KLUANG COOPERATION LOAN APPLICATION

NORFAEZAH BINTI NOORDIN

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**Faculty of Computer Systems & Software Engineering
University Malaysia Pahang**

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ABSTRACT

Currently, Kluang Cooperation Society still has manual system using log book to manage and apply loan. Kluang Cooperative Society does not have any system to manage and record all data that related and to apply the loan. In manually, all the information about members and activities is on the log book or paper sheet. The applicant also must fill up the loan form using handwriting. This situation makes the staff of Kluang Cooperation difficult to find the information in the file at the rack in shortest time. So, the new system will develop due to this situation that performs the online function for registration as member, apply the three types of loans; personal loan, emergency loan and road tax loan, check loan's status, view loan record and print agreement meanwhile the admin can approve or reject loan status, search member and loan detail and generate loan. Kluang Cooperation Loan Application (KCLA) help and make easier to all member of Kluang Cooperation in the management of applying loan and also very suitable for the member of this cooperation to apply the loan in everywhere via online application.

ABSTRAK

Saat ini, Koperasi Kluang masih mempunyai sistem manual menggunakan buku log untuk menguruskan dan melaksanakan pinjaman. Koperasi Kluang tidak mempunyai sistem untuk mengurus dan merekodkan semua data yang berkaitan dan untuk memohon pinjaman. Secara manual, semua maklumat tentang ahli koperasi dan kegiatan ahli dicatatkan di dalam buku log atau lembaran kertas. Pemohon juga perlu mengisi borang permohonan dengan menggunakan tulisan tangan. Situasi ini membuat kakitangan Koperasi Kluang sukar untuk mencari maklumat dalam fail di rak dalam waktu singkat. Sehubungan dengan itu, sistem yang baru dibangunkan dengan fungsi- fungsi seperti pendaftaran ahli secara atas talian, memohon tiga jenis pinjaman seperti pinjaman kecemasan, pinjaman peribadi dan pinjaman cukai jalan, melihat status pinjaman dan berita terbaru dan mencetak perjanjian manakala fungsi admin pula untuk menguruskan ahli . meluluskan atau menolak status pinjaman dan kemaskini berita terbaru. Kluang Cooperation Loan Application (KCLA) berharap dapat membantu dan membuat lebih mudah untuk semua ahli Koperasi Kluang dalam pengurusan memohon pinjaman dan juga sangat berpadanan untuk ahli koperasi ini memohon pinjaman di mana-mana melalui aplikasi atas talian.

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CHAPTER 1

INTRODUCTION

1.1 Introduction

A management system is the framework of processes and procedures used to ensure that an organization can fulfill all tasks required to achieve its objectives [1]. Manual system becomes very messy and untidy without the systematic arrangement. Now days, most of the company or organization have their own management to ensure the systematic arrangement of data and also save time to handle it. In developing the new system, the details of planning and requirement were needed for the users can understand and also fulfill their requirement. So for this project software engineering document was implemented.

Kluang Cooperation Loan Application (KCLA) is a computerized system that develops specifically for Kluang's Cooperative Society for Government member to apply variety of loans such as emergency loan, personal loan and road tax loan. Actually, this cooperative is currently use manual procedure to apply loan.

To overcome this problem, this system provides some feature to help the management perform better. The users of this system are divided to members of the

society and the admin. The function of the members of this society to register as member, apply the three types of loans such as personal loan, emergency loan, road tax loan, check loan's status, view loan record and print agreement meanwhile the admin can approve or reject loan status, search member and loan detail and generate loan.

1.2 Problem Statement

Kluang Cooperative Society for government member does not have any system to manage and record all data that related and to apply the loan. In manually, all the information about members and activities is on the log book or paper sheet. The applicant also must fill up the loan forms using handwriting. This situation makes the staff difficult to find the information in the file at the rack in shortest time.

Based on case study, several problems found when using manually system

i. The method being used in manual system is not systematic and time consuming because the process of searching and any update to be done quite long time and unsystematically.
ii. Information is recorded manually in the log books, filled up and kept in the rack which waste resources back as papers, pen and space for storing those files and also might face the risk of human error such as burnt in fire, ink split and so on.
iii. No information provided for the new staff if the staff in charge the particular task like process applying loan move on other place or go the outstation.

