

**ANALISIS PENERAPAN SISTEM INFORMASI AKUNTANSI SEBAGAI
PENUNJANG PENGAMBILAN KEPUTUSAN PEMBERIAN KREDIT
(STUDI PADA LPD DESA ADAT BANJAR TENGAH KECAMATAN
NEGARA)**

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ABSTRAK

Penelitian ini dilakukan untuk menggambarkan penerapan Sistem Informasi Akuntansi dalam mendukung proses pengambilan keputusan pemberian kredit di LPD Desa Adat Banjar Tengah. Metode yang digunakan dalam penelitian ini adalah metode deskriptif kualitatif. Analisis penerapan Sistem Informasi Akuntansi dilakukan di LPD Desa Adat Banjar Tengah, Kecamatan Negara, Kabupaten Jembrana. Dalam pengumpulan datanya menggunakan metode berupa observasi, wawancara, dan dokumentasi yang dilakukan secara mendetail bersama dengan ketua, bendahara, pengawas dan nasabah LPD Desa Adat Banjar Tengah. Teknik yang digunakan dalam menganalisis data adalah reduksi, penyajian data, dan penarikan kesimpulan. Berdasarkan hasil penelitian, ditunjukkan bahwa penerapan Sistem Informasi Akuntansi sudah berjalan dengan cukup baik dan membantu meningkatkan efektivitas serta efisiensi sesuai dengan kebutuhan operasional LPD. Melalui penerapan Sistem Informasi Akuntansi, pihak LPD juga dapat memantau perkembangan kredit, termasuk potensi terjadinya kredit macet, meskipun terkadang masih ada hambatan atau kendala yang dihadapi, seperti keterbatasan kemampuan beberapa petugas, kurangnya kelengkapan dokumen dari calon nasabah, serta kredit macet akibat keterlambatan pembayaran oleh nasabah.

Kata kunci: LPD, Pemberian Kredit, dan Sistem Informasi Akuntansi

***ANALYSIS OF THE IMPLEMENTATION OF ACCOUNTING
INFORMATION SYSTEMS AS A SUPPORT FOR DECISION MAKING ON
CREDIT PROVISION (STUDY AT LPD OF BANJAR TENGAH
CUSTOMARY VILLAGE, NEGARA DISTRICT)***

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ABSTRACT

This study was conducted to describe the application of Accounting Information Systems in supporting the credit granting decision-making process at the LPD of Banjar Tengah Traditional Village. The method used in this study is a qualitative descriptive method. Analysis of the implementation of Accounting Information Systems was conducted at the LPD of Banjar Tengah Traditional Village, Negara District, Jembrana Regency. In collecting datas, the method that used was observation, interviews, and documentation which were carried out in detail with the chairman, treasurer, supervisor and customers of the LPD in Banjar Tengah. The techniques used in analyzing datas are reduction, data presentation, and drawing conclusions. Based on the research results, it's shown that the implementation of Accounting Information Systems has been running quite well and helps improve effectiveness and efficiency in accordance with LPD's operational needs. Through the implementation of Accounting Information Systems, LPD can also monitor credit developments, including the potential for bad debts, although sometimes there are still obstacles or constraints faced, such as limited capabilities of some officers, lack of complete documents from prospective customers, and bad debts due to late payments by customers.

Keywords: LPD, Credit Provision, and Accounting Information System