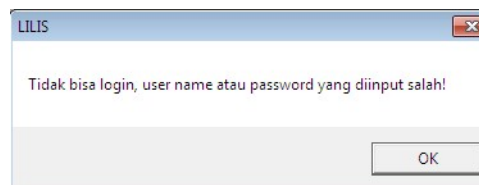
a. Login Form

Before entering the system, each user must *log in* on the login form .



Figure 4.1 Login Form

If the login user name or password is entered incorrectly, a dialog window will appear and you cannot enter the menu form , picture as follows:



User Name and Password Confirmation Dialog Window

The display for renewing the password is as follows:



Figure 4.3 Password Reset Form

b. Main Menu *Form*



Figure 4.4 Main Menu *Form*

Information :

form has 4 menus, namely

1. Masters

There are 2 master menus, namely: Management, KSM

2. Transaction

There are 3 menus in the transaction menu, namely: Loans, installments, monitoring and evaluation.

3. Report

There are 4 menus in the transaction menu, namely: KSM data report, loan data report, installment data report , monitoring and evaluation report.

4. Go out

2. Input / Master Page

a. Management Data Input *Form*

Kode	nama	jabatan
KD001	LILIS	Koordinator BKM
KD002	PAUJO	Anggota BKM

Figure 4.5 Management Data *Input Form*

Information :

- Management data *input form* contains complete data for each administrator who has access rights, consisting of code, name, position
- There are 5 *action buttons*, namely New functions to *input* new administrator data, Save functions to save *files* that have been input, *Edit* functions to correct data if there is something you want to change, Delete functions to delete *files* that have been saved and Exit functions to exit the administrator *form* .
- *Datagrid* functions to display administrator data that has been entered.

b. KSM Data Input Form

KODE KSM	INSTRUMEN	TGL PEMBENTUKAN	REG. PEMINJAM	NAMA PEMINJAM	JABATAN
KSM-001	PRAMBANAN	02/08/2014	RG-002	MURHUSUN	SEKRE TARIS
KSM-001	PRAMBANAN	02/08/2014	RG-001	TAJIR	PE LIA
KSM-001	PRAMBANAN	02/08/2014	RG-004	SANIT	ANGGOTA
KSM-002	DAHJIA	16/09/2014	RG-005	VERA	PE LIA
KSM-002	DAHJIA	16/09/2014	RG-006	DANI	SEKRE TARIS
KSM-002	DAHJIA	16/09/2014	RG-007	SANTIE	RENDHARAN

Figure 4.6 KSM Data Input Form

Information :

- KSM data *input form* contains complete data from each individual borrower in one KSM group, consisting of KSM code, KSM name, date of formation, loan registration, borrower's name, position, gender, date of birth, address, occupation, KTP number, loan amount.
- There are 5 *action buttons*, namely New functions to *input* new KSM data, Save functions to save *files* that have been input, Edit functions to correct data if an error occurs, Delete functions to delete *files* that have been saved and Exit functions to exit the KSM *form* .
- *Datagrid* functions to display KSM data that has been input.

In the KSM data *input form* there is a *confirmation form / dialogue window* which functions to remind and avoid input errors, which lies in the KSM code only used by one group (KSM), and reg. The loan can only be used by one individual. The image can be seen as follows:

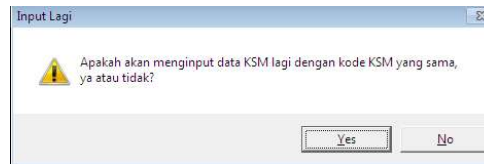


Figure 4.7 Dialog window for confirming *input* of the same KSM code and KSM name

If the answer to the above dialogue is *yes* , then *the input of* individual identity data is still in one KSM, followed by the same KSM code and KSM name, but if the answer to the above dialogue is *no* , a confirmation dialogue window appears as follows:

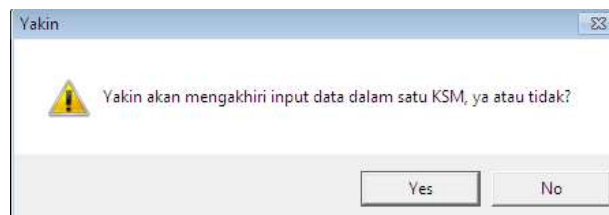


Figure 4.8 Confirmation Dialog Window Ending KSM Data *Input*

3. Transaction Page

a. Loan Transaction *Form*

no Bukti	Kode ksm	nama ksm	tgl jatuh tempo	jumlah pinjaman
BP-001	<<<00000	KSM NAWAYARAN	10/23/2014	1700000
BP-005	<<<000001	KSM NGE SREP	8/23/2014	5000000
BP-007	<<<00005	hahaga	8/23/2014	1000000
BP-008	<<<00004	ANGGUN	8/23/2014	4000000

