Improving the Efficiency of the Personal Housing Loan Application Process through the Naval Service through Automation and Inclusive Socialization

Brian Winata Adi Saputra[1], Syamsunasir[2].
[1]Universitas Marsekal Dirgantara Suryadarma, Jakarta Timur, Indonesia, brianwas56@gmail.com
[2]Universitas Marsekal Dirgantara Suryadarma, Jakarta Timur, Indonesia, syamsunasir@unsurya.ac.id

Corresponding Author: brianwas56@gmail.com[1]

Abstract: Efficiency in the process of applying for personal housing loans through the Indonesian Navy is a strategic step to improve member welfare. This study examines the implementation of automation of the loan application system and inclusive socialization as an effort to accelerate the administrative process, increase transparency, and expand access to information to all members, including those in remote areas. Automation allows for the digitization of document submission, data integration between departments, and automatic notifications that speed up the process and minimize uncertainty. Meanwhile, inclusive socialization through face-to-face training, online seminars, and internal media ensures members understand the procedures and benefits of the program. The results of the study show that the synergy between automation and socialization improves service efficiency, transparency, and member satisfaction with the loan program. This approach also builds trust and awareness that the program supports welfare without discrimination. With effective implementation, this strategy is expected to increase member motivation and loyalty to the institution, while strengthening the economic stability of their families.

Keyword: automation, inclusive socialization, housing loans, TNI AL, service efficiency

INTRODUCTION

Increasing the efficiency of the personal housing loan application process through the Indonesian Navy is a strategic effort that can provide significant benefits to its members. One approach that can be applied is to utilize automation in the loan application system and organize inclusive socialization (Barus et al., 2023). This step not only aims to speed up the administrative process, but also to ensure that all Indonesian Navy members, including those in remote areas, have a clear understanding and fair access to housing loan facilities.

Automation is a key component in increasing the efficiency of the loan application process. With digitalization, various stages that were previously carried out manually can be replaced by an information technology-based system. According to (Defitri et al., 2023) submission of documents such as application letters, proof of income, and ownership documents can be done through an online platform. This system can be designed to provide

automatic notification to applicants regarding the status of their application, thereby reducing uncertainty and minimizing the need for manual verification. Automation also allows for data integration between departments, such as finance, logistics, and administration, which has often been an obstacle due to lack of synchronization.

The implementation of this automation can also increase transparency. With a real-time accessible system, TNI AL members can see their loan application process directly, from the initial stage to the final decision. This can reduce suspicion of potential data manipulation or unfair treatment in the approval process. According to (Ratu & Bagus Wiksuana, 2023) this system can be equipped with a data analysis algorithm to evaluate the eligibility of applications based on certain parameters, such as income level, length of service, and credit score, which are carried out objectively. In addition to automation, inclusive socialization is an important step to ensure that all TNI AL members understand the procedures and benefits of housing loans. Many members may still be reluctant to apply for loans due to lack of information regarding the requirements or procedures that must be followed. A comprehensive and inclusive socialization program must be carried out periodically (Agarwal & Mazumder, 2013).

This socialization can be done through various communication channels, including face-to-face training at headquarters or bases, online seminars, to the dissemination of information through social media and internal TNI AL applications. According to (Chaiprasert & Chongwatpol, 2023) in its implementation, socialization materials must be prepared in easy-to-understand language and include all important information, such as application steps, required documents, deadlines, and contact information that can be contacted. This approach ensures that information is not only available to members who have internet access, but also to those in remote areas without adequate connections (Asyahri & Ariyani, 2022). The active involvement of leaders in the TNI AL environment, such as commanders or administrative officials, in the socialization program can increase member trust in this program. This is important to build awareness that this housing loan program is designed to support the welfare of all TNI AL members without discrimination (Amadi-Echendu, 2014).

The synergy between automation and socialization can have a greater impact than if both were implemented separately. According to (Voutama & Rizal, 2023) automation ensures that the application process runs efficiently, while socialization ensures that all members have the same understanding of existing procedures. For example, after the automation system is implemented, the socialization program can focus on training in using the system, so that TNI AL members can easily access available services without feeling burdened by technological changes. This approach can also increase the level of member satisfaction with the services provided by the TNI AL Service. With a faster, clearer, and more transparent process, members will feel that their needs are being taken care of. This not only improves their welfare directly, but also has a positive impact on their motivation and loyalty to the institution (Syafi'i & Bashori, 2020).