1.3 Objective

The objectives of this system are:

i. To computerize the manual task of registration as membership and applying loan in Kluang Cooperative Society for government members so that searching information and any request for loans is solved faster and approved in a shorter time.

ii. To implement software engineering document such as Software Development Plan (SDP), Software Requirement Specification (SRS) and Software Design Document (SDD).

1.4 Scope

Basically, this system will focus in this scope:

i. Kluang Cooperation Loan Application (KCLA) is a application which will develop specifically for Kluang's Cooperative Society for government member.

ii. The application focuses on registration as member, apply three type of loans such as emergency loan; road tax loan; personal loan and manipulate data.

iii. The system is web - based system.

1.5 Organization of the Thesis

This thesis consists of 6 chapters. After this chapter 1 completed, chapter 2 was continued.

Chapter 2 is literature review that will explain the selected project. This chapter consists two sub researches such as studies on current or existing system and explains about hardware and software requirement that have been used to implement this project. For this chapter, the related information can get via book, internet, article, journal and others.

The methodology used for developing the application will be provided in chapter three. Chapter 3 also details out the system development life cycle besides software and hardware specification that are needed for this project development.

Chapter 4 is implementation which all process that involved in development phase must be documented. In general, this topic explains project development that has designed. This chapter explains about coding of system and explanation about system. This chapter also discuss about Structured Language Query (SQL).

Chapter 5 is result and discussion. This chapter will explain discovery or result analysis the facts such as result, project constraints and suggestion on how to fix this project.

The last chapter is conclusion. Chapter 6 will summarize about project that has developed. This chapter consists the following information such as project summarization, data summarization and surveys that with objective and problem statement of this project. It also should consists summarization of project's methodology, implementation that have used, suggestion or comment how to fix or improve this project for the future.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter briefly defines some similar ideas about current system, existing system, software requirement and also defined about system development methodology.

At the advent of the computer technology age, many organizations manage their business using computer rather than papers. Computers would make workplaces more efficient by eliminating mistakes blamed on the human factor and slash costs by reducing the need for human overhead by assigning certain redundant tasks to computers rather than to people. Due to this situation, management system is applied.

2.2 Studies on Current System

Koperasi Anggota Kerajaan Daerah Kluang as known as Kedai Berjimat Cermat was established on 9 February 1956. Kedai Berjimat Cermat was upgraded as a Koperasi Anggota Kerajaan Daerah Kluang specializing only for credit management. Koperasi Anggota Kerajaan Daerah Kluang has only three workers and their member of this cooperative until this July 2009 is 1623 members. This cooperation offers three categories of loans for their members such personal loan, emergency loan and road tax loan.

Currently, Kluang Cooperation still has manual system for their members. The applicant must fill in the loan forms to apply loan in this cooperation. The process for applying loans using conventional method is quite slow and time consuming. Figure 2.1 is a flow of the manual system. Through the manual system, firstly the members must go to the cooperation itself to get the loan forms.

Then, they must fill up that form until complete. After that, they submit the completed loan forms to this cooperation. Then that form will submit to the person in charge to approve the loan. The cooperation's staff will manage all the loan form located in one place or keeps it in the files at the rack. The probability of the completed form lost cause of human error handling such as misplace are higher. Too many forms able to contribute difficulties in managing and to ensure it always orderly arrange on rack. Another problem sometimes it is difficult to read and understand because the different style of the hand writing. In the other hand, the information is hard to find and view because of unsystematic record.

The loan applicant must wait the loan status for some duration until that form has approved either reject or successful applying. They must contact or go to the cooperation to know the loan status. If online system applied, they not need contact via the phone or go to the cooperation to know the loan status but just sit down in front computer even at everywhere. In this situation, the difficulty problem solved.