Figure 4.9 Loan Transaction *Form*

Information :

- *Form* Loan transactions contain complete data from KSM borrowing transactions, consisting of proof of loan number, KSM code, KSM name, disbursement date, due date, installment length, loan size, principal installments/month, interest/month, total installments/month . Also included is a search for borrower data based on the KSM code.
- There are 5 *action buttons*, namely New, which functions to *input* transactions new loan data, Save function to save *the file* that has been entered, Edit function to correct the data if an error occurs, Delete to delete *the file* that has been saved and Exit function to exit the loan *form*
- *Datagrid* functions to display loan data that has been input.

In the loan transaction *form* there is a *confirmation form* / dialogue window which functions to remind and avoid errors in loan transactions which can only be made once before the installment payment is complete. The image can be seen as follows:



Figure 4.10 Dialog window for reminders that KSM has borrowed

b. Installment Transaction *Form*

DATA KSM						
no_bukti	kode_ksm	nama_ksm	jenis_ksm	jumlah_pinjam	tanggal_pinjam	status_pinjam
BP-002	KSM-002	DAHLIA	10	50000	2014	50000
BP-003	KSM-003	ANGGURI	12	507500	2014	50000

DATA ANGSURAN						
no_bukti	tanggal_angsuran	kode_ksm	nama_ksm	jenis_angsuran	jumlah_angsuran	total_angsuran
BA-002	15/10/2014	KSM-002	DAHLIA	10	50000	50000
BA-003	15/10/2014	KSM-001	PRAMBANAN	12	1	507500

Figure 4.11 Installment Transaction *Form*

Information :

- *Form* installment transactions contains installment data for each KSM, consisting of installment proof number, KSM code, KSM name, installment duration, installment date, installment amount, installment principal, interest, remaining loan, fines, category. Also included is a search for installment data based on the installment proof number
- There are 5 *action buttons*, namely New, which functions to *input* transactions new installment data, Save function to save *the file* that has been input, Edit function to correct the data if an error occurs, Delete to delete *the file* that has been saved and Exit function to exit the installment *form*.
- *Datagrid* functions to display installment data that has been input.

c. Monitoring and Evaluation Transaction *Form*

NoBukti	TanggalPeminjaman	KodeKSM	NamaKSM	JumlahPinjaman	JumlahAngsuran	JumlahAngsuran	JumlahAngsuran	JumlahAngsuran	JumlahAngsuran	JumlahAngsuran
BA-002	15/10/2014	KSM-002	DAHLIA	10	950250	950000	9250	9502500		
BA-003	15/10/2014	KSM-001	PINJAMAN	12	907500	900000	7500	9000000		

Figure 4.12 Monitoring and Evaluation Transaction *Form*

Information :

- *Form* Monitoring and evaluation transactions contain monitoring and evaluation period data.
- There are 3 *action buttons*, namely Process functions to calculate installment transactions whose commands have been set in the program *source code*, Print functions to display monitoring and evaluation reports, Exit functions to exit the monitoring and evaluation *form*.
- *Datagrid* functions to display monitoring and evaluation transactions that have been input.

4. Report Page

a. KSM Data Report Print *Form*



Figure 4.13 KSM Data Report Print *Form*

Information :

- *Form* print KSM data containing Print per KSM group followed by input KSM code and Print all KSM data.
- There are 2 *action buttons*, namely Print, which functions to print the KSM data report, and Exit, which functions to exit the KSM data print *form*.

b. Installment Report Print *Form*

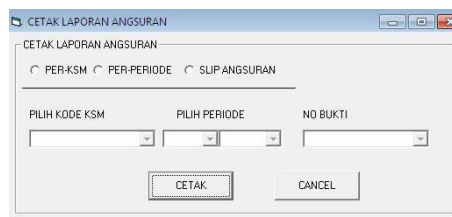


Figure 4.14 Installment Report Print *Form*

Information :

