

## USE OF CORPORATE MANAGEMENT INFORMATION SYSTEMS PT. ADIRA DINAMIKA MULTI FINANCE COMPANY

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### Abstract

The purpose of this study was to determine the application of management information systems at PT Adira Dinamika Multi Finance. This research is qualitative research with a descriptive analysis approach with literature studies in the form of library research and the company's official website in the form of library searches. The data collection method is taken from several references and does not require direct involvement in the field. A collection technique by paying attention, recording the desired information, then analyzing the data to organize data, present data and draw conclusions. Finally, the authors draw comprehensive conclusions about researching the literature and validating the data. the results of the study show that data input in the application of an online-based SIM has been implemented by PT Adira Dinamika Multi Finance s from the management, operational and technical aspects of financing services. The online-based SIM data process has been well implemented to provide convenience to customers and the public through the use of the Adiraku application, so that community data that has been entered can be immediately processed by PT Adira Dinamika Multi Finance. Output data in the implementation of an online-based SIM have been implemented to further improve work results in providing service.

**Keywords:** Use, Management Information System, PT Adira Dinamika Multi Finance Company

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## I. Introduction

After the rapid development of information technology, more and more companies in Indonesia are implementing Management Information Systems (MIS). Because they are starting to realize that SIM is very beneficial for improving organizational performance. Companies that do not follow current information technology developments will not excel in the competition. System usage measure is closely related to user satisfaction approach. Many researchers acknowledge that SIM user satisfaction is an important indicator in determining success in designing and implemen.

However, in fact management information systems existed before the development of information technology (computer technology), MIS was used by the leaders of organizations or companies, in making decisions, although it was still limited. At that time, the decision-making process was still very simple. Everything still running manual and still slow because all the data is stored in the form of various archive sheets. So that where leaders need information related to something and must be decided or taken policy, then there is no way but to unpack all the archives needed. Sometimes when the archive is found, the writing is faded, the paper is dull, or maybe it has even been damaged because it was eaten by termites or bookworms and the like. In short, the process of searching for archives and documents needed as a basis for decision making for the leader is very slow and takes a long time.

The development of computerized systems and systems ranging from personal computers to laptops to handheld computers or better known as tablet PCs and also the change from personal computer systems to network systems (LAN, WAN, etc.) that can connect computers in a certain area, to a network that can connect the whole world known as the internet. The internet has changed many things in Indonesia, not only in Indonesia who have felt the changes, even the whole world has felt the changes due to the existence of the internet, these changes, especially in fulfilling the need for information and a broad network system that facilitates access to information quickly and more flexibly.

Adira Finance has become a leading company in the financing sector serving a variety of brands and products. In 2017 Adira Finance introduced a multipurpose financing e-commerce platform, [jasadicilaja.com](http://jasadicilaja.com), a vehicle buying and selling marketplace, [momobil.id](http://momobil.id), and was followed by [momotor.id](http://momotor.id) in 2018. In November 2021, Adira Finance launched the latest version, namely the Adiraku 2.0 application, which is designed to provide convenience for digital consumer services and provide an easy, safe and comfortable real-time transaction experience. As of June 30, 2022, Adira Finance operates 461 business networks throughout Indonesia, supported by around 17 thousand employees, to serve 1.8 million consumers with total managed receivables reaching IDR 41.1 trillion

When talking about management information systems, what is remembered is a computer with a system that is connected to various networks on the computer. Perceptions like this are of course not all true, because computer technology is just a

container or facility, whose presence facilitates the process in the Management Information System, while the working principle and basis of MIS itself is management science, because SIM was born from management. That is, without management, the SIM itself does not really exist. As for the computer, its presence is like a chemical reaction process for a catalyst. A catalyst can speed up a chemical reaction process, but it is not a chemical substance itself. Management Information Systems by Raymond McLeod Jr. (1996:54) suggests that SIM is as a computer-based system that provides information for several users with similar needs.

