

IMPROVING FINANCIAL TRANSPARENCY AND ACCOUNTABILITY OF BUMDES THROUGH A SAVINGS AND LOAN INFORMATION SYSTEM

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ARTICLE INFO

Keywords:

*Financial transparency of BUMDEs,
BUMDEs accountability,
Savings and Loan Information
System,
Village financial management,
Increased efficiency of BUMDEs*

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ABSTRACT

Improving the financial transparency and accountability of BUMDES via a savings and loan information system is a crucial step in advancing the village economy. In the face of constraints on financial management, financial transparency and accountability are essential components of BUMDES's financial management. This research seeks to analyze financial management issues at BUMDEs so that a savings and loan information system can be developed to assist in overcoming administrative issues such as lengthy processing times and reporting difficulties. The research findings, based on an analysis of user needs, reveal a number of system features, such as managing user data, borrower data, saving and borrowing data, transaction processes, and the ability to generate financial reports in the form of graphs and reports that can aid BUMDEs in the financial management of village funds. The research aims to increase transparency, community participation, and stakeholder confidence in BUMDEs, as well as contribute to the village's sustainable economic development.

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1. INTRODUCTION

The Village Government, also known as PEMDES, is a government institution responsible for administering the Village level area. Village-Owned Enterprises (BUMDEs) are Village business institutions managed by the community and Village Government in an endeavor to strengthen the Village economy based on the needs and potential of the Village (Law No.32 of 2004). As one of the rural economic institutions whose operations utilize a business philosophy and are involved in the village community's economy, BUMDEs performs a great deal of administration and data management for Savings and Loans, Waste Bank Management, and other management.

Improving financial transparency and accountability of Village-Owned Enterprises (BUMDEs) is a very important effort in order to advance the economy at the village level. BUMDEs is an economic institution owned and managed by a village to increase people's income, strengthen the local economy, and promote sustainable development in the area [1], [2]. However, there are still many obstacles in BUMDEs financial management, including a lack of transparency and accountability in the savings and loan information system. Improving the financial transparency and accountability of BUMDEs is a crucial step towards advancing the village economy. BUMDEs is a village-owned and -managed economic institution that aims to increase community income, strengthen the local economy, and promote sustainable development in the region [1], [2]. However, the financial administration of BUMDEs still faces numerous obstacles, such as a lack of transparency and accountability in the savings and loan information system.

Financial transparency and accountability are important elements in BUMDEs financial management. Transparency includes the availability of clear and easily accessible information about BUMDEs finances to the public and other stakeholders [3]–[6]. Meanwhile, accountability involves

accountability in financial management, including accurate recording, timely reporting, and the use of funds in accordance with the objectives set.[7], [8].

Some of the problems in managing savings and loans at BUMDEs are that administrative services for applying for loans at BUMDEs take a long time and require a lot of paper, causing financial losses[9]–[11]. The negligence of BUMDEs staff resulted in leaks of borrower data and scattered administrative files, hindering the application process. All transactions must be recapitulated for monthly and annual reports, requiring a lot of effort. When submitting the accountability report, the BUMDE s management had difficulties because the data was scattered or damaged.

The savings and loan information system has a very important role in increasing BUMDE s financial transparency and accountability. In an increasingly advanced digital era, implementing an effective savings and loan information system can help BUMDEs manage their finances better[12], [13], speeding up transaction processing, increasing recording accuracy, and providing complete and easy-to-understand information[14]–[16].

Based on the problem, the research objective is that with a good savings and loan information system, BUMDEs can increase the efficiency and effectiveness of their financial management. Financial information that is properly recorded will help BUMDE s management make the right decisions. In addition, with increased transparency, the public and other stakeholders will have more trust and motivation to participate in economic activities carried out by BUMDE s. So that it can provide benefits in increasing BUMDE s financial transparency and accountability, speeding up the transaction process, increasing the accuracy of recording, minimizing the risk of loss and damage to data, and increasing the efficiency of financial management.

