UNION PERFORMANCE EVALUATION SYSTEM IN TUNAS MERDEKA CREDIT UNION

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ABSTRACT

Credit Unions Tunas Merdeka is a union that is engaged in the savings and loan. Management of KSP Tunas Merdeka was did performance evaluation reports only using PEARLS analysis. Managements had trouble to evaluate performance of the union , to determine union's performance through internal and external aspects based on Strength, Weakness, Opportunity and Threat. As well as unions management had trouble to organize unions performance evaluation reports.

Approach to the problem that has been elaborated is to build credit unions performance evaluation system. This system using SWOT analysis to evaluate the union performances in the aspect of Strength, Weakness, Opportunity and Threat, and using PEARLS analysis to evaluate financial performance. This system uses waterfall as software development model, while analyze system using object-oriented modeling such as Unified Modeling Language (UML).

Based on the implementation and testing that has been done, it was concluded that the performance evaluation system built assist the union managements in evaluating the union performance, with performance evaluation using SWOT analysis and financial performance using analysis PEARLS. However the need for development in the application needs to perform a performance evaluation on all aspects of the company.

Key Words **:** *: Information System, Union, SWOT analysis, PEARLS analysis, Performance Evaluation.*

1. INTRODUCTION

Union is a non Bank company that strategic, whose purposefullly increase it's members wellness.

The performance assessment of Tunas Merdeka Credit Union was done by assessing financial performance by analysis PEARLS (Protection, Effective Financial Structure, Asset Quality, Rates of Return and Cost, Liquidity and Signs of Growth). PEARLS analysis is an analysis using indicators of LKSB (Financial Statements and Statistics Monthly), as well as helping integral analysis and interpretation of the financial condition of each KSP (Credit Union). PEARLS analysis report prepared on LKSB and will be reported to Puskopdit Jabar periodically.

However PEARLS analysis only analyze financial performance, so the managements can't describe the performance of the internal and external aspects of the union. Administrators find it difficult to determine the cause performance degradation union, because the analysis only describe PEARLS financial performance.

The solution offered is union performance analyzed with SWOT analysis that can be known strengths, weaknesses, opportunities and threats being faced by the union. In the SWOT analysis, will be outlined Strength, Weakness, Opportunity and Threat-owned unions. The strategy derived from the SWOT analysis will be used to resolve problems of unions are found in the report PEARLS analysis. Union performance evaluation system can be a solution in evaluating the performance of unions, making evaluation reports and make LKSB. The objectives of this research are:

1. Facilitate the managements in evaluating the performance of union.

2. Make it easy for managements to determine the performance of union through the internal and external aspects of the union based on Strength, Weakness, Opportunity and Threat.

3. Make it easy for managements to store performance evaluation reports.

2. THE RESEARCH

2.1 *Research Methodology*

The research methodology is a process used to solve a logical problem, which requires data to support the implementation of a study. The study flow is illustrated in the figure below.

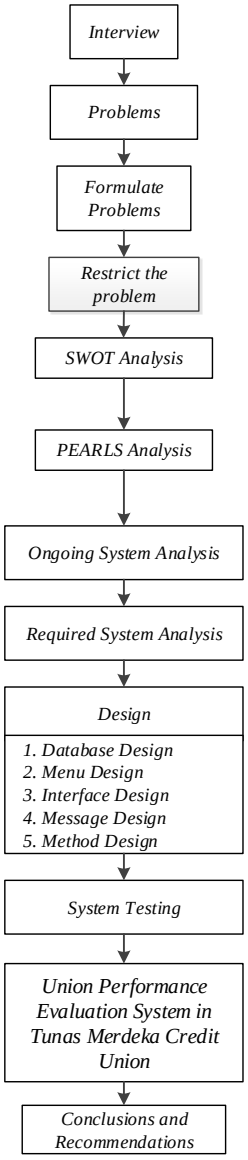


Figure 1 Research's Flowchart

Research's flowchart above are described in the following discussion several points:

1. Interview.

Interviews were conducted with KSP Tunas Merdeka Chairman, Mr. Julian Susanto. This is done to find out the problems being experienced by the board KSP Tunas Merdeka at this time.

2. Problems.

Based on interviews conducted by the Chairman of KSP Tunas Merdeka, the conclusions drawn regarding the problems being faced by KSP Tunas Merdeka.

3. Formulate problems.

The problems found will be formulated to obtain a unique formulation problems.

4. Restrict the problem.

Restrict the problem is done so that the problem to be observed to be not too broad. This is done by describing things that are needed in the evaluation of the performance of the union.

5. SWOT Analysis

Unions will be evaluated according to the internal and external aspects of the SWOT analysis. In the SWOT analysis will be conducted matrix analysis Internal Factor Evaluation (IFE), the analysis matrix of External Factor Evaluation (EFE), diagram analysis SWOT that will describe the position of the performance of the Credit Unions Tunas Merdeka, and on the analysis of SWOT matrix will be determined strategy appropriate the conditions of the current union.

6. Analysis PEARLS

Financial performance in particular will be analyzed by analysis PEARLS. Financial statement data will be analyzed so as to produce a report that will describe the analysis of financial PEARLS Credit Unions Tunas Merdeka in 16 financial ratios.

7. Ongoing System Analysis.

Analysis system running an analysis of the system that has been running previously, namely: PEARLS analysis report, and analysis of performance evaluation with PEARLS analysis.