Based on the description of the background of the problem, this research can be formulated as follows whether the management information system has a positive and significant effect on the management quality of PT. Adira finance In line with these main issues, the goal to be achieved in this study is to determine the use of management information systems at PT. Adira finance This research is expected to provide theoretical and practical benefits. The theoretical benefits of this research are expected to add insight and experience to researchers regarding the influence of management information systems at PT. Adira finance.

Meanwhile, practical benefits for the authors of this study are expected to gather information as material for contributing ideas to PT Adira Dinamika Multi Finance In order to improve performance in company management with information systems and information technology.

## II. Literature Review

### A. Manajement Information System

Management information system or MIS is a planning system part of the internal control of a business that includes the use of people, documents, technology, and procedures by management accounting to solve business problems such as the cost of products, services, or a strategy business. Management information systems are distinguished from ordinary information systems because MIS is used to analyze other information systems that are applied to the organization's operational activities. Academically, the term is generally used to refer to a group of information management methods that are concerned with the automation or support of human decision making, such as decision support systems, expert systems, and executive information systems.

### B. Implementation of Management Information Systems

#### 1. Enterprise Resource Planning (ERP)

This ERP system is usually used by a number of large companies in managing management and carrying out integrated supervision of work units in Finance, Accounting, Human Resources, Marketing, Operations, and Inventory Management.

## 2. OAS (Office Automation System)

Through OAS you can integrate all existing servers within a company by utilizing certain applications. Thus, communication between departments will be smoother. This communication can be in the form of chat or e-mail services that have been integrated internally only within the company concerned.

### A. Information system security control

There are several types of controls, including the following:

### B. Technical Controller

Is a control that becomes one in the system and is made by the compilers of the system during the life cycle of the system. It is carried out in three stages:

- User Identity, provide information they know such as passwords and telephone numbers.
- User Authentication, Users verify access rights by providing something they have, such as an assistance chip or a certain token.
- User Authorization, Users can get authorized to enter a certain usage level.

After users fulfill these three stages, they can use the information resources contained within the restrictions on applying for access. Intrusion Detection System is the basic logic of a sensory disturbance system is to recognize an attempted security breach before it has the opportunity to do damage. Example: virus protection software (virus protection software). Software designed to prevent security breaches before they occur. A firewall is a filter that limits data flow between points on a network. Usually between a company's internal network and the Internet. It functions as a filter for data flow and a barrier that limits data flow to and from the company and the internet.

## 2. Cryptographic Level Control

Is the use of code that uses mathematical processes. Improve data security by disguising data in an unreadable form. Serves to protect data and information stored and transmitted, from unauthorized disclosure.

- Encryption: turn real data into disguised data.
- Description: change the disguised data into real data

Cryptography is divided into:

- Symmetrical Cryptography, in this cryptography, the encryption key is the same as the decryption key.
- Asymmetric Cryptography, in this cryptography, the encryption key is not the same as the decryption key. Example: Encryption= Public Key Description= Private Key

- Hybrid Cryptography, combining symmetric and asymmetric cryptography, so as to benefit from the prayer of the method. Example: set up (Secure Electronic Transactions) on Electronic Commerce

### III. Methodology

This research is qualitative research using a descriptive analysis approach with literature studies, internet research and information from the company's official website in the form of searches. The data collection method is taken from several references and does not require direct involvement in the field. A collection technique by paying attention, recording the desired information, then analyzing the data to organize data, present data and draw conclusions. Finally, the authors draw comprehensive conclusions about researching and validating the data.

### IV. Research Result

The results of the research regarding the application of Sim PT Adira Dinamika Multi Finance Sim application is seen from three components, namely input, process and output data in applying for online financing services (loans and financing for motorcycles, cars, credit cards, online loans. Input includes management, operational and technical, then the SIM process is in the form of decisions, activities and systems, while the intended output is in the form of work results, targets and realization. The following describes the results of the research based on the results of the researchers' observations.