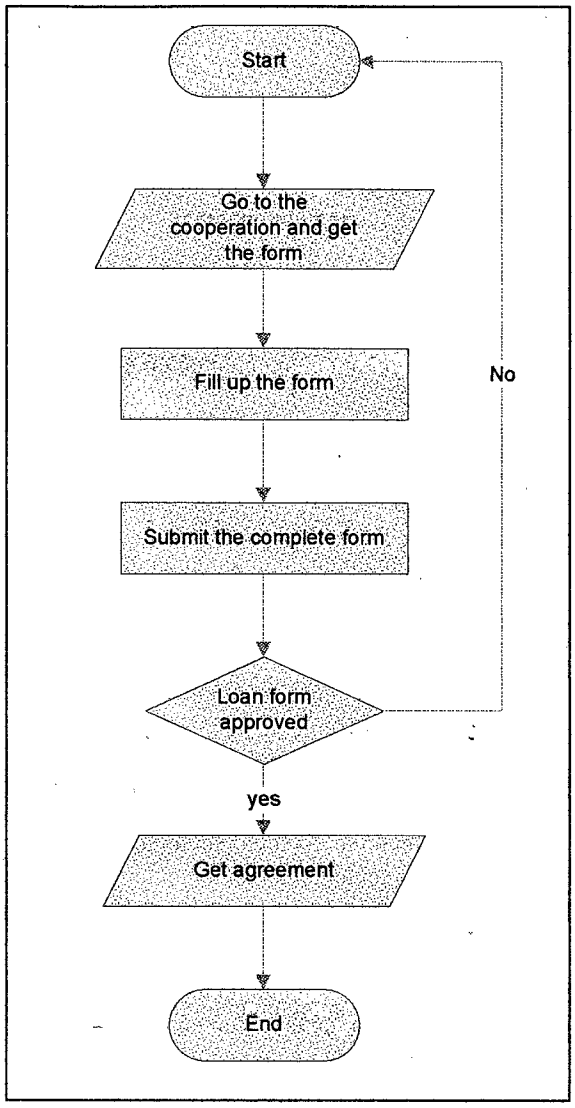

Figure 2.1: Flow Chart of Manual System

The successful applicant can get the agreement through the pos delivery and if the loan has been rejected, they must fill up the loan form again and do same action. This make the process more complicated.

So, the new system will develop due to this situation that performs the online function for registration, applying loan, view loan status and also can print the loan

agreement. This system hope will help and make easier to the member and the staff of this cooperation.

2.3 Studies of Existing Systems

A several study has been conducted based on the existing system. The case studies are Credit.com Loan System, E-Loan system and 411PayDay Loan Online.

2.3.1 Credit.com Loan System

Credit.com Loan System [2] is a complete web based applying loan system that performs variety functions such as request credit card, credit reports services, banking, applying loans and debt help. This website developed by using JavaScript language.

Figure 2.2: Credit.com homepage

Figure 2.2 shows the main page of Credit.com website. Credit.com is legitimate site. There have many functions and some tab at upper side of the page. Focus on loan tab, there are many loans inside that such as personal loan, emergency cash loan, car loan, home loan, student loan, check loan status and also provide advising services; loan tips and helps.