8. Required System Analysis.

This section will explain the analysis of business rules, analysis of performance monitoring and evaluation of unions, coding analysis, SWOT analysis, analysis of data in the analysis PEARLS, network design, analysis of non-functional requirements (includes: user analysis, analysis of hardware requirements and needs analysis tools software) and analysis of functional requirements (include: use case diagrams, activity diagrams, class diagrams and sequence diagrams).

9. Design

The design is a process of designing a system that meets the needs of systems analysis is needed. This includes the design of data (include: relationship diagram and table structure), menu structure design, interface design, the design of the message, the semantic diagram and design method.

10. Testing System

System testing is performed to determine that the system has been meeting the needs of users and has been based on system design.

11. Union Performance Evaluation System in Tunas Merdeka Credit Union.

Systems that have passed the test system will be implemented in the Credit Unions became Systems Performance Evaluation Union Savings and Loans Tunas Merdeka. This system will be used to assist the board in evaluating the performance of unions.

12. Conclusions and Recommendations

The conclusion was made based on the results of the testing system. At the conclusion may indicate that the system has completed the issues specified in the formulation of the problem. Suggestions are several

aspects that need to be considered if the system will be further developed.

2.2 Analysis

2.2.1 Analysis of Monitoring of Union Performance Evaluation

Monitoring of Union Performance Evaluation Monitoring union performance evaluation was conducted using SWOT analysis. SWOT analysis begins by analysis of the vision and mission..

A. Analysis of Credit Unions Vision Mission Tunas Merdeka

a. Vision

Vision Credit Unions Tunas Merdeka is as follows:

"Mengelola secara professional Koperasi Simpan Pinjam Tunas Merdeka untuk kebersamaan bersama, dan menjadi lembaga yang aman, kuat dan terpercaya."

A. Analysis of Vision and Mission of Tunas Merdeka Credit Unions

a. Vision

Vision Credit Unions Tunas Merdeka is as follows:

"Mengelola secara professional Koperasi Simpan Pinjam Tunas Merdeka untuk kebersamaan bersama, dan menjadi lembaga yang aman, kuat dan terpercaya."

In this vision, KSP Tunas Merdeka want to be Credit Unions that can improve the life of all its members, while enhancing security, service, financial strength and power of its members.

a. KSP Tunas Merdeka Mission Analysis

Mission of Tunas Merdeka Credit Unions tends as follows:

1. *Melayani anggota dengan sepenuh hati.*
2. *Mendidik anggota supaya dapat memaham prinsip-prinsip koperasi bagi kesejahteraan bersama.*
3. *Memberdayakan ekonomi anggota.*
4. *Meningkatkan kesejahteraan anggota melalui pendidikan investasi dan koperasi yang benar.*
5. *Membiasakan budaya menabung*.

Based on the mission of KSP Tunas Merdeka above, it can be seen that it can be concluded that the KSP Tunas Merdeka meet almost all components of the mission characteristics mentioned by David. KSP Tunas Merdeka need to have a focus on employees as well as technological developments, so as to complement the overall characteristics of the components of the company's mission [12].

Analysis Vision and Mission Union above can be used as a reference in identifying Strength, Weakness, Opportunity and Threat owned KSP Tunas Merdeka.

Here is a table identifying the internal environment in KSP Tunas Merdeka

Table 1 Table Identification Internal Environment

Identification of Internal Environment		
No.	***Strength***	***Weakness***
1	Memiliki Badan Hukum Koperasi (Koperasi telah diakui secara hukum)	Badan Hukum sudah habis masa berlaku pada Januari 2015.
2	Memiliki dan Memperbaharui Sertifikat Daperma (Dana Perlindungan Bersama).	Belum ada Akta Penyerahan Hak atas Tanggungan (APHT) terhadap Peminjam Besar.
3	Pengurus dan Pengawas Koperasi dapat melaksanakan tugas dan fungsinya.	Penataan surat - surat belum terlalu rapi
4	Jumlah Anggota meningkat setiap bulan, mencapai 15,05 %	Pegawai dan Pengurus Koperasi rata-rata berumur cukup tua (lebih dari 40 tahun)
5	Pegawai dan Pengurus koperasi telah mengikuti diklat analisa PEARLS	Pegawai masih dirasakan terlalu kaku saat melayani anggota
6	Memiliki Sistem Keuangan yang sudah terkomputerisasi dengan SIKOPDIT CS	Promosi Koperasi belum terlalu gencar
7	Koperasi tidak memiliki piutang dari pihak ke 3.	Koperasi belum memiliki Manajer
8	Memiliki Buletin Koperasi yang diterbitkan secara rutin	Desain Buletin Koperasi tidak terlalu menarik
9	Kredit yang diberikan terus meningkat, hingga melebihi target	Kebanyakan kredit anggota masih bersifat konsumtif, bukan untuk tujuan usaha.
10	SHU meningkat setiap bulan	Jumlah Kredit Macet cukup tinggi, sebesar lebih dari

Berikut adalah table identifikasi lingkungan eksternal di KSP Tunas Merdeka.