Although automation and socialization offer many advantages, their implementation is not without challenges. One of the main challenges is the need for adequate technological infrastructure. In some remote areas, limited internet access can be an obstacle to the use of digital systems (Tangkelangi et al., 2016). To overcome this, the TNI AL Service can collaborate with telecommunications service providers to improve the internet network in these areas. Another challenge is resistance to change, especially from members who are less familiar with technology. To overcome this, intensive training and individual mentoring can be carried out, so that members feel comfortable and confident in using the new system. According to (Safwan Harun et al., 2020) the provision of support services, such as a responsive helpdesk, can also help overcome technical obstacles that may arise.

Increasing the efficiency of the personal housing loan application process through automation and inclusive socialization is an important step in improving the quality of Indonesian Navy services. By utilizing technology to speed up and clarify the application process, and ensuring that all members have the same understanding through socialization programs, the Indonesian Navy can create a more transparent, fair, and efficient system (Azahar & Malek, 2023). Although there are challenges in implementation, a planned and inclusive approach can help overcome these obstacles and bring long-term benefits to all Indonesian Navy members.

METHOD

Qualitative research methods are a suitable approach to explore and understand efforts to improve the efficiency of the personal housing loan application process through the Indonesian Navy Service with inclusive automation and socialization. This approach focuses on an in-depth understanding of the experiences, perceptions, and needs of Indonesian Navy members as service users. This research can be conducted using in-depth interview techniques with Indonesian Navy members from various ranks and locations to explore the challenges they face in the loan application process. In addition, direct observation of the implementation of the administrative process in the relevant office allows researchers to understand bureaucratic obstacles and potential solutions that can be automated.

Documentation of existing policies, such as loan application guidelines or socialization protocols, is also important data in the analysis. Thematic analysis is used to identify key patterns and themes from the data collected, for example related to the effectiveness of automation or the success of socialization in reaching all members. With this approach, the research not only produces relevant recommendations but also ensures that the proposed solutions are based on the real needs of members, increasing the likelihood of successful implementation of the automation and socialization program.

RESULTS AND DISCUSSION

Result of Interview

Based on the results of interviews conducted with several informants, the following results were obtained.

The main obstacles faced by TNI AL members in the housing loan application process, Regarding this, the informant stated that "A lot of information was obtained from members that they felt that the loan application process was quite time consuming or long, besides that the files that needed to be prepared were also very many".

The current housing loan application system is running, and to what extent has automation been implemented, Regarding this, the informant stated that "The current application system is still manual, applications are submitted by correspondence. For the time being, automation has not been implemented, applications start from the lower level work units to the center".

Your opinion on the importance of automation in the housing loan application process, Regarding this, the informant stated that "I think automation in the application process is very important, because it is very helpful, simplifies bureaucracy and is a form of transparency".

Has the existing automation system been well integrated between departments (finance, logistics, administration)? If not, what are the obstacles, Regarding this, the informant stated that "In my opinion, it is currently, where there is automation integration between financial reporting and state assets, but it still needs updating and improvement".

Seeing transparency in the loan application process before and after the implementation of automation, Regarding this, the informant stated that "Of course, after the automation is

implemented, it will provide transparency to prospective beneficiaries, administrators and lenders, thus providing a sense of trust and confidence in the process".

The main features needed in an automation system to meet the needs of TNI AL members, Regarding this, the informant stated that "The main features needed are digital file delivery, easily accessible loan information, digital file verification with AI, Chatbot to serve various questions and problem solving".

Socialization of the loan application procedure is currently being carried out, and whether it has covered all members, including those in remote areas, Regarding this, the informant stated that "Socialization activities have been carried out to various locations, such as Surabaya, Jakarta, Batam, Makassar, Padang and Yogyakarta. These locations have indeed covered most TNI AL personnel. However, there are still many remote locations that have not been reached, while the TNI AL is spread across various regions in Indonesia, including in remote areas and the outermost islands of Indonesia".

