

Development of SMS Gateway Application for Monitoring Member Transactions at KSPPS Kopena

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ABSTRACT

This research aims to determine the development of the SMS Gateway application at KSPPS Kopena. The method used in this research is descriptive qualitative. The data used is primary data and secondary data. Primary data is data obtained directly from research subjects and is directly related to the problem being studied. Meanwhile, secondary data comes from literature studies such as books, journals, and available documents or reports. The research results obtained were the development of an SMS Gateway application for monitoring member transactions at KSPPS Kopena. comes from internal factors and external factors. To resolve existing transactions, you can handle them with SMS Gateway. The SMS Gateway application development was carried out to reduce the risk of transaction and information problems for each transaction. Then the factors that support the implementation of SMS Gateway come from existing internal technology factors. Meanwhile, external factors come from members or prospective members, including the willingness and awareness of members or prospective members to register for SMS Gateway. Because in registration there is a fee for each transaction.

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1. INTRODUCTION

SMS Gateway is a gateway for dissemination of information using SMS [1], [2]. You can spread the message widely numbers automatically and quickly directly connected to a database of numbers just a cellphone, without having to type hundreds of numbers and messages from cell phones as all numbers will be taken automatically from the database [3]–[6].

Information technology provides convenience and the speed at which information flows from one place to another other [7]–[10]. One of the results of applied science Information technology is telecommunications by using a mobile device It contains a communication medium which is called SMS (Short Message Service)[11]–[15]. Short Message Service has a concept text-based information delivery [16]–[21]. With developments taking place in the world of technology, SMS is not only used to send or exchange information between two people know each other or need each other, but SMS also used to relate between someone with a system [22]–[27].

In Indonesia, not only is there sharia banking, but there are also sharia cooperatives. Sharia cooperatives are business activities that operate in the fields of savings, financing and investment based on the implementation of a profit sharing system (syariah). Sharia cooperatives have a general aim, namely to

advance the welfare of their members and the wider community and help shape the Indonesian economy based on the application of the values taught by Islam.

Sharia COOPERATIVE function : Help develop and realize a national economic system by prioritizing the people's economy and the principle of kinship. Help build the skills of members and the wider community so that their socio-economic conditions are more prosperous. Develop the quality of the resources of the members involved so that they can be more consistent, trustworthy and professional when implementing Islamic sharia values. Open up employment opportunities. As a liaison between two parties, namely the provider of funds and the person using the funds, so that the borrowed funds can be utilized more optimally. Strengthen cooperative members to be more solid in working together in an effort to control cooperative operations.

It is not only banks and cooperatives that implement the sharia system. Now digital financial applications such as SMS banking services also have sharia services called SMS Gateway [28]–[35]. The reason why it is necessary to use Syariah SMS Gateway is because it can make it easier for members in the transaction process [36]–[42]. To find out reports for every transaction [43]–[49]. The products presented are also in accordance with sharia contracts, namely halal, there are no elements of usury, maysir (gambling), gharar (uncertainty), and unjust [50]–[54].

SMS Gateway is one of the newest innovation services provided by KSPPS Kopena, where this service provides services via smartphone and the presence of SMS Gateway brings changes to the types of services available at previous banks [55]–[58].

SMS Gateway has several advantages over other banking services such as SMS Banking, ATM, internet banking and other services [59]–[63]. The following advantages of SMS Gateway include: Make it easier for customers to access information and carry out transactions even if the internet connection is slow [64]–[69]. The features provided by SMS Gateway are simple, making it easier for customers to understand how to use the service [70]–[9], [23], [58], [61], [70]. The fees charged are generally lower than other service fees. Minimize account hacking, because when making a transaction the customer will receive a notification regarding the transaction that has just been carried out. Make it easier for customers to access bank information and transactions. Customers can access according to working hours.

SMS Gateway is one of the newest innovation services provided by KSPPS Kopena where the service provides services via smartphone and the presence of SMS Gateway brings changes to the types of services previously available. SMS Gateway comes with simple features, making it easier for customers to find out about transactions. Many customers currently use the Quality SMS Gateway service where they claim that this service is one of the mainstay services provided by the Cooperative to customers.