Table 2 Table Identifikasi Lingkungan Eksternal

Identifikasi Lingkungan Eksternal		
No.	***Opportunity***	***Threat***
1	Anggota koperasi berasal dari masyarakat umum	Inflasi yang cukup tinggi
2	Meningkatnya kepercayaan masyarakat terhadap KSP Tunas Merdeka	Ada KSP kompetitor yang menawarkan ATM Koperasi
3	Peningkatan jumlah kerjasama antara koperasi dan bank	Kondisi ekonomi masyarakat yang menurun karena inflasi yang cukup besar
4	Meningkatnya jumlah masyarakat yang aktif menabung	Kesadaran masyarakat untuk menabung di koperasi masih minim
5	Kesempatan untuk membangun koperasi yang sehat dan kompetitif	Munculnya koperasi ilegal yang merusak nama koperasi
6	Kebijakan pemerintah terkait pengelolaan koperasi	Pemerintah tidak sepenuhnya mendukung dan membimbing koperasi

7	Pengembangan kompetensi koperasi melalui Puskopdit Jabar	Terbatasnya kapasitas Puskopdit Jabar dalam membimbing koperasi

To get the internal and external weights in every aspect of the SWOT analysis. Then weighted on each indicator in the environment Internal and External.

Below is a table of internal environment weighting of Tunas Merdeka Credit Union..

Table 3 Table Internal Weighting.

Internal Weighting														
Aspect	**Num**	**Respondents Assessment**										**Total Value**	**Rating**	**Weights**
		1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**			
Strength	S1	3	2	2	4	2	3	1	4	2	2	25	2.5	0.05
	S2	4	3	3	2	3	1	2	1	3	2	24	2.4	0.04
	S3	3	2	2	4	4	1	2	4	2	4	28	2.8	0.05
	S4	4	4	3	4	3	3	3	2	4	4	34	3.4	0.06
	S5	3	1	3	4	3	2	2	3	3	4	28	2.8	0.05
	S6	3	4	3	4	4	2	2	4	4	4	34	3.4	0.06
	S7	3	3	4	3	4	4	4	2	4	2	33	3.3	0.06
	S8	3	3	3	3	4	3	3	2	3	2	29	2.9	0.05
	S9	4	2	4	2	4	1	2	3	2	3	27	2.7	0.05
	S10	3	3	3	3	4	2	3	3	4	4	32	3.2	0.06
Weakness	W1	2	3	4	2	1	4	1	3	3	2	25	2.5	0.05
	W2	1	2	3	4	2	3	1	1	4	1	22	2.2	0.04
	W3	4	2	3	1	3	4	3	4	3	3	30	3.0	0.06
	W4	4	3	1	1	1	3	4	3	4	1	25	2.5	0.05
	W5	4	2	2	3	1	3	1	2	3	2	23	2.3	0.04
	W6	4	3	4	2	1	4	2	4	3	3	30	3.0	0.06
	W7	1	2	4	2	1	1	4	3	2	3	23	2.3	0.04
	W8	4	1	4	2	2	3	4	1	1	1	23	2.3	0.04
	W9	3	2	3	1	1	3	1	1	4	1	20	2.0	0.04
	W10	2	1	4	1	2	1	1	3	4	4	23	2.3	0.04
Total Rate												**538**	**Weights**	**1.00**

Below is a table of the external environment weighting of Tunas Merdeka Credit Union.

Table 4 Table of External Environment Weighting

Eksternal Weighting														
Aspect	**Num**	**Respondents Assessment**										**Total Value**	**Rating**	**Weights**
		1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**			
Opportunity	O1	2	3	2	4	2	3	1	2	2	2	23	2.3	0.06
	O2	4	2	3	2	3	1	2	1	3	2	23	2.3	0.06
	O3	3	2	2	4	1	4	2	4	2	4	28	2.8	0.07
	O4	4	4	3	4	3	3	3	2	4	4	34	3.4	0.09
	O5	3	1	3	4	3	2	2	3	3	4	28	2.8	0.07
	O6	3	4	3	4	4	2	2	4	4	4	34	3.4	0.09
	O7	3	3	3	3	4	4	2	2	4	2	30	3.0	0.08
Threat	T1	2	3	4	2	1	4	1	3	3	2	25	2.5	0.07
	T2	1	2	3	4	2	3	1	1	4	1	22	2.2	0.06
	T3	4	2	3	1	3	4	3	4	3	3	30	3.0	0.08
	T4	4	3	1	1	1	3	4	3	4	1	25	2.5	0.07
	T5	4	2	2	3	1	3	1	2	3	2	23	2.3	0.06
	T6	4	3	4	2	1	4	2	4	3	3	30	3.0	0.08
	T7	1	2	4	2	1	1	4	1	2	3	21	2.1	0.06
Total Rate												376	**Weight**	1.00

Below is a table of IFE matrix analysis.