The biggest challenge in providing inclusive socialization to all members of the Indonesian Navy, Regarding this, the informant stated that "The biggest challenge is the availability of budget costs to carry out socialization throughout Indonesia".

What communication is considered the most effective in conveying information related to the housing loan program, Regarding this, the informant stated that "Whatsapps hotline and social media".

Special training provided to members of the Indonesian Navy to understand the use of automation systems? If yes, how do members respond to the training, Regarding this, the informant stated that "As far as I know there is, but it is more directed at the field of cyber security. The response of members is clearly very interested because it increases automation capabilities and can have a career in that field".

To what extent can the implementation of automation and socialization increase the efficiency and satisfaction of members, Regarding this, the informant stated that "The implementation of automation and socialization is currently the main factor in increasing the efficiency and satisfaction of members".

Resistance from members to technological changes such as automation? If yes, how to overcome it, Regarding this, the informant stated that "The resistance felt is very low, such as reluctance to learn and use the system, because currently everything is integrated and automated, such as the example of the TNI AL personnel data system and Personal and Field Equipment (Kaporlap). The way to overcome this is to provide assistance by colleagues in the same unit and with the supervision of the unit leader".

The role of leaders or administrative officials in supporting the implementation of inclusive automation and socialization, Regarding this, the informant stated that "The role of leaders is very important, they must be able to be facilitators and supervisors. With the insight that leaders have regarding the implementation of automation and socialization, subordinates will feel embarrassed and respect the leader, which will have an impact on easily following the leader's directions".

Infrastructure support, such as internet networks in remote areas, can affect the success of automation implementation, Regarding this, the informant stated that "Automation will be successful if the infrastructure.

Discussion

The application of automation in the personal housing loan application process at the Indonesian Navy has great potential to increase time efficiency and reduce administrative constraints that have been obstacles. Automation allows various stages of the application process that were previously carried out manually, such as document collection, data verification, and eligibility evaluation, to be carried out digitally and integrated into a

technology-based system (Wijhah et al., 2021). With automation, Indonesian Navy personnel can upload required documents online through a specially designed platform, reducing the need to come directly to the office. This not only saves time but also facilitates access for personnel serving in remote or hard-to-reach areas. One of the main benefits of automation is the reduction of administrative errors that often occur in manual processes. Errors such as incomplete data entry or document inconsistencies can be minimized by having a system that automatically validates data before proceeding to the next stage.

Automation allows for real-time tracking of application status, so that personnel can find out the progress of their application without having to wait for direct notification from the office. This provides better transparency and reduces the uncertainty that is often experienced in manual processes. Time efficiency is also achieved through the integration of the automation system with the existing database at the Indonesian Navy. By connecting existing personnel data, the process of verifying information such as identity, rank, and length of service can be done quickly without the need to re-collect the information. According to (Alvionita, 2022), decision-making regarding loan approval can be done using an algorithm designed to assess eligibility based on certain parameters, such as income and financial track record, thereby speeding up the evaluation and approval time. However, the implementation of automation also requires adequate technological infrastructure readiness and training for personnel to use this new system. In this case, collaboration is needed between the Indonesian Navy, technology providers, and end users to ensure the system runs as needed. The system must be designed with a user-friendly interface so that it is easily accessible to all groups, including those who are not very familiar with technology. Data security is a crucial aspect in the implementation of automation, considering that the information managed involves personal and financial data of personnel. The implementation of technology must be accompanied by strict data protection to prevent potential leaks or misuse of information. According to (Nurqoidah et al., 2017) automation also provides an opportunity to accelerate the process of disbursing funds after the application is approved. A system integrated with financial institutions or partner banks can allow funds to be channeled directly to personnel accounts without requiring manual intervention. This process not only speeds up the disbursement time but also reduces the possibility of errors in fund transfers. In addition, automation can be used to provide automatic reminders to personnel regarding installment payment schedules, thereby reducing the risk of late payments and increasing financial compliance.

