The Development of Information System Prototype of Centered Consumptive Loan
At PT. Bank BNI
Joko Pramono

PT. Bank Negara Indonesia (Persero) TBK mentions in its corporate plan that one of its business objectives is retail business of which consumptive credit target is 32.50% that will be distributed from the total credit given.

The problem in a centered consumptive credit information system nowadays is the slow process of credit distribution that the target of consumptive credit distribution is not reached.

The Development of Information System Prototype of Centered Consumptive Loan uses combined system development life cycle (SDLC) and the prototype. The Steps of the research includes an investigation, an analysis, a system design, and a prototyping using the analysis facilities with the logical mode, such as a Data Flow Diagram (DFD), a dictionary, and a description process.

In the prototype design of Information System Prototype of Centered Consumptive Loan, there is an integration among the Centered Consumptive Credit Unit, the branch, and the Regional Office. The purpose is to have automated processes that they can fasten the process of credit distribution, have a punctual credit decision, and improve the service level.

Information System of Centered Consumptive Credit, in order to be implemented smoothly and punctually, is suggested to do some steps, such as:

a) The developed prototype should be socialized and evaluated so that it can be accepted and trusted by the users that the system can be implemented.
b) To reduce failures in the implementation process, it is necessary to form a solid implementation team.
c) The implementation is conducted gradually using the pilot project system.
d) Contingency plan and recovery plan procedures should be prepared in advance.