Table 5 Table of IFE Matrix

Matrix Internal Factor Evaluation (IFE)					
Aspect	**No**	**Indicator**	**Weight**	**Rating**	**Weighted Score**
Strength	S1	Memiliki Badan Hukum Koperasi	0.05	2.5	0.12
	S2	Memiliki dan Memperbaharui Sertifikat Daperma (Dana Perlindungan Bersama).	0.04	2.4	0.11
	S3	Pengurus dan Pengawas Koperasi dapat melaksanakan tugas dan fungsinya.	0.05	2.8	0.15
	S4	Jumlah Anggota meningkat setiap bulan	0.06	3.4	0.21
	S5	Pegawai dan Pengurus koperasi telah mengikuti diklat analisa PEARLS	0.05	2.8	0.15
	S6	Memiliki Sistem Keuangan yang sudah terkomputerisasi dengan SIKOPDIT CS	0.06	3.4	0.21
	S7	Koperasi tidak memiliki piutang dari pihak ke 3.	0.06	3.3	0.20
	S8	Memiliki Buletin Koperasi yang diterbitkan secara rutin	0.05	2.9	0.16
	S9	Kredit yang diberikan terus meningkat, hingga melebihi target	0.05	2.7	0.14
	S10	SHU meningkat setiap bulan	0.06	3.2	0.19
				Strength Value	1.63
Aspect	**No**	**Indicator**	**Weight**	**Rating**	**Weighted Score**
Weakness	W1	Badan Hukum sudah habis masa berlaku	-0.05	2.5	-0.12
	W2	Belum ada Akta Penyerahan Hak atas Tanggungan (APHT) terhadap Peminjam Besar.	-0.04	2.2	-0.09
	W3	Penataan surat - surat belum terlalu rapi	-0.06	3	-0.17
	W4	Pegawai dan Pengurus Koperasi rata-rata berumur cukup tua (	-0.05	2.5	-0.12

		lebih dari 40 tahun)			
	W5	Pegawai masih dirasakan terlalu kaku saat melayani anggota	-0.04	2.3	-0.10
	W6	Promosi Koperasi belum terlalu gencar	-0.06	3	-0.17
	W7	Koperasi belum memiliki Manajer	-0.04	2.3	-0.10
	W8	Desain Buletin Koperasi tidak terlalu menarik	-0.04	2.3	-0.10
	W9	Kebanyakan kredit anggota masih bersifat konsumtif, bukan untuk tujuan usaha.	-0.04	2	-0.07
	W10	Jumlah Kredit Macet cukup tinggi	-0.04	2.3	-0.10
				Nilai Aspek *Weakness*	-1.12

In the above table Strength value obtained at 1.63 and Weakness value of 1,12. Here is a matrix table EFE

Table 6 Table of EFE Matrix

Matriks Eksternal Factor Evaluation (EFE)					
Aspect	***No***	***Indicator***	***Weight***	***Rating***	***Weighted Score***
Opportunity	O1	Anggota koperasi berasal dari masyarakat umum	0.06	2.3	0.14
	O2	Meningkatnya kepercayaan masyarakat terhadap KSP Tunas Merdeka	0.06	2.3	0.14
	O3	Peningkatan jumlah kerjasama antara koperasi dan bank	0.07	2.8	0.21
	O4	Meningkatnya jumlah masyarakat yang aktif menabung	0.09	3.4	0.31
	O5	Kesempatan untuk membangun koperasi yang sehat dan kompetitif	0.07	2.8	0.21
	O6	Kebijakan pemerintah terkait pengelolaan koperasi	0.09	3.4	0.31
	O7	Pengembangan kompetensi koperasi melalui Puskopdit Jabar	0.08	3	0.24
				Opportunity Value	1.55
Aspect	***No***	***Indicator***	***Weight***	***Rating***	***Weighted Score***
Threat	T1	Inflasi yang cukup tinggi	-0.07	2.5	-0.17
	T2	Ada KSP kompetitor yang menawarkan ATM Koperasi	-0.06	2.2	-0.13
	T3	Kondisi ekonomi masyarakat yang menurun karena inflasi yang cukup besar	-0.08	3	-0.24
	T4	Kesadaran masyarakat untuk menabung di koperasi masih minim	-0.07	2.5	-0.17
	T5	Munculnya koperasi ilegal yang merusak nama koperasi	-0.06	2.3	-0.14
	T6	Pemerintah tidak sepenuhnya mendukung dan membimbing koperasi	-0.08	3	-0.24
	T7	Terbatasnya kapasitas Puskopdit Jabar dalam membimbing koperasi	-0.06	2.1	-0.12
				Threat Value	-1.20

At EFE matrix obtained Opportunity aspect value of 1.55 and a value of -1.20 Threat aspects.
The position of the union in the SWOT chart will be illustrated in Figure 2.

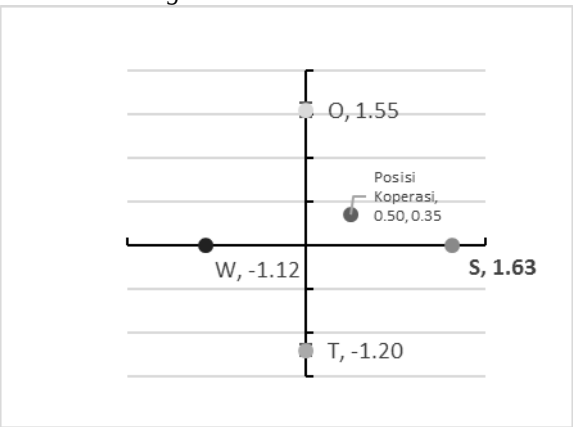


Figure 2 SWOT Graphic

In the picture above it can be seen that the KSP Tunas Merdeka is in quadrant 1, the position of the union in (0.50, 0.35). Recommendations given strategy is progressive, meaning the organization in good shape and steady so it is possible to continue to expand, increase growth and achieve maximum progress. Policies that should be taken is a policy that can support the company's growth.
The following table will explain the SWOT strategy KSP Tunas Merdeka.