Another positive impact of automation is the operational cost savings for the Indonesian Navy. By reducing the need for physical documents, archive space, and large administrative workforce, the budget previously allocated for these needs can be diverted to other programs that better support personnel welfare. Automation also opens up opportunities to collect data in a structured and systematic manner, which can be used for further analysis in designing more effective loan policies in the future (Yudianto, 2023). In the context of implementation, it is important to actively involve Indonesian Navy personnel during the planning and launch stages of this automation system. A participatory approach can ensure that real needs and challenges in the field can be accommodated in the system design. For example, input from personnel who are experienced in applying for loans can help identify parts of the process that need the most improvement. Providing support services such as a helpdesk or tutorials on how to use the system will greatly assist personnel in adopting this technology more quickly (Kule et al., 2022). The challenges faced by Indonesian Navy personnel in understanding the procedures for applying for personal housing loans are often related to the complexity of information, uncertainty in the process flow, and a lack of understanding of the requirements and documents needed. Many personnel may feel confused by the various administrative requirements that must be met, especially for those who do not

have a background or experience in managing loans. According to (Aritonang et al., 2019) the process that involves various stages, from document collection, data verification, to eligibility evaluation, sometimes adds to the confusion. In addition, for personnel who are applying for a housing loan for the first time, the procedures that seem complicated and convoluted often make them reluctant to continue the process or even make mistakes in filling out the documents. The lack of transparency of information regarding the status of the application often causes uncertainty, so that they feel hampered in planning the next steps. Inclusive socialization can be the main solution to overcome this challenge. Inclusive socialization means involving all TNI AL personnel, regardless of rank, educational background, or location of duty, in the counseling process regarding the loan application procedure. This inclusive approach aims to ensure that information related to housing loans can be received by all members in a way that is easy to understand. According to (Riswanto & Laluma, 2020) one way to do this is by using various communication channels, such as face-to-face meetings, online training, and distribution of clear and simple information materials. In training or socialization, the material can be explained using language that is easy to understand and adjusted to the level of understanding of the audience, both those with a higher educational background and those with limited knowledge in financial administration.

Inclusive socialization can also be done through question and answer sessions or discussion forums, where personnel can directly ask questions and get explanations from competent parties, such as officers from the Indonesian Navy or representatives of partner banks. This helps reduce doubts and confusion that personnel may experience in undergoing the loan application process. According to (Maranti et al., 2018) the training program is not only limited to procedural explanations, but can also include practical simulations in filling out loan application forms, so that personnel can be more prepared and confident when applying for loans directly. Inclusive socialization needs to involve the use of technology, considering that most Indonesian Navy personnel may have limited access to information obtained directly. Providing a user-friendly online platform to provide information related to loan applications is essential. Through the official application or portal, personnel can access the latest information regarding requirements, steps to be taken, and the status of their loan application. This not only makes the process more transparent but also allows personnel to access information anytime and anywhere, without having to wait for face-to-face socialization which is limited by time and place (Sipayung & Ardiani, 2022). It is also important to involve superiors or leaders in each unit in this socialization, because they play a role in providing direction and ensuring that the loan application procedure is well understood by the members they lead. Superiors who have a good understanding of the loan procedure can be an important resource in providing direct guidance to members, as well as ensuring that they are not hampered by administrative confusion. This leadership support can be in the form of direct direction, or even providing concrete examples of loan applications that have been successfully carried out by other personnel (Hermawan & Yamasari, 2022). To maximize the effectiveness of socialization, training materials must be adjusted to the context and characteristics of TNI AL personnel. For example, for personnel serving in remote areas, it may be necessary to provide special training that can be accessed online or through printed materials that are sent directly. This kind of approach will ensure that every personnel, both those serving at headquarters and in border areas, have the same opportunity to understand the loan application process well.

Equally important is the provision of follow-up support after socialization, such as helpdesk services or help centers, which can assist personnel in answering questions or overcoming difficulties they encounter during the application process. By providing easy access to assistance, difficulties that may arise in the loan application process can be resolved

