ABTRACT

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HELPING REQUIREMENT ENHACEMENT INTEGRATED ORIGINATING LPEI SYSTEM APPLICATION ON SLIK FEATURE

The development of information technology in the financial industry is one of the main keys to increasing efficiency and speed of service. One of the solutions developed is the IOS (Integrated Originating System) application, a platform designed to simplify the process of managing financial service applications digitally. This study focuses on the contribution to the development of the IOS application, especially the SLIK (Financial Information Service System) feature, which plays an important role in the credit analysis process. The SLIK feature allows financial institutions to access the credit history of prospective customers quickly and accurately through integration with data managed by the OJK (Financial Services Authority). In this development, the challenges faced include complex data integration, customer data security, and the need for an intuitive user interface. By implementing a structured software development method, the SLIK feature was successfully implemented and tested to ensure its reliability. The results show that the IOS application with the SLIK feature is able to increase the efficiency of credit risk analysis, reduce the potential for manual errors, and accelerate the decision-making process. This study provides an overview that the integration of digital technology in financial services can have a significant impact on service quality and customer satisfaction.

Keywords: SLIK, OJK, Bank.