Table 7 Table of SWOT Strategies

Type	***No***	***Description***	***Related Indicators***
S-O	S-O1	Meningkatkan kualitas pola kebijakan pelayanan koperasi	S1,S2, O1, O2
S-O	S-O2	Meningkatkan frekuensi menabung dan meminjam anggota dengan menawarkan bunga yang kompetitif	S2,O2,O3,O6
S-O	S-O3	Meningkatkan kualitas manajerial dalam koperasi	S2,O7
S-O	S-O4	Meningkatkan kualitas pelayanan karyawan dengan memberikan *reward* kenaikan golongan jabatan bagi karyawan yang berprestasi	S5,S9,S6, O5
S-T	S-T1	Meningkatkan cadangan dana resiko pinjaman.	S3,S6,S7,S10,T1,T3
S-T	S-T2	Meningkatkan citra positif koperasi dengan menerbitkan buletin koperasi secara rutin	S8,T4
S-T	S-T3	Melakukan evaluasi melalui rapat rutin pengurus	S3,S5,T2,T5
S-T	S-T4	Melindungi anggota dengan memperbaharui surat perlindungan anggota.	S1, S3, T5
S-T	S-T5	Meningkatkan kualitas pendidikan koperasi pada anggota dan pengurus dengan diklat pendidikan dari Puskopdit Jabar	S5,T6
W-O	W-O1	Meningkatkan jumlah anggota dengan promosi yang lebih gencar	W4,W5,W6,W8,O1,O2,O4
W-O	W-O2	Memperbaharui badan hukum koperasi	W1,O6
W-O	W-O3	Pengarsipan surat yang lebih rapi dengan lemari arsip sehingga meningkatkan keprofesionalitasan pengurus dan pegawai koperasi	W3,O5
W-O	W-O4	Meningkatkan kompetensi pengurus dan pegawai dengan mengikuti pelatihan dan pendidikan	W5,O7
W-O	W-O5	Mengangkat Manajer Koperasi	W7,O5

W-O	W-O6	Pemberian *Reward* dan tugas belajar bagi pegawai yang bekerja dengan baik	W5,O7,O5
W-T	W-T1	Membuat angket kepuasan pelanggan	W6,T4
W-T	W-T2	Meningkatkan kerjasama dengan pihak Bank	W4, T2
W-T	W-T3	Meningkatkan kesadaran peminjaman uang untuk usaha produktif dengan mengadakan *workshop usaha*	W9,W10, T3,T4
W-T	W-T4	Meningkatkan kualitas prosedur penagihan hutang dengan membuat Akta Penyerahan Hak atas Tanggungan (APHT)	W2, W17, T3

2.2.2 *Analysis of the Financial Performance with Analysis PEARLS*

Monitoring financial performance with PEARLS analysis is required to see the development of the union's financial performance through analysis PEARLS, so that can know the performance of co-operatives in various viewpoints. Below is a table with a union performance evaluation analysis PEARLS.

Table 8 Table Performance Evaluation Union with PEARLS analysis

Field	Ratio	Target	Value
Protection	P1	100%	76.80%
	P2	35%	-9.68%
Effective Financial Structure	E1	70%-80%	45.11%
	E5	70%-80%	67.17%
	E6	0%-5%	0.00%
	E9	>=10%	2.64%
Asset Quality	A1	<=5%	4.94%
	A2	<=5%	2.05%
	A3	>=200%	133.63%
Rates of Return Cost	R5	10%	2.90%
	R7	>=R5	0.00%
	R9	<=5%	0.93%
Liquidity	L1	15% - 20%	76.96%
	L3	< 1 %	2.05%
Sign of Growth	S10	>=15%	8.61%
	S11	>10%	13.18%

In Table 8, it can be seen that in April 2015 KSP Tunas Merdeka can not meet the target ratio is the ratio of P1, P2, E1, E5, E9, A3, R5, R7, L1, L3, and S10. While the target that has met the target ratio is E6, A1, A2, R9, and S11. Even the ratio experienced a crisis situation, namely P2 touching a negative number at (-9.68%) indicated that the KSP is experiencing a loss on all receivables members of <12 months (in accordance with the purposes of calculating the ratio P2)

2.2.3. *Modelling Analysis of PEARLS Analysis and SWOT Analysis*

SWOT analysis modeling and analysis PEARLS done to make a series of relationships between the company's strategy and financial performance of the company. SWOT analysis is done to see and look at each indicator in the internal environment and

External cooperation, so that the performance can be evaluated as well as the union can produce the company's strategy. PEARLS analysis will calculate the data LKSB derived from the consolidated balance sheet and the balance of the SHU, so it can produce analysis reports PEARLS consisting of financial ratios that address the union's financial performance.

The table below will describe any relationship with the PEARLS ratios strategy SWOT analysis.