immediately (Widyastuti & Kurnianda, 2019). This will reduce personnel anxiety and increase their confidence in applying for loans. The combination of automation and inclusive socialization can have a significant impact on increasing the satisfaction of Indonesian Navy personnel in accessing personal housing loan application services. Automation in the loan application process allows various steps that were previously time-consuming and required manual interaction to become faster, more transparent, and more efficient. Through an automated system, personnel can access information in real time, fill out and submit forms online, and track the status of their application without having to wait long or visit the office physically. This reduces geographical and time barriers, allowing personnel in remote locations to take advantage of services easily and quickly. Automation also reduces the possibility of errors in filling out documents or administrative procedures, which often cause delays or uncertainty in the application process. According to (Farlina et al., 2021) this faster, more efficient, and less error-prone process certainly provides convenience and increases personnel satisfaction, because they feel more appreciated and cared for in terms of time and ease of access. However, automation alone is not enough to ensure that all TNI AL personnel can access loan application services properly. Many personnel may have difficulty understanding the system flow or feel anxious about using technology that is new to them. This is where the role of inclusive socialization becomes very important. Inclusive socialization aims to provide a clear and comprehensive understanding of this new system to all personnel, in a way that is easy to understand, affordable, and appropriate to their needs.

A good socialization process can ensure that no personnel feel left behind or confused about how to access or use the automation system, so that they can feel more confident and comfortable when applying for loans. Inclusive socialization must involve various communication methods that allow all personnel to understand and access information in a way that suits their characteristics. For example, for personnel who are not familiar with technology, socialization can be done through face-to-face training, direct guidance, or the use of educational materials in the form of videos or step-by-step guides that are clear and easy to follow. According to (Hernika et al., 2023) socialization can involve a question and answer forum where personnel can directly ask questions and get explanations from competent parties, such as officers from the Indonesian Navy or representatives of partner banks. This approach is very important, because although an automated system can simplify the process, direct understanding and support from more experienced parties is still very much needed by some personnel to avoid confusion and errors in filling out forms. The combination of automation and inclusive socialization also plays an important role in creating a better user experience, which in turn increases satisfaction. Efficient automation reduces waiting time and speeds up the process, while socialization ensures that personnel understand how to make the most of the system. When the two are combined, personnel not only feel comfortable and easy in the loan application process, but they also feel supported and cared for by the organization, as they are given the training and resources needed to utilize the new system (Nurrochim et al., 2023). This combination also facilitates the reduction of errors in loan applications, which are often a source of frustration and dissatisfaction. Automation ensures that data entered into the system is accurate and consistent, while socialization ensures that personnel understand how to avoid mistakes when filling out forms or providing required documents.

This reduction in errors not only saves time but also reduces the stress that can arise from unclear or complicated processes. The transparency brought by an automated system, where the application status can be viewed in real time, allows personnel to easily obtain the information they need, reducing uncertainty and increasing satisfaction (Tanjaya et al., 2023). Personnel satisfaction can also be improved through the use of a user-friendly and integrated platform, which allows them to access loan application services anytime and anywhere. This

is very important, considering that TNI AL personnel often have busy schedules and limited time to visit the office in person. With automation, they can apply for loans or check the status of applications without having to leave their main tasks. This shows that the organization truly understands the challenges faced by personnel and strives to create more flexible and efficient solutions.

Inclusive socialization must also involve the use of technology that can reach all members, both in urban and remote areas. By providing socialization materials digitally, personnel who cannot attend face-to-face training can still access information through applications, websites, or video tutorials. This ensures that every personnel, regardless of their location or status, has an equal opportunity to understand procedures and utilize existing automation systems. In addition, personnel who are already familiar with technology can more easily adapt to new systems, while those who are less experienced receive sufficient guidance to feel comfortable using the system (Hermawan & Yamasari, 2022).

CONCLUSION

The combination of automation and inclusive socialization has a very significant impact on increasing the satisfaction of Indonesian Navy personnel in accessing personal housing loan application services. Automation allows the loan application process to be more efficient, faster, and transparent, reducing time constraints and administrative errors that can hinder the smooth running of the process. On the other hand, inclusive socialization ensures that every personnel, regardless of their level of understanding of technology, can understand and access the system easily. With training, easily accessible guidance, and direct support, personnel feel more confident and are not left behind in utilizing the service. The combination of these two elements creates a more flexible, efficient, and affordable system for all Indonesian Navy personnel, which ultimately increases their satisfaction with personal housing loan application services. Therefore, the implementation of automation supported by inclusive socialization is an important step in creating better services that are responsive to the needs of Indonesian Navy personnel.

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