2. LITERATURE REVIEW

BUMDes

Village-owned business (abbreviated as BUMDEs). It is a legal entity that is a village enterprise managed by the Village Government. Village-Owned Enterprises can be established by the Village Government in accordance with the village's requirements and potential. The establishment of Village-Owned Enterprises is governed by enacted village regulations[17]. Save and loan process in BUMDEs is a type of enterprise engaged in the collection and distribution of funds to the community through savings and loan businesses managed individually under a village-owned business entity established by the village administration. With the publication of Law Number 6 of 2014 concerning Villages, as mandated in Chapter X Article 87 paragraph (1), which states that Villages may establish Village-Owned Enterprises in accordance with the needs and potential of the Village in an effort to increase the income of the Keramas Community and the Village. As a result of the implementation of the establishment of BUM Desa in accordance with Article 136 of Government Regulation Number 43 of 2015 Regarding Implementation Regulations of Law Number 6 Regarding Villages [18], [19].

Saving and Loans Process

Savings are one of the products that banks offer to their clients. One of the primary responsibilities of commercial banks is to collect funds from the general public. A loan can be defined simply as the obligation of one party to pay another party for products or services in accordance with a written or oral agreement, which is stated or implied, and must be repaid within a specified period of time. Savings and loan is a type of financial activity or service in which individuals or groups store a certain quantity of money or assets in a financial institution, such as a bank or co-op, and then lend these funds to other parties who require loans [20], [21]. Savings and loans are typically conducted to provide financial access to individuals who lack access to formal financial institutions[22]–[24], particularly in rural areas or among economically disadvantaged groups. Savings and loan activities can assist individuals in expanding their businesses, meeting immediate requirements, and enhancing the economy as a whole. Frequently, savings and loan institutions offer services including fund storage, loan disbursement, administrative administration, and oversight of transactions and other financial activities[25].

3. METHOD

Primary and secondary data collection procedures are employed in the research. Observation and interviews are used to acquire primary data [26], namely knowledge of the business processes carried out by BUMdes. An interview is a face-to-face question-and-answer session between an interviewer and an interviewee in which the interviewer obtains the necessary information. The purpose of data collection by

observation and interviews is to obtain information about the business processes of the financial management system that is currently operating at BUMDEs Rona Jaya, namely how to borrow village funds, and people who need these village funds and return village funds that have been loaned by the community to the BUMDEs, in order to obtain the data required in research for the design of a savings and loan information system to increase tithing. Secondary data collection utilizing literature study techniques, specifically through literature review[27] of a number of prior studies pertinent to the research topic, namely the use of savings and loan information systems at BUMDEs.

4. RESULT AND DISCUSSION

Requirements Analysis System Based on User Needs

The system requirements analysis stage is the determinant of the requirements needed for the system development process. In the development of a savings and loan information system, there are several user needs that support the financial management business processes at BUMDEs, so that an analysis of system functionality requirements can be made based on user needs which consists of several system capabilities in processing data and producing information as expected by users[28]. Can be seen in table 1 below.

Table 1. User Requirements

No	Requirements	Information
1	The system must have a login form	
2	The system can validate input <i>username password</i>	
3	The system must have access rights for only 1 user, namely admin/treasurer	Manage system login data
4	The system can manage admin data (add, search, and change data)	Manage data admin
5	The system can manage user data (add, search and modify data)	Manage data borrower
6	The system can manage lending data (add, search, and change data)	Manage data loan
7	The system can manage stored data (add, search, and change data)	Manage storage data
8	The system can manage borrower data (add, search, and change data)	Manage data transaction
9	The system can manage interest data (add, view data)	Manage interest data
10	The system can print reports	View and Print reports

Feature Analysis System Based on User Needs

An analysis of system features is obtained from data on user needs, so that each user's needs related to financial management business processes and savings and loan processes at BUMDEs are then made in the event list of the system to explain every system activity that can be carried out by the user[29], [30].

The system features of financial management at BUMDEs are:

1. System can Manage Users
The process that can be done in managing user data is adding user data, changing user data, searching for user data, details and deleting user data.
2. The system can manage borrower data
The process that can be done in managing borrower data is adding data, searching and changing borrower data.
3. The system can manage borrowing process data
Processes that can be done in managing loan process data are adding data, searching and changing loan process data.
4. The system can manage the storage process data
Processes that can be carried out in managing data storage processes are adding data, searching and changing data storage processes.
5. The system can manage transaction data
The process that can be done in managing transaction data is adding data, searching and changing transaction data.
6. The system can manage interest in the savings and loan processes
The process that can be done in managing transaction data is adding data, searching and changing data on interest on deposits and loans.
7. The system can generate reports