Table 9 Table of Relations between SWOT Analysis and PEARLS Analysis

Field	Ratio	Purpose	No Strategies
Protection	P1	mengukur kecukupan jumlah dana resiko kredit dibandingkan dengan seluruh kelalaian pinjaman diatas 12 bulan	S-T1
	P2	mengukur kecukupan dana resiko kredit bersih dibanding dengan total kelalaian pinjaman antara 1 – 12 bulan	S-T1
Effective Financial Structure	E1	mengukur persentase total aset yang diinvestasikan dalam pinjaman yang beredar	S-O3
	E5	mengukur persentase total aset yang didanai dari simpanan non saham anggota	S-O3
	E6	mengukur persentase total aset yang berasal dari pinjaman pihak ketiga (Puskopdit)	S-O3
	E9	mengukur persentase total aset yang didanai dari modal kelembagaan bersih.	S-O2
Asset Quality	A1	mengukur persentase pinjaman lalai dari keseluruhan pinjaman yang beredar	S-O2
	A2	mengukur persentase total aset yang tidak menghasilkan	S-T3
	A3	mengukur persentase aset tidak menghasilkan dibiayai dengan modal kelembagaan, modal transit, dan hutang tanpa bunga	S-O3
Rates of Return Cost	R5	mengukur biaya deposito tabungan	W-T2
	R7	mengukur biaya saham anggota	
	R9	mengukur biaya untuk mengelola seluruh aset	
Liquidity	L1	mengukur kecukupan kas cadangan likuid untuk memenuhi permintaan penarikan setelah membayar semua kewajiban < 30 hari	W-T2
	L3	mengukur persentase semua harta yang diinvestasikan dalam perkiraan - perkiraan lancar tak menghasilkan	W-T4
Signs of Growth	S10	mengukur pertumbuhan tertinggi jumlah anggota *Credit Union* / Koperasi Simpan Pinjam	S-O1, S-O4, S-T2, S-T5, W-O1, W-O4
	S11	mengukur pertumbuhan terkini aset koperasi	S-O2, S-T3, W-T2, W-T3

2.2.4 *Software Requirements Specifications*

Software requirements specification is based on the financial performance evaluation system needs union and the results of observation. Software requirements specification will be divided into two parts, namely SKPL-F (Software Requirement Specifications Functional) and SKPL-NF (Software Requirement Specification Non-Functional).

Table 10 Table SKPL-F

Nomor	*System Specification*
SKPL-F-001	*The system can display the login and logout.*
SKPL-F-002	*The system can manage forgotten password*
SKPL-F-003	*System administrators can manage the data.*
SKPL-F-004	*The system can import excel (report Consolidated Balance*
SKPL-F-005	*The system can generate reports LKSB*
SKPL-F-006	*The system can calculate the data analysis PEARLS*
SKPL-F-007	*The system can change the ratio of standard data analysis PEARLS*
SKPL-F-008	*The system can manage the company's strategy.*
SKPL-F-009	*The system can generate reports and analysis PEARLS Performance Evaluation Cooperative.*

Table 11 Table SKPL-NF

Code	Category	Needs
SKPL-NF1	*Efficiency (Product Requirement)*	*The system can import data report Consolidated Balance Sheet and Consolidated Balance Sheet of Business. The system can sort LKSB and can perform calculations with PEARLS analysis. The system can perform union financial performance ratios comparing the ratio of a given standard Puskopdit. The system can manage the company's strategy, as well as produce a performance evaluation reports union and analysis PEARLS*
SKPL-NF2	*Dependability (Product Requirement)*	*The system requires a network and a wired LAN as well as Lancard to connect the client and server*
SKPL-NF3	*Performance (Product Requirement)*	*The system can be used at any time.*
SKPL-NF4	*Enviromental (Organizatonal Requirement)*	*This system uses a database that is connected to MySQL as the database server (DBMS)*
SKPL-NF5	*Operational (Organizatonal Requirement)*	*Any errors (error) which occurs accompanied by an error message to the user*
SKPL-NF6	*Development (Organizatonal Requirement)*	*To run a system that is built is required:* *a. Microsoft Windows XP as the operating system* *b. Web-browser as a browser.* *WampServer or Xampp Control Panel as database*

2.2.5 *Functional Needs Analysis*

Analysis of functional requirements describe the process of activities implemented in the system to be built so that the system can work well. The stages of modeling in the analysis include the Use Case Diagram, Use Case Identification and Class Diagrams.

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2.2.5.1 *Use Case* Diagram

Use Case Diagram is used to describe the system boundaries and the main functions owned by the system. Use Case Diagrams describe the function of a system from a user perspective.