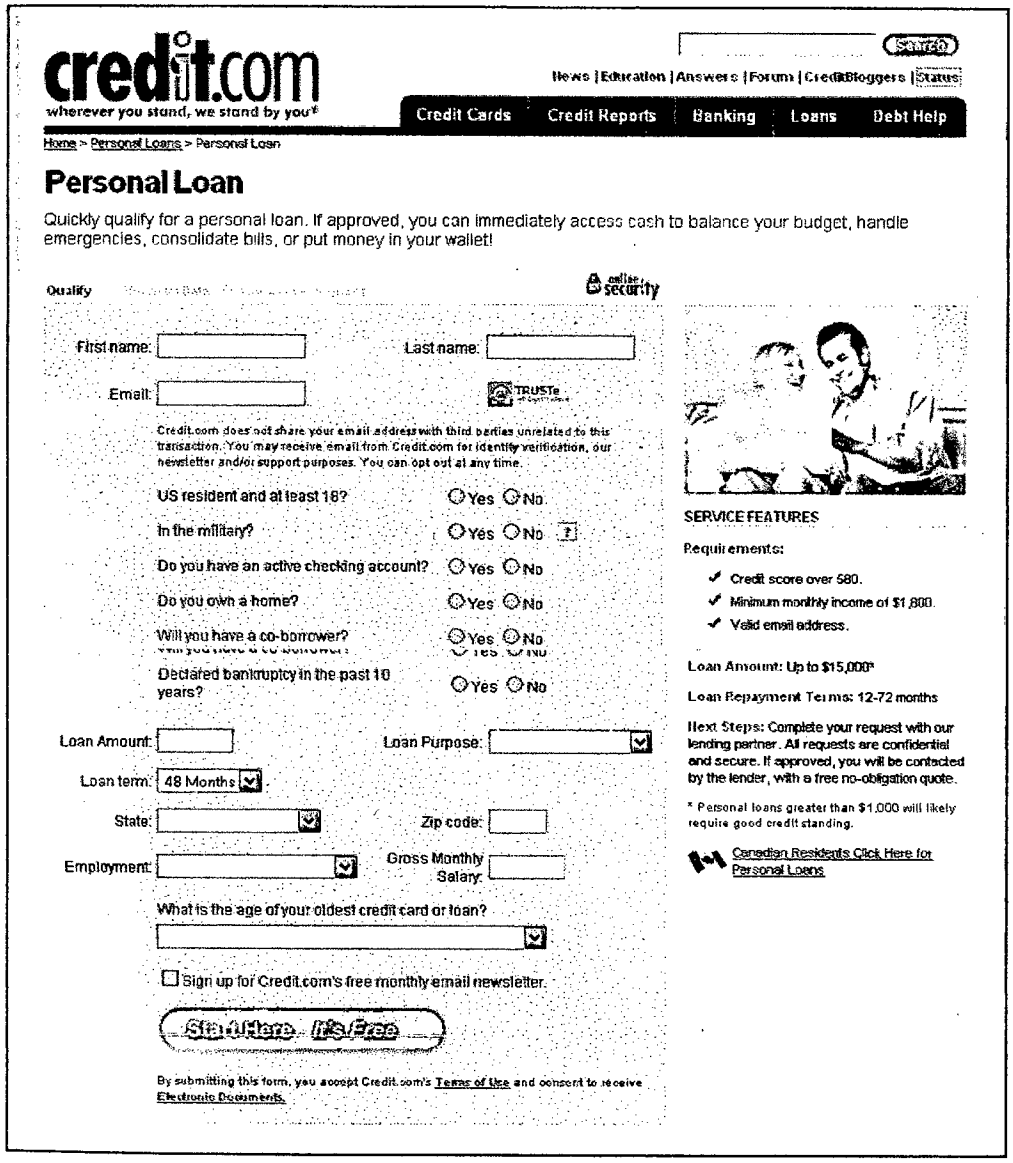

Figure 2.3: Personal Loan online form

Figure 2.3 shows the online form for personal loan. The requirement for the service for applying loans in this website must have credit score over 580, minimum monthly income $1,800 and have valid email address. Then, everyone can apply it.

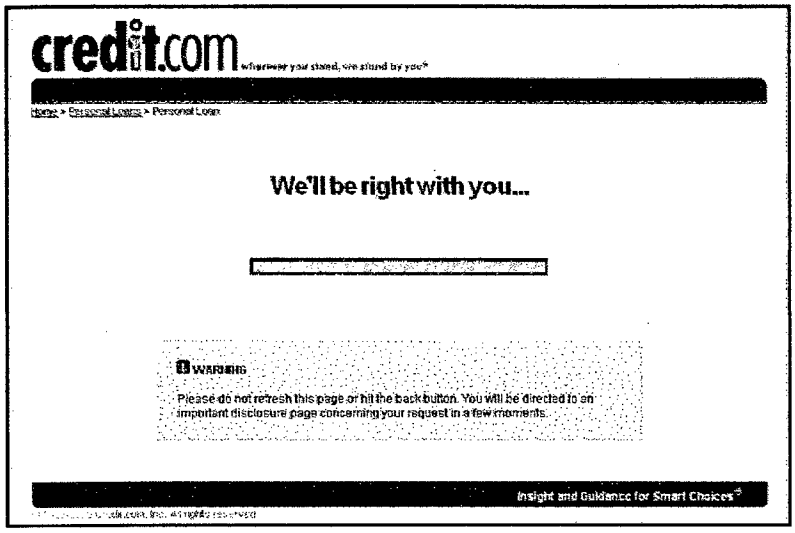

Figure 2.4: Confirmation number sent to email address.