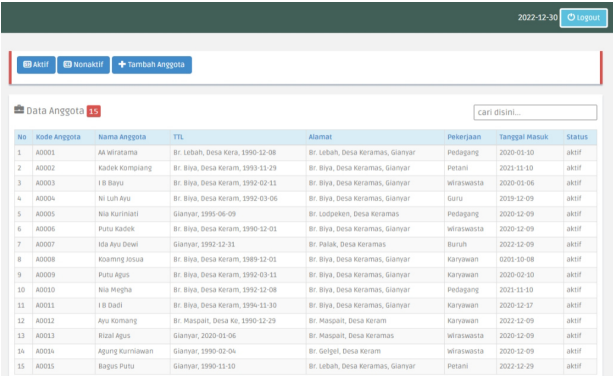
Reports that are the output of the system are loan and deposit reports and financial transaction reports.

Implementation of Savings and Loans Information System at BUMDes

In the implementation stage of the saving and loan financial management information system, it is adjusted to the analysis of functional requirements and user needs to produce system features that can facilitate users in managing the finances of BUMDEs funds. There are several features of the savings and loan information system that are applied in managing financial transactions.

Borrower Interface Page

On the borrower's interface page, you can get member data that has the status of a borrower at BUMDEs. At the top of the table there are several buttons, namely the active button to access the currently active borrower data page, the plus button to access the added borrower data page, which can be seen in Figure 1.

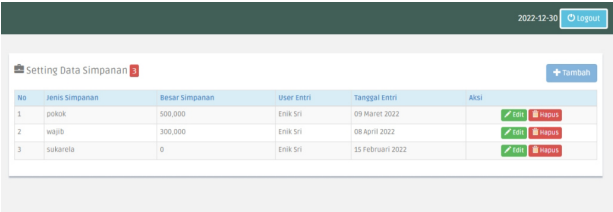


No	Kode Anggota	Nama Anggota	TTL	Alamat	Pekerjaan	Tanggal Masuk	Status
1	A0001	AA Wiratama	Br. Lebah, Desa Kera, 1990-12-08	Br. Lebah, Desa Keramas, Giamyar	Pedagang	2020-01-10	aktif
2	A0002	Kadek Kompiang	Br. Biya, Desa Keram, 1993-11-29	Br. Biya, Desa Keramas, Giamyar	Petani	2021-11-10	aktif
3	A0003	I B Bayu	Br. Biya, Desa Keram, 1992-02-11	Br. Biya, Desa Keramas, Giamyar	Wiraswasta	2020-01-06	aktif
4	A0004	Ni Luh Ayu	Br. Biya, Desa Keram, 1992-03-06	Br. Biya, Desa Keramas, Giamyar	Guru	2019-12-09	aktif
5	A0005	Nia Kurniati	Giamyar, 1995-06-09	Br. Lodopeken, Desa Keramas	Pedagang	2020-12-09	aktif
6	A0006	Putu Kadek	Br. Biya, Desa Keram, 1990-12-01	Br. Biya, Desa Keramas, Giamyar	Wiraswasta	2020-12-09	aktif
7	A0007	Ida Ayu Dewi	Giamyar, 1992-12-31	Br. Pakak, Desa Keramas	Buruh	2022-12-09	aktif
8	A0008	Koaming Josua	Br. Biya, Desa Keram, 1989-12-01	Br. Biya, Desa Keramas, Giamyar	Karyawan	0205-10-08	aktif
9	A0009	Putu Agus	Br. Biya, Desa Keram, 1992-03-11	Br. Biya, Desa Keramas, Giamyar	Karyawan	2020-02-10	aktif
10	A0010	Nia Megha	Br. Biya, Desa Keram, 1992-12-08	Br. Biya, Desa Keramas, Giamyar	Pedagang	2021-11-10	aktif
11	A0011	I B Dadi	Br. Biya, Desa Keram, 1994-11-30	Br. Biya, Desa Keramas, Giamyar	Karyawan	2020-12-17	aktif
12	A0012	Ayu Komang	Br. Maspati, Desa Kera, 1990-12-29	Br. Maspati, Desa Keram	Karyawan	2022-12-09	aktif
13	A0013	Rizal Agus	Giamyar, 2020-02-06	Br. Maspati, Desa Keramas	Wiraswasta	2020-12-09	aktif
14	A0014	Agung Kurniawan	Giamyar, 1990-02-04	Br. Gelgel, Desa Keram	Wiraswasta	2020-12-09	aktif
15	A0015	Bagus Putu	Giamyar, 1990-11-10	Br. Lebah, Desa Keramas, Giamyar	Petani	2022-12-29	aktif

Figure 1. Borrower Data Interface Page

Savings Data Interface Page

This page will display benchmark data for the amount of basic savings, mandatory savings and voluntary savings from BUMDes members.