Data input, namely the activity of entering data or information relating to management, operational and technical activities of various financing products. The following shows secondary data regarding SIM input based on online submissions. Percentage of SIM Implementation based on Input in Financing Services Based on input in financing services at PT Adira Dinamika Multi Finance consists of service management, service operations and online technical services with an average of 2.4 million people. momotor.com, dicitilaja.com which have information features on selected financing needs and technical financing services.

### V. Discuccion

#### A. Service and operation PT. Adira Multi Dinamika Finance

As a form of commitment to always provide the best service during this pandemic, PT Adira Dinamika Multi Finance, Tbk. (Adira Finance) invites its consumers to use adiraku, a digital-based service application for an easy solution for 24-hour real-time transactions without having to leave the house or other activities. "The Adiraku application is a safe transaction method to use during the Covid-19 pandemic, so that our consumers in Sulawesi and other regions in Indonesia can access Adira Finance

services online to get financial solutions according to their needs quickly, anytime and anywhere.". Various transaction service features are available in one Adiraku application to answer the various needs of Sahabat Adira Finance, both consumers and potential customers, including:

- **Contract Detail Information:** Adiraku allows consumers to find out the contract number, installment amount, due date, remaining tenor, remaining installments, and other information without having to go to a branch office or call the Adira Finance Ring Call Center 1500511.
- **Pay Instant Installments:** Consumers can make installment payment transactions in real time via a smartphone with a virtual account system. Apart from the Adiraku application, installment payments can also be made via transfer to Danamon Bank Virtual Account from any bank, ATM, SMS banking, and Danamon Bank mobile banking.
- **Payment History:** This feature helps consumers to monitor the remaining tenor and the number of installments that have been paid.
- **Eazy Klik:** For selected consumers who meet the requirements, Adira Finance provides a special offer in the form of personalized pre-approved credit.
- **Credit Simulation:** The Indonesian public, both consumers and potential customers who have downloaded the Adiraku application, can use this feature to find out the amount of their installments according to their capabilities.
- **Loan Application:** Through this feature, consumers and potential customers can apply for credit to finance a variety of products, namely new or used motorcycles/cars, electronics, gadgets and furniture as well as multipurpose financing. Within 1x24 hours the consumer will be contacted by an Adira Finance officer for a further submission process.
- **Adira Finance Ring Chat Whatsapp:** Now consumers can communicate with Adira Finance 24 hours a day with this feature, apart from calling 1500511, emailing [customercare@adira.co.id](mailto:customercare@adira.co.id) and social media.
- **Promise to Pay Comes** as a solution if at maturity the consumer does not have the funds to make a payment, this feature allows the consumer to schedule installment payments.
- **Branch Locations** This feature is connected directly to Google Maps, making it easier for consumers who want to come to Adira Finance branch offices.
- **Cashback Reward Game** Consumers who make timely installment payments through Adikaku will automatically be invited to play games with cashback prizes.

- General Information Information needed by consumers regarding vehicle registration renewal requirements, BPKB collection, transaction fee provisions, and how to claim insurance, is available in the Adiraku application.

Officially launched on February 20 2020 in Jakarta, Adiraku has now been downloaded by more than 394 thousand iOS and Android smartphone users. To activate this application service, consumers only need to register by filling in their mobile number data and entering the one-time password (OTP) sent via SMS, followed by creating a PIN that will be used to log in.

Adira Finance's business operations carry out various operational processes related to the Company's business activities through the application of more advanced technology and digitalization. The use of technology and digitalization is aimed at seizing business opportunities in order to reach partners and consumers in a faster, more effective and efficient way, while at the same time getting a wider consumer segment. Adira Finance has also carried out business transformations both at the back end and front end, including the transformation of branches where business outlets/branches are more focused on sales and distribution, while others are focused on the regional level, development of financing products, automation of the Company's internal activities, and increase employee productivity.