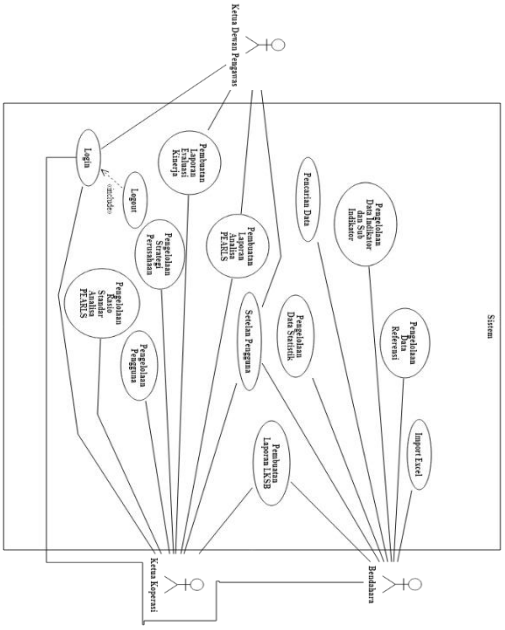


Figure 3 Use Case Diagram

2.2.5.2 *Use Case Identification*

The following table will explain the processes contained in the Use Case

Table 12 Use Case Identification

No	*Use Case*	*Description*
UC-01	*Login dan Logout.*	*Functionality to provide access rights to the user to log into the system and out of the system ..*
UC-02	*Import Excel*	*Functionality to perform import statements and Balance Sheets Consolidated Balance Sheets SHU.*
UC-03	*Pengelolaan Data Referensi*	*Functionality to manage the reference name.*
UC-04	*Pengelolaan Data Indikator dan Sub Indikator*	*Functionality to manage data indicators and sub-indicators*
UC-05	*Pengelolaan Data Statistik*	*Functionality to manage statistical data.*
UC-06	*Pencarian Data*	*Functionality to find the data*
UC-07	*Pembuatan Laporan LKSB*	*Functionality to create reports LKSB*
UC-08	*Pembuatan Laporan Analisa PEARLS*	*Functionality to generate reports PEARLS analysis.*
UC-09	*Pengelolaan Rasio Standar Analisa PEARLS*	*Functionality to set the standard ratio analysis PEARLS.*
UC-10	*Setelan Pengguna*	*The functionality to change the password and questions from users of the system.*
UC-11	*Pengelolaan Pengguna*	*Functionality to manage users who can access the system.*
UC-12	*Pengelolaan Strategi*	*Functionality to integrate into the company's strategy in the analysis PEARLS ratios.*
UC-13	*Pembuatan Laporan Evaluasi Kinerja*	*Functionality to make the performance evaluation reports union.*

2.2.5.3 *Class Diagram*

Class diagram mengfigurekan keterkaitan antarkelas yang ada didalam Sistem Evaluasi Kinerja pada Koperasi Simpan Pinjam Tunas Merdeka. Hubungan tersebut terlihat pada figure dibawah ini.

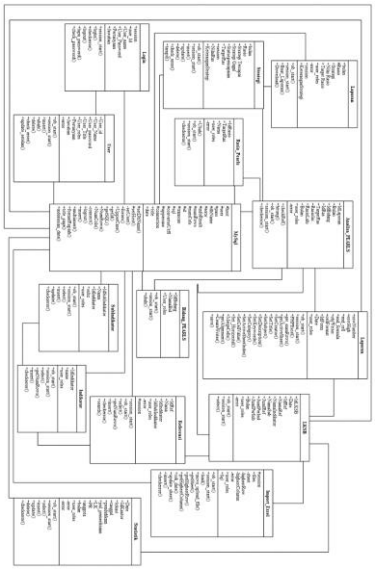


Figure 4 Class Diagram of Performance Evaluation System

2.3 System Design

2.3.1 Relations Diagram

Relations diagram describes the sequence of database system performance evaluation on Credit Unions Tunas Merdeka as seen in the following image

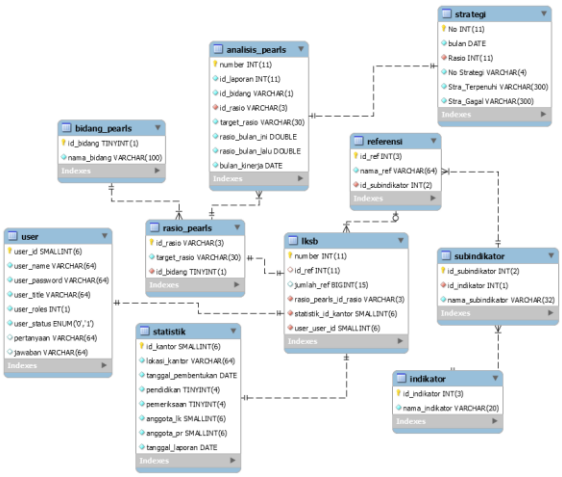


Figure 5 Relations Diagram

2.3.2 Menu Structure Design

The design of the menu structure contains menus and submenus that functions facilitate users in using the system. Menus are divided based on the permissions of each user. The design of the menu structure on the performance evaluation system Tunas Merdeka KSP into 3, namely the design of the menu structure of Chamberlain, Chairman of the Union and Chairman of the Supervisory Board.

1. *Chamberlain Menu Structure Design.*

Chamberlain menu structure design can be seen in the following image.

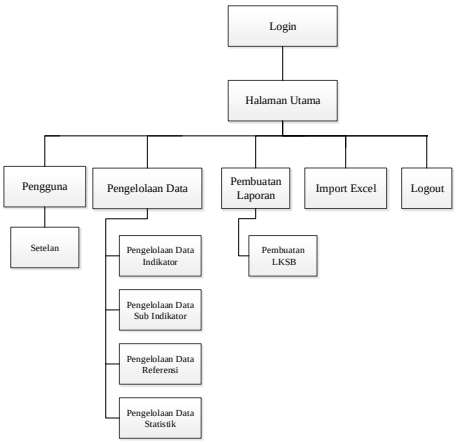


Figure 6 Chamberlain Menu Structure Design

2. *Menu Structure Design of Chairman of the Union*

Chairman of the union design of the menu structure can be seen in the image below.

