Abstract

In Indonesia there is a system of borrowing and lending money that is already entrenched, called arisan. The essence of arisan is a group of people who collect money regularly at certain periods. After the money is collected, the group will draw the winner of group members. The winner is the borrower, while the other member is the lender.

The popular lending system nowadays is P2P Lending. Peer to Peer Lending (P2P Lending) is the practice or method of applying for loans to lenders online without using legitimate financial institutions as intermediaries, the system can be similar to the online marketplace concept that provides a platform for gathering borrowers and lenders to meet. But it's difficult to find P2P Lending service providers who will not asking for interest fee, this it certainly will burden the borrowers because the have to pay the charge with a system like this

Related to this problems, an Android based mobile application will be created to combine P2P Lending with arisan system. This software is integrated with payment gateway so users can make their payments online, it will be easier for Indonesian people to make fund loans using arisan system so they will not charged for interest fee anytime and anywhere.