Figure 2.5: Login page

Figure 2.4 and Figure 2.5 show process after applying the loans. The loan applicant must verify the loan request and get confirmation number that has sent to valid email address. The confirmation number will use to log in to the Credit.com Loan system to view the loan's status and get other services provides inside this website.

2.3.2 E-Loan System

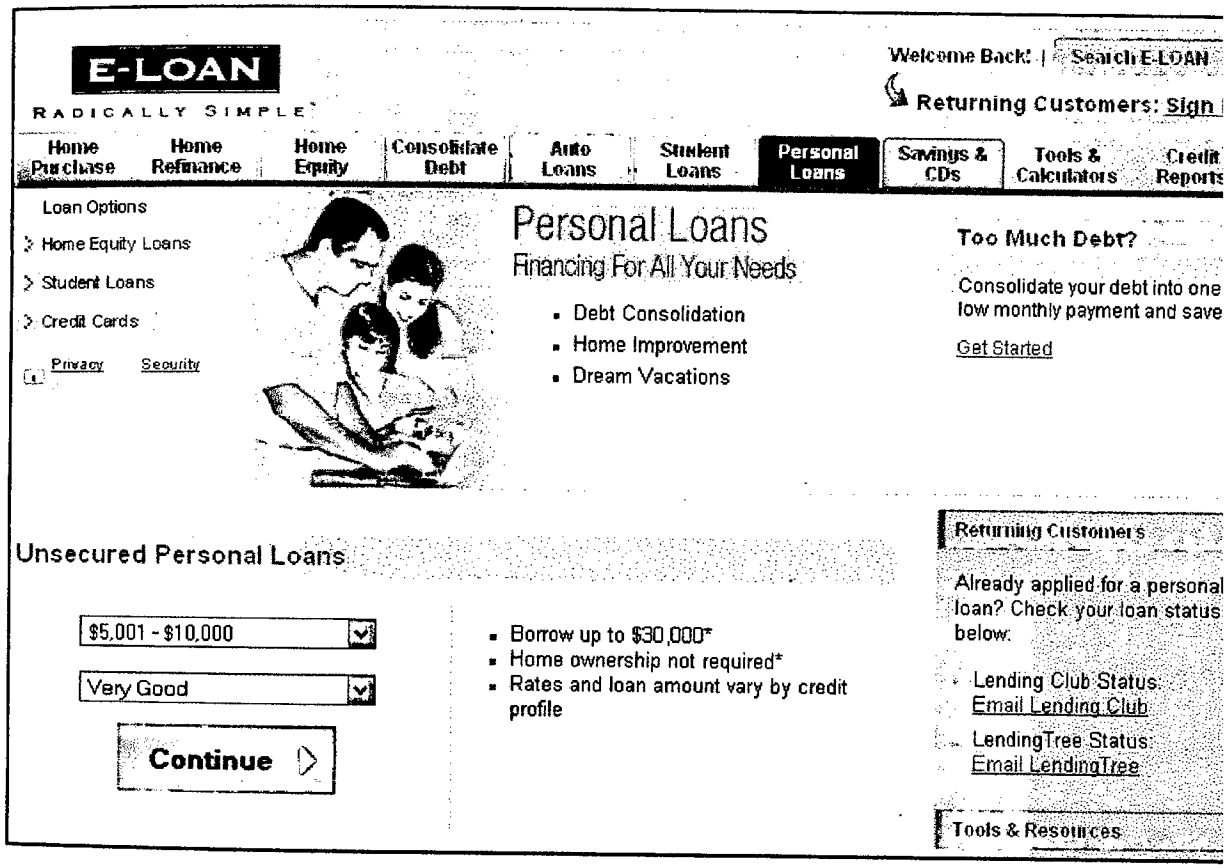

Figure 2.6: E-Loan homepage

Figure 2.6 shows E-Loan homepage. E –Loan [3] is a nationwide financial services company that is dedicated to providing consumers with a simple and easy application. This web site also provides access to several services such as saving accounts, home purchase, home refinance, home equity, consolidate debt, car loan, personal loan and others.