- *Form* print installment report containing Print per-KSM, per-period and installment slip, if per-KSM followed by input the KSM code, if per-period followed select the month and year period.
- There are 2 *action buttons*, namely Print, which functions to print the KSM data report, and *cancel*, which functions to cancel the process of printing the installment report

c. KSM Individual Identity Data Report Per-Group

LAPORAN DATA IDENTITAS INDIVIDU KSM PER-KELOMPOK								
BKM Ngesrep, Kelurahan Ngesrep -Semarang								
KODE_KSM	XX-00001							
NAMA_KSM	KSM NGESREP		TGL PEMBENTUKAN	16/09/2014				
REG PINJAM	NAMA PEMINJAM	JABATAN	JENKEL	TGL LAHIR	ALAMAT	PEKERJAAN	NO KTP	JUMLAH PINJAM
RG-001	DEDI PRAS	KASIR	P	16/09/2014	JL. MUKTI HARJO	KULI	07763712637677	1.000.000,00
RG-003	ARUMI	SDM	L	16/09/2014	JL.PUCANG GADING	SWASTA	69789879879879	5.000.000,00
								6.000.000,00
RG-002	TUKUL	MANAJER	L	16/09/2014	JL.SIMILIKITI	PROGRAMME	5563521653625	1.500.000,00
								1.500.000,00
TOTAL PEMINJAMAN								7.500.000,00
Tanggal: 16/09/2014								
KOORDINATOR BKM		MANAJER		PEMBOKEU				
Soepomo, AMD, Pd		Yunanih		Ana Silvia Susana				
Records: 3								

Figure 4.15 KSM Individual Identity Data Report Per Group

Information :

The KSM individual identity data report per group functions to display the identity data of each individual borrower in one KSM group which includes: KSM code, KSM name, Borrower Reg, borrower name, position, gender, date of birth, address, occupation, KTP number, loan amount.

d. Individual Identity Report for All KSM Data

LAPORAN DATA IDENTITAS INDIVIDU KSM									
BKM Ngesrep, Kelurahan Ngesrep -Semarang									
KODE_KSM	NAMA_KSM	REG	NAMA PEMINJAM	JABATAN	TGL LAHIR	ALAMAT	PEKERJAAN	NO KTP	JML PINJAM
XX-00001	KSM NGESREP	RG-001	DEDI PRAS	KASIR	16/09/2014	JL. MUKTI HARJO	KULI	07763712637677	1.000.000,00
XX-00001	KSM NGESREP	RG-003	ARUMI	SDM	16/09/2014	JL.PUCANG GADING	SWASTA	69789879879879	5.000.000,00
XX-00002	KSM BANYUMANIRO-002	RG-002	TUKUL	MANAJER	16/09/2014	JL.SIMILIKITI	PROORAMME	5563521653625	1.500.000,00
TOTAL PEMINJAMAN									7.500.000,00
Tanggal: 16/09/2014									
KOORDINATOR BKM			MANAJER			PEMBOKEU			
Soepomo, AMD, Pd			Yunanih			Ana Silvia Susana			
Records: 3									

Figure 4.16 Individual Identity Report for All KSM Data

Information :

The individual identity report for all KSM data functions to display all identity data for each individual borrower in the KSM group which includes: KSM code, KSM name, Borrower Reg, borrower name, position, gender, date of birth, address, occupation, KTP number, loan amount.

e. KSM Loan Report

NO BUKTI	KODE KSM	NAMA KSM	TGL PINJAM	LAMA PINJAM	JATUH TEMPO	JML PINJAM	POKOK PINJAM	BUNGA	TOTAL ANGSURAN
00001	XX-000001	KSM NGESREP	16/09/2014	12	16/09/2015	100.000.000,00	100.000,00	1.500.000,00	9.850.000,00
TOTAL PEMINJAMAN						100.000.000,00	100.000,00	1.500.000,00	9.850.000,00

Tanggal: 16/09/2014

KOORDINATOR BKM: Suryono, AMD. Pd
 MANAJER: Yusrah
 PEMBUKU: Ana Silvia Surana

Figure 4.17 KSM Loan Report

Information :

The KSM loan transaction report functions to display the results of loan transactions to KSM includes: Loan proof number, KSM code, KSM name, loan date, length of loan, maturity date, loan amount, principal, interest, total installments.

f. Per-KSM Installment Report

NO BUKTI	TGL ANGSURAN	ANGSURAN KK	JML ANGSURAN	POKOK ANGSURAN	BUNGA	SISA ANGSURAN	DENDA	TOTAL ANGSURAN
00001	17/09/2014	1	9.850.000,00	9.850.000,00	1.500.000,00	90.150.000,00	0,00	9.850.000,00
TOTAL ANGSURAN		1	9.850.000,00	9.850.000,00	1.500.000,00	90.150.000,00	0,00	9.850.000,00

