

ABSTRACT

The Savings and Sharia Financing Cooperative (KSPPS) plays an important role in providing financial services based on sharia principles to the community. However, KSPPS Citra Artha Mandiri Brebes still faces challenges in loan management, such as inaccurate data recording, difficulties in information retrieval, and slow loan application processes due to manual documentation. This study aims to design and develop a web-based loan module as a solution to these problems. The development method used is iterative incremental, which allows the process to be carried out in stages based on user feedback. The developed system includes features for managing sharia loan products, member loan applications, and structured installment payment records. The testing results show that the system operates according to user needs. Unit Testing results indicate that each system component functions properly, User Acceptance Testing (UAT) confirms that all developed features meet user requirements, and the System Usability Scale (SUS) yielded a score of 77.5, indicating a good level of usability based on user perception. Thus, it can be concluded that this study has successfully achieved all its objectives, including ensuring that the loan management module functions effectively.

Keywords— loan, sharia savings and loan cooperative, iterative incremental, uat, sus