

ABSTRACT

The Karya Usaha Mandiri Syariah Savings and Loans Cooperative (KSPPS KUM) is an institution that is engaged in services, consultation and development of microfinance aimed specifically at poor households in rural Indonesia. KSPPS KUM has a financing program that aims to provide business capital or increase business capital, thus helping the poor to develop their own businesses. People who want to participate in the financing program are required to go through a due diligence process. Unfortunately, the due diligence process at KSPPS KUM is still carried out independently by employees which causes several obstacles, such as member data that is not well documented and prone to miscalculations that can harm both parties. Based on these problems, the solution that can be offered is to build a Creditworthiness Analysis Information System application. This application can help employees to document, simplify, and reduce risk in the creditworthiness analysis process and can strengthen the decision-making process to determine the eligibility of prospective members. This application was developed using the Laravel framework with Iterative Incremental and White-Box methods as the testing method. Based on the results of tests that have been carried out using the White-Box method, it was found that all the features built in this application successfully passed the testing test. In addition, load testing was also carried out which resulted in the application being able to run stably with access under 300 users, the test results showed that this application was feasible.

Keyword : Cooperatives, Risk Management, Creditworthiness, Iterative Incremental, Repayment Capacity.