Tanggal: 16/09/2014

KOORDINATOR BKM: Suryono, AMD. Pd
 MANAJER: Yusrah
 PEMBUKU: Ana Silvia Surana

Figure 4.18 Per-KSM Installment Report

Information :

The installment transaction report per KSM functions to display the results of installment transactions from KSM for one KSM includes: Installment proof number, KSM code, KSM name, installment date, installment duration, next installment, number of installments, installment principal, interest, remaining installments, fines, total installments.

g. Report on all KSM installments per period

LAPORAN ANGSURAN SEMUA KSM PER- PERIODE										
PERIODE 16/09/2014										
NO BUKTI	KODE KSM	NAMA KSM	TGL ANGS ANGS KE	LAMA	JML ANGSURAN	POKOK	BUNGA	SISA PINJAM	DENDA	
00001	XX-000001	KSM NGESEREP	17/09/2014	1	12	9.850.000,00	9.850.000,00	1.500.000,00	90.150.000,00	0,00
TOTAL						9.850.000,00	9.850.000,00	1.500.000,00	90.150.000,00	0,00
								TOTAL ANGSURAN 9.850.000,00		
KOORDINATOR BKM		MANAJER		PEMBUKU		Tanggal: 16/09/2014				
Soerjono, AMD. Pd		Yusantih		Ann Sibris Susana						

Figure 4.19 Report of all KSM installments per period

Information :

The transaction report for all KSM installments per period functions to display the results of all KSM installment transactions in a one month period includes: period, installment proof number, KSM code, KSM name, installment date, installment duration, next installment, number of installments, installment principal, interest, remaining installments, fines, total installments.

h. Installment Slip Proof Report

SLIP ANGSURAN KSM			
BKM Ngesrep, Kelurahan Ngesrep -Semarang			
KODE KSM	XX-000001	NO BUKTI ANGSURAN	00001
NAMA KSM	KSM NGESEREP	LAMA ANGSURAN	12 Bulan
POKOK ANGSURAN	9.850.000,00		
BUNGA	1.500.000,00		
ANGSURAN KE	1	DENDA	0,00
		SISA ANGSURA	90.150.000,00
		TOTAL ANGSURAN	9.850.000,00
		Tanggal:	16/09/2014
		Kasir	
		(Admin)	

Figure 4.20 Installment Slip Evidence Report

Information :

The KSM installment slip proof transaction report functions to be printed as proof of installment payments from KSM including: Installment proof number, installment duration, KSM code, KSM name, installment principal,

interest, next installment, fine, remaining installments, total installments, installment date.

i. Monitoring and Evaluation Report

LAPORAN MONITORING EVALUASI DANA PINJAMAN											
Bkm ngesrep, Keharahan ngesrep - Semarang											
PERIODE 10 TAHUN 2014											
KODE KSM	NAMA KSM	TGL PINJAM	TGL JEMPO	PINJAMAN	PENGEMBALIAN	SISA	KATEGORI	TUNGGAKAN	CRK	TINDAKAN	
KSM-002	DAMLIA	20-09-2014	20-10-2015	5.500.000	278.210	4.941.750	Lancar	0 bulan	1	Tidak ada	
KSM-001	PRAMBANAN	24-09-2014	24-10-2015	6.000.000	507.500	5.492.500	Lancar	0 bulan	1	Tidak ada	
TOTAL				11.500.000	1.085.750	10.414.250			2		
TOTAL PINJAMAN				TOTAL PINJAMAN SUNGGAK				Rp 0			
PENGEMBALIAN SEHARUSNYA				NILAI ERK				Rp 2			
REALISASI PENGEMBALIAN				Rp 1.065.750				NILAI LAR -1, % 35months			
TOTAL SISA PINJAMAN				Rp 0				NILAI PAR 0 % Memoskan			
KOORDINATOR BKM			MANAJER			PENBUKU			Tanggal: 20-10-2014		
Soeryono, AS, ID, PS			Yunarsi			m			Ana Silvia Susana		

Figure 4.21 Monitoring and Evaluation Report

Information :

The monitoring and evaluation transaction report functions to monitor and evaluate the installments of all KSM including: Monitoring and evaluation period, KSM code, KSM name, loan date, due date, loan, return, remaining loan, category, arrears, crk, description, action, due return , total delinquent loans, lar value, par value

4.3 Final Product Discussion

4.3.1 Expert Validation

interface -based monitoring and evaluation system for loan fund performance at BKM Ngesrep Semarang has been validated by experts. The expert who validated this design was appointed by STEKOM and is a lecturer from STEKOM itself.