Adira Finance is continuously increasing innovation in products and services throughout 2021 for consumers and providing various payment facilities that consumers can take advantage of, including:

### **1. Mobile Application Adiraku**

The company has launched the Adiraku 2.0 mobile application, which is the latest version of the Adiraku mobile application to provide a full range of services such as a "digital branch", which can be used, among other things, to view consumer installment payments, car and motorcycle product catalogs, credit applications, check loan status and progress, get reminders of payment due dates, also get in touch with customer service agents. In the Adiraku 2.0 application, consumers can apply for loans in the entire financing portfolio which includes motorcycles, cars, durable goods and multipurpose loans. With this application, consumers get easy access to all Adira Finance services available at branch offices, to their smartphone devices. This provides consumers with effectiveness and time efficiency when they need Adira Finance services.

### **2. Channel Platform Digital**

To improve customer financing transaction services, the Company will add transaction channels through digital platforms in 2021 with the aim of reaching a wider range of consumers who are interested in getting financing opportunities from Adira Finance. To that end, Adira Finance synergizes with several digital platforms including Tokopedia, Gojek, Akulaku, Grab, OVO, Electronic City, Blibli, Carsome, OTO.com, Lazada Express, Vospay, Carro and Djubli.

### **3. Automatic Teller Machine (ATM)**

The company cooperates with a number of banks to provide installment payment services through ATMs. Consumers can make payments through ATM networks and machines, including through the ATM network of PT Danamon Bank Indonesia Tbk (Danamon Bank Indonesia), which is one of the largest banks in Indonesia. Danamon Bank Indonesia

sendiri didukung oleh lebih dari 864 jaringan konvensional, unit syariah, anak usaha dan lebih dari 1.399 ribu ATM, melalui kerja sama dengan ATM bersama, PRIMA dan ALTO yang tersebar di seluruh Indonesia.

### **4. Franchised Retail Network**

The company also cooperates with franchised retail networks including Indomaret, Alfamart, Alfamidi and Dan+Dan (Jabodetabek). Consumers can enjoy the convenience of paying installments at the premise of a retail network spread across various locations, and receiving installments has been running online. The existence of the Adiraku application is very helpful for making product and financing submissions online, it doesn't take long to be served, because employees only need to check on computers that are connected to the internet, my application data can be processed and followed up immediately.

#### **B. Output**

In 2021, Adira Finance has operated as many as 440 business networks consisting of 219 Branch Offices (of which 41 Branch Offices are Sharia Branch Offices), and 221 Representative Offices spread throughout Indonesia to serve 1.9 million active customers with total receivables managed reached IDR 40.4 trillion. Overall, Adira Finance managed to record new financing of IDR 25.9 trillion, up 39% y/y from the previous IDR 18.6 trillion which was supported by improving economic activity throughout 2021 and various marketing programs carried out by Adira to boost new financing.

Nonetheless, the Company still posted total revenue in 2021 which decreased by 8.3% y/y to IDR 8.7 trillion mainly due to a decrease in consumer financing of 18.1% y/y to IDR 5.8 trillion and leasing of 13.8 % y/y to IDR 31.6 billion. Meanwhile, murabahah margin income increased by 24.0% y/y to IDR 862 billion compared to last year.

## **VI. Conclusion**

Based on the formulation of the problem which is then discussed based on the results of the research, it can be concluded as follows: (1) Data input in the application of an online-based SIM has been implemented by PT. Adira multi dynamics finance from management, operational and technical aspects of financing services. Currently online financing product services can be carried out through the ADIRAKU application, where the public or customers will easily get information according to the features available without having to go to the Jasa Raharja office, (2) The data process in an

online-based SIM has been well implemented for provide convenience to customers and the public in making financing applications online through the use of the ADIRAKU application, so that community data that has been entered can be immediately processed by PT. Adira multi dibanika finance, (3) Data output in the application of an online-based SIM has been implemented in accordance with improvements and efforts to further improve work results in providing insurance services to the public or customers to achieve targets and realization of insurance service activities that have been introduced to public.

An appropriate management information system is needed to bring an organization or company to be better. Accurate analysis and decision-making based on accurate data will boost company quality and productivity. Internally integrated data and information automation will of course also increase efficiency in terms of monitoring and productivity of a company or organization so that it can achieve the expected target

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