

ABSTRAK

Saat ini pelayanan pengajuan kredit di Bank Jateng Cabang Pekalongan masih dilakukan secara manual. Pada sistem berjalan yang saat ini diterapkan, nasabah yang ingin mengajukan kredit harus datang langsung ke bank, hal ini dirasa kurang efektif karena saat datang ke bank nasabah belum mengetahui prosedur dan persyaratan pengajuan kredit. Akibatnya, nasabah harus datang kembali ke bank untuk melengkapi persyaratan. Selain itu, permasalahan lainnya yaitu pemohon kesulitan dalam mengetahui sampai tahap mana pengajuan kreditnya telah diselesaikan. Permasalahan tersebut dapat diperbaiki dengan membangun sebuah sistem yang lebih terkomputerisasi. Sistem informasi monitoring permohonan kredit berbasis *web* dapat memberikan kemudahan dalam proses monitoring kredit nasabah dan pengajuan kredit. Dengan memanfaatkan sistem informasi permohonan kredit berbasis *web*, proses pengajuan kredit dapat dilakukan oleh pemohon tanpa harus datang langsung. Informasi mengenai prosedur, persyaratan, dan pengisian form pengajuan kredit dapat dilakukan dengan memanfaatkan aplikasi berbasis *web* yang dapat diakses dimana saja menggunakan koneksi *internet*.

Kata Kunci : Aplikasi, Permohonan Kredit, *Website*.

ABSTRACT

Currently, the credit application service at Bank Jateng Pekalongan Branch is still done manually. In the current system, customers who want to apply for credit must come directly to the bank, this is considered less effective because when they come to the bank the customer does not know the procedures and requirements for applying for credit. As a result, customers have to come back to the bank to complete the requirements. In addition, another problem is that the applicant has difficulty in knowing to what stage his credit application has been completed. These problems can be fixed by building a more computerized system. A web-based credit application monitoring information system can provide convenience in the process of monitoring customer credit and credit applications. By utilizing a web-based credit application information system, the credit application process can be carried out by the applicant without having to come in person. Information regarding procedures, requirements, and filling out credit application forms can be done by utilizing a web-based application that can be accessed anywhere using an internet connection.

Key Word : Application, Credit Application, Website.