The SMS gateway registration process itself starts from registering for savings or financing, whether the customer comes in person or through marketing, they will be asked for their cellphone number by filling in the online information service availability form [8], [10], [27]. Then the CSO registers the SMS gateway by inputting customer data including the customer's cellphone number, CIB (Customer Information Base) data and the customer's voluntary account number. 1 Meanwhile, customers generally only know that registering for an SMS gateway requires submitting the cellphone number they will use. If the registered customer number is to be changed, you must fill out a replacement form which can be copied to the IT section of the KOPENA head office. This relates to the authority that can re-register the same customer with a different number, namely the central KOPENA IT staff. The SMS gateway in KOPENA uses Java software, with a work process starting from the Teller journaling with the customer's Data Base then the system reads journals that have not been sent using the Java application and then sends them to the customer in the form of SMS using a VPN network. VPN is a special KOPENA network for SMS gateways ordered from Telkom with the specified number. 2 KOPENA SMS gateway management is carried out by the IT department with existing online system facilities, developed by experts.

Produces online information services for its customers. Where the IT department processes everything without a manual being created, only relying on the existing system. The implementation of the SMS gateway in KOPENA is intended to increase customer trust, as a form of security guarantee for customers in the sense that customers also know that their funds have been properly deposited to the office, and as a means of controlling cooperative operations 3 by the head office supervision division. For KOPENA, implementing an SMS gateway is very useful as a medium, apart from increasing customer trust, it also provides benefits as one of the factors that make customers remain loyal to KOPENA, because customers welcome the SMS gateway in KOPENA happily and well. Customers generally answer that there is an advantage to the customer's SMS gateway, namely that they can know that their money has entered their respective customer's accounts, and customers receive information on the final balance of each transaction. In implementing this SMS gateway, KOPENA does not charge any fees to its customers. The SMS gateway funding source comes from KOPENA funds, namely funds specifically for IT facilities, which include various things such as

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2. METHODS

This type of research in field research (field research), means that the data used in this research was obtained through field studies which were prepared by observing, recording and collecting various data and information in the field regarding strategies for resolving problematic financing using the restructuring method in installment murabahah financing at Kspps Kopena.

This research approach is qualitative research. This is a research procedure that produces descriptive data in the form of written or spoken words from people and actors who can be observed. Descriptive research is research that aims to accurately describe the characteristics of an individual, situation or certain group or to determine whether there is a relationship between a symptom and other symptoms in society.

These data were obtained from interviews with Kspps Kopena and direct observations at Kspps Kopena which were then written in descriptive form. It is called qualitative research because the data presentation describes the data in the form of the Influence of the SMS Gateway Application for Monitoring Member Transactions at KSPPS Kopena.

3. RESULTS AND DISCUSSION

Analysis of the implementation of SMS Gateway in the Buana Youth Cooperative

In fact, KSPPS Kopena operations in the field of information technology can only be accessed manually if there are incoming or outgoing transactions. And if there is a warning that the installment payment has not been made.

The existing SMS Gateway basically includes facilities but is still lacking or cannot compete with financial institutions equivalent to banks. But in terms of cooperatives, in my opinion, KSPPS Kopena has become an example of a cooperative that has services in the same class as SMS Banking.

Customer satisfaction with the products or services provided is actually a difficult thing. Where the company must understand what customers expect, the same quality service and products provide different levels of satisfaction for each customer. So companies should pay attention to the quality of the products and services offered to customers.

The implementation of the SMS gateway in KOPENA is intended to increase customer trust, as a form of security guarantee for customers in the sense that customers also know that their funds have been properly deposited to the office, and as operational control of the cooperative³ by the head office supervision division. For KOPENA, the implementation of the SMS gateway is very useful as a medium, apart from increasing customer trust, it also provides benefits as one of the factors that make customers remain loyal to KOPENA, because customers welcome the SMS gateway in KOPENA happily and well. Customers generally answer that the existence of an SMS gateway benefits customers, namely they can know that their money has entered their respective customer accounts, and customers receive information on the final balance of each transaction.

4. CONCLUSION

From the discussion above, it can be concluded that the SMS Gateway application at KSPPS Kopena is still manual. Where SMS Gateway users can only find out after a transaction has occurred. So it has not been applied to the latest menu/application which can be seen at any time. In the future, Kspps Kopena will be able to update the SMS Gateway application menu so that it can be accessed at any time.

DECLARATION**Author Contribution**

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Conflict of Interest

Declare conflicts of interest or state "The authors declare no conflict of interest."

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