Validation of the design was carried out on the STEKOM campus. The design of this *interface* -based loan fund performance monitoring and evaluation system received a total of 32 points. Lecturers who had been appointed as experts were given research instruments in the form of questionnaires that had been prepared by researchers. In accordance with the value indicator table, the results obtained for this system design are "Very Good". The conclusion drawn by experts for the design of this system is "Very good, so it can be used with a few revisions".

From the results of the validation that has been carried out, the system design can be used to manufacture products from the system to be developed. With several additions and revisions to improve the product.

4.3.2 Testing on Prospective Users

prototype created has passed the stages of validation by experts and testing by *users*. This is done to assess whether *the prototype* created is in accordance with the expected research objectives.

The results of the research instrument in the form of a questionnaire by research subjects can be seen in the attachment. The questionnaire recap table can be seen in table 4.2 below:

Table 4.2 Recap of Questionnaire Results

Indicator No	User 1 (admin)	User 2 (manager)	User 3 (leader)	Average of Each Indicator
1	3	3	3	3.0
2	3	3	3	3.0
3	3	3	4	3.25
4	3	3	4	3.25
5	3	3	4	3.25
6	3	4	3	3.25
7	4	4	4	4.0
8	3	3	3	3.0
9	4	4	3	3.5
10	4	4	4	4.0
Final	33	34	35	33.25
Average test results by 3 users			33.25	

From the results above it can be seen that for indicator question number 1 the average was 3.0 and the indicator value obtained was "Good", which means *the user* is comfortable with the appearance of the system created.

For indicator question number 2, the average was 3.0 and the indicator value obtained was "Good", which means *the user* is easy to operate the system.

For indicator question number 3, the average was 3.25 and the indicator value obtained was "Good", which means *the user* easily inputs data into the system.

For indicator question number 4, the average score of 3.25 was "Good", which means *user 1* and *user 2* can easily edit or delete data if an error occurs, *user 3* which means they can easily process monitoring reports. and evaluation of loan funds.

For indicator question number 5, the average score of 3.25 was "Good", which means *user 1* can easily process KSM data and installment transactions as well as easily process monitoring and evaluation data on the performance of loan funds, *user 2* can easily easy to process officer data and loan transactions and easy to process monitoring and evaluation data on loan fund performance and *users 3* can easily obtain information presented according to *user needs* .

For indicator question number 6, the average score of 3.25 was "Good", which means *the user* can easily and quickly find the desired data.

For indicator question number 7, the average score of 4.0 was "Very Good", which means that *users* can obtain reports generated from the system that presents officer data information (only *user 1*, *users 2* and *3* not), KSM data , borrower data, installment data and monitoring results evaluating loan funds clearly and accurately.

For indicator question number 8, the average score of 3.0 was "Good", which means *the user* can get the report produced by the system and the report can be used as a basis for decision making.

For indicator question number 9, the average was 3.5 and the indicator value obtained was "Good", which means *user 1* can easily serve installments and easily present reports, *user 2* can easily service loans and easily access reports, *user 3* can clearly monitor the progress of loan fund development.

For indicator question number 10, the average was 4.0 and the indicator value obtained was "Very Good", which means *user 1* can easily print existing reports, *user 2* can easily access data at any time and control their respective access rights. *user* and *user 3* can easily obtain monitoring and evaluation data on loan funds that are easily accessible at any time .

The total score of all prospective *users* who filled out the questionnaire was worth 102 points, with an average of 33.25 and the indicator was "Good". Which means that potential *users* feel that *the prototype* created is worthy of further development.

5. CONCLUSION

Based on the Validation Test which was carried out in several stages, the expert assessment results were 32 points and were declared feasible based on the results of a questionnaire from users . with point 102 each of these aspects falls into the good and

good category. So it can be concluded that the product is suitable for use so that the objectives of developing a new system can be achieved, namely:

- a. application program that has been created can be done make it easier user in input data and process transaction data faster
- b. The application program created has made it easier for users to monitor and evaluate loan funds so that services to KSM can be improved and installment delays can be anticipated quickly.
- c. From the results of trials by prospective users, this application is quite easy to understand and use, and can be used at BKM Ngesrep Semarang, although it still requires several improvements and modifications which will be carried out in stages.

Bibliography

BIBLIOGRAPHY IS EMPTY