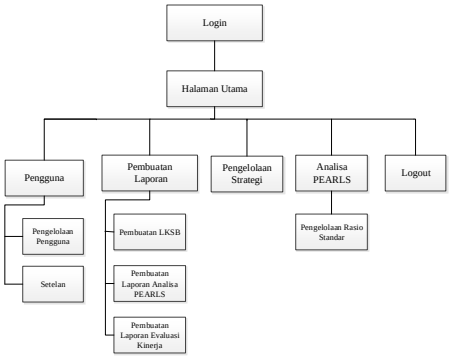


Figure 7 Menu Structure Design of Chairman of the Union

3. *Supervisory Chairman Menu Structures.*

The design of the supervisory board chairman of the menu structure can be seen in the image below.

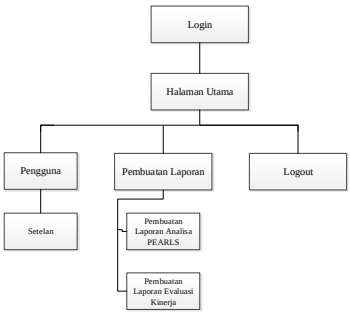


Figure 8 Menu Structure Design Chairman of the Supervisory Board

2.4 Interface Implementation

Implementation of the interface can be seen in Figure 9 Login Interface, Figure 10 Import Excel

Consolidated Balance Sheet, Figure 11 Management Strategy, and Figure 12 Preparation of Evaluation Report..

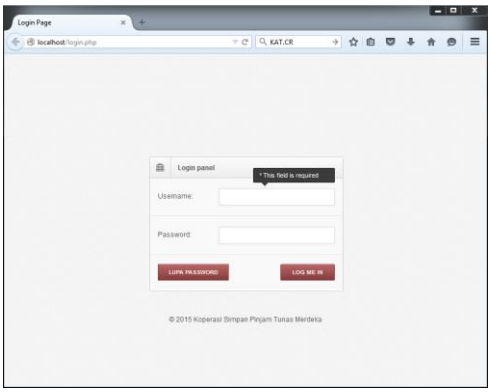


Figure 9 Login Interface

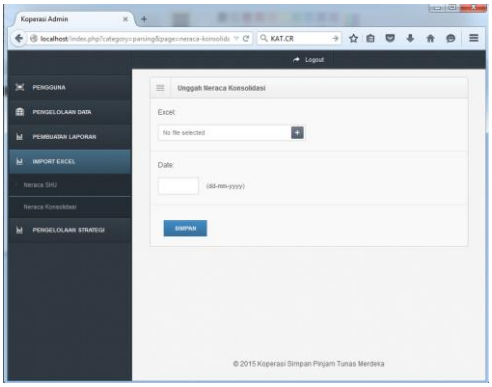


Figure 10 Import Excel Consolidated Balance Sheet

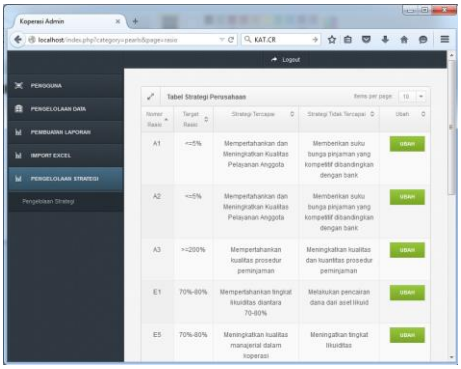


Figure 11 Strategy Management

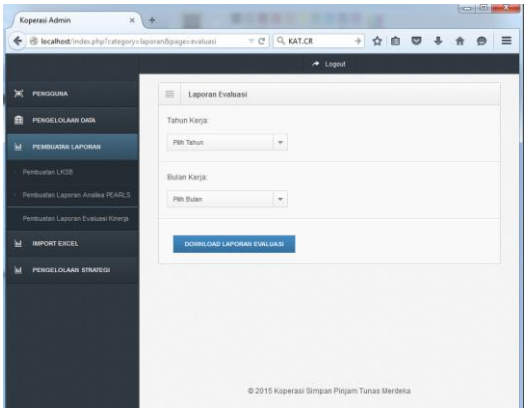


Figure 12 Preparation of Evaluation Report..

2.5 Testing

Testing methods used in the performance evaluation system of this union is black box testing method. Black box testing focuses on software fungional requirements.

Based on test results using black box testing with sample test cases that have been done to give kesimpulah that the functional applications that are built can produce the expected output.

From the results of beta testing done of the interview questions to users who are in the field, we concluded as follows:

1. System Performance Evaluation Union Credit Unions in the Free shoots can be run in accordance with its objectives, namely: facilitate union management to evaluate the performance of the union.

2. With this performance evaluation system, allows administrators to determine the internal and external environmental aspects of the union based on SWOT analysis.

3. With this union performance evaluation system facilitates union management in the performance evaluation reports union store.

3. FINALE

3.1 Conclusion

The conclusion that can be drawn from all the processes that have been made in building the information system are as follows:

1. *The information system built able to assist the board in evaluating the performance of unions.*
2. *The information system built to help administrators to determine the performance of unions through the internal and external aspects of the union based on Strength, Weakness, Opportunity and Threat.*
3. *Information System that is built can help administrators to save the report.*

3.2 Recommendation

Based on the above conclusions, the suggestions can be put forward in order to be input and

consideration for the development of union performance evaluation system are as follows:

1. *The performance evaluation report comes with a SWOT chart.*
2. *Develop a system that can meet the needs of the evaluation of the performance of the others.*

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