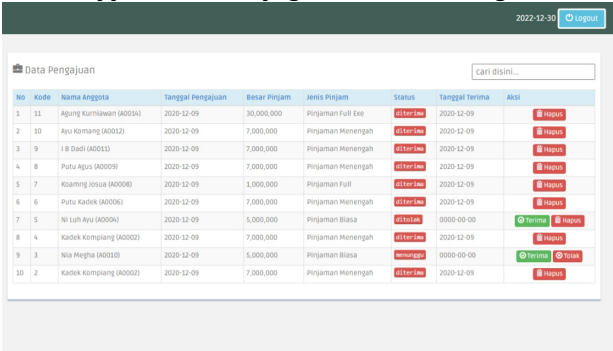


No	Jenis Simpanan	Besar Simpanan	Utang Entri	Tanggal Entri	Aksi
1	pokok	500,000	Enik Sri	09 Maret 2022	aktif hapus
2	wajib	300,000	Enik Sri	08 April 2022	aktif hapus
3	sukarela	0	Enik Sri	15 Februari 2022	aktif hapus

Figure 2. Savings Data Interface Page

Loan Data Interface Page

On this page, the admin can validate, reject and delete cooperative member loan application data. The implementation of the loan application data page can be seen in Figure 4.3 below.



No	Kode	Nama Anggota	Tanggal Pengajuan	Besar Pinjam	Jenis Pinjam	Status	Tanggal Terima	Aksi
1	11	Agung Kurniawan (A0014)	2020-12-09	30,000,000	Pinjaman Full Eke	ditolak	2020-12-09	hapus
2	10	Ayu Komang (A0012)	2020-12-09	7,000,000	Pinjaman Menengah	ditolak	2020-12-09	hapus
3	9	I B Dadi (A0011)	2020-12-09	7,000,000	Pinjaman Menengah	ditolak	2020-12-09	hapus
4	8	Putu Agus (A0009)	2020-12-09	7,000,000	Pinjaman Menengah	ditolak	2020-12-09	hapus
5	7	Koaming Josua (A0008)	2020-12-09	1,000,000	Pinjaman Full	ditolak	2020-12-09	hapus
6	6	Putu Kadek (A0006)	2020-12-09	7,000,000	Pinjaman Menengah	ditolak	2020-12-09	hapus
7	5	Ni Luh Ayu (A0004)	2020-12-09	5,000,000	Pinjaman Biasa	ditolak	0000-00-00	terima hapus
8	4	Kadek kompiang (A0002)	2020-12-09	7,000,000	Pinjaman Menengah	ditolak	2020-12-09	hapus
9	3	Nia Megha (A0010)	2020-12-09	5,000,000	Pinjaman Biasa	ditolak	0000-00-00	terima hapus
10	2	Kadek kompiang (A0002)	2020-12-09	7,000,000	Pinjaman Menengah	ditolak	2020-12-09	hapus

Figure 3. Loan Data Interface Page

Transaction Data Interface Page

Figure 4 is a transaction data interface page. On this page the admin user can access the savings page via the savings button, access the loan page via the loan button and access the installments page via the installment button.