2.3.3 411PayDay Loan Online

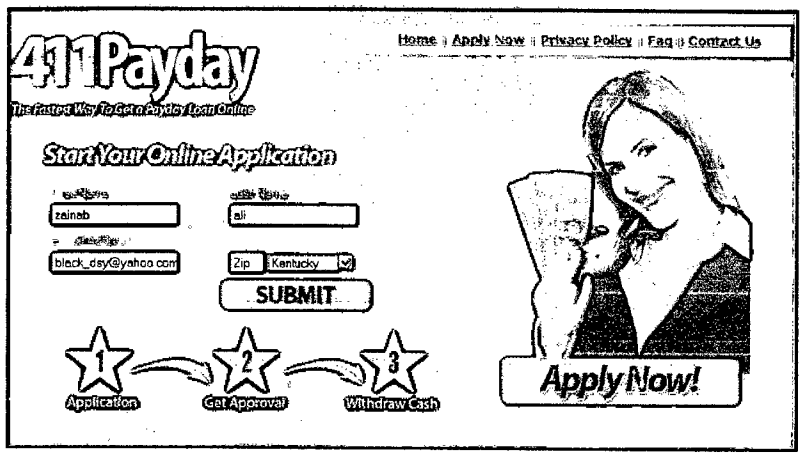

Figure 2.7: 411PayDay Loan homepage

Figure 2.7 shows other online application, 411PayDay Loan Online [4]. This website provides the fastest way to get a payday loan online. There have three steps only to complete the application; firstly, fill in the required information in the form; second, waiting for approval and lastly withdraw cash.

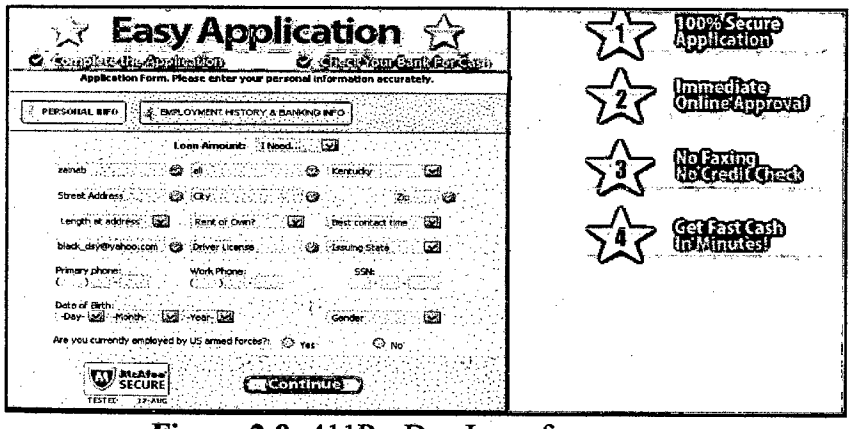

Figure 2.8: 411PayDay Loan form

Figure 2.8 shows personal info form and employment history with banking info form. After the user fill the basic information like figure 2.8 then they must continue with details information. After complete that, the form will submit and waiting for the approval.

2.3.4 Advantage and Constraint of Existing System

Website	Advantages	Constraints
Credit.com Loan system	- User friendly - Fastest possible response to online personal loan application. - Less burden the user to fill the form because provide combo box. - Approvals depend upon a variety of factors including your personal credit history	- Limited power of user because users only select the given information.
E-Loan System	- User friendly - Provides variety of services such as saving account service.	- Less guidance for user, how to use the system.
411PayDay Loan Online	- Procedure is simple and quick. - Fastest possible response to online personal loan application. - Regardless of financial past history or current situation	- Limited information and function

Table 2.1: Advantage and Disadvantage

Table 2.1 show advantage and disadvantage of Colleague Credit.com Loan System, E-Loan system and 411PayDay Loan Online.