No	kode Anggota	Nama Anggota	Pekerjaan	Tanggal Masuk	Aksi
1	A0001	Ak Wiratama	Pedagang	2020-03-10	[Simpan] [Pinjam] [Angsur]
2	A0002	Kadek Kompiang	Petani	2021-11-10	[Simpan] [Pinjam] [Angsur]
3	A0003	I B Bayu	Wirawasta	2020-03-06	[Simpan] [Pinjam] [Angsur]
4	A0004	Ni Luh Ayu	Guru	2019-12-09	[Simpan] [Pinjam] [Angsur]
5	A0005	Nia Kurniati	Pedagang	2020-12-09	[Simpan] [Pinjam] [Angsur]
6	A0006	Putu Kadef	Wirawasta	2020-12-09	[Simpan] [Pinjam] [Angsur]
7	A0007	Ida Ayu Dewi	Buruh	2022-12-09	[Simpan] [Pinjam] [Angsur]
8	A0008	Idamling Intisa	Karyawan	0201-10-08	[Simpan] [Pinjam] [Angsur]
9	A0009	Putu Agus	Karyawan	2020-02-10	[Simpan] [Pinjam] [Angsur]
10	A0010	Nia Megha	Pedagang	2021-11-10	[Simpan] [Pinjam] [Angsur]
11	A0011	I B Dadi	Karyawan	2020-12-17	[Simpan] [Pinjam] [Angsur]
12	A0012	Ayu Komang	Karyawan	2022-12-09	[Simpan] [Pinjam] [Angsur]
13	A0013	Rizal Agus	Wirawasta	2020-12-09	[Simpan] [Pinjam] [Angsur]
14	A0014	Agung Kurniawan	Wirawasta	2020-12-09	[Simpan] [Pinjam] [Angsur]
15	A0015	Bagus Putu	Petani	2022-12-29	[Simpan] [Pinjam] [Angsur]
16	A0016	Ni Made Suciani	Pedagang	2022-12-30	[Simpan] [Pinjam] [Angsur]

Figure 4. Transaction Data Interface Page

Graph Dashboard Interface Page

The graphical dashboard consists of loan data graphs, savings data graphs, installment data graphs and financial graphs from BUMDEs which can provide information and visualization of financial management for BUMDEs managers.

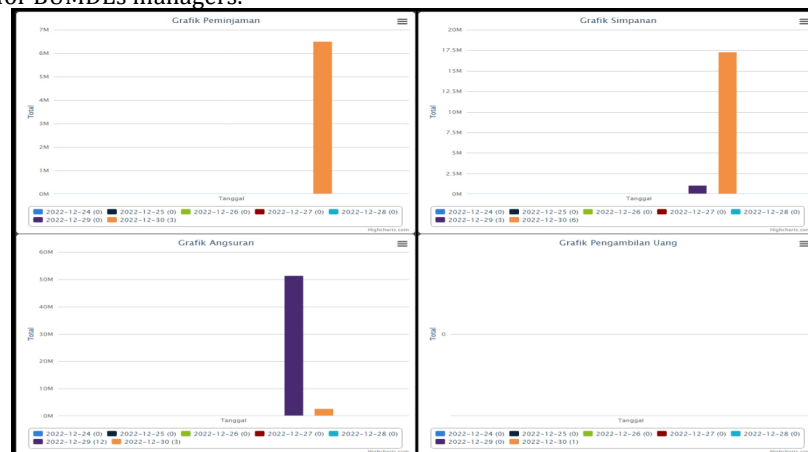


Figure 5. Graphics Interface Page

Financial Report Interface Page

On this page there is a scoreboard of reports of income, expenses and assets. Figure 6 is an implementation of the financial report page.

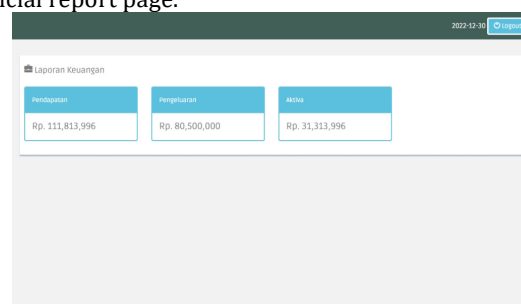


Figure 6. Financial Report Interface Page

5. CONCLUSION

The application of the Savings and Loan Information System plays a significant role in enhancing the financial transparency and accountability of BUMDEs. Several system features, such as managing user data, borrower data, saving and borrowing data, transaction processes, and the production of financial reports in the form of graphs and reports that can provide BUMDEs with information and visualization for financial management of village funds, are incorporated into the savings and loan information system design based on an analysis of user needs and the results of the research. In addition, the savings and loan information system is designed to increase transparency and accountability, accelerate the transaction process, improve recording accuracy, reduce the risk of data loss and damage, boost the efficiency of financial management, and improve monitoring and evaluation.

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