

ABSTRACT

This system development project presents the analysis and design of Credit Origination and Monitoring System for CT Bank. The project is developed to solve the problems of data inaccuracy, report timeliness and inability to deliver report on ad hoc basis. The objectives of this project are to study the existing system, analyze the current problems together with users' requirements, to analyze and design system development of computerized credit origination and monitoring system, to reduce redundancy of manually data input, to generate more meaningful and timely information to support management executive and to increase efficiency and effectiveness of organization.

The study of this project begins with the required definition and analysis of the existing system. Information system analysis and design tools such as context diagrams, data flow diagrams, data dictionaries, entity relationship diagram and structure charts are used to analyze both the existing and purposed systems. Candidate solution matrix is also used to compare various alternatives in order to come with the most effective solution. Capital budgeting models such as the payback method, the cost-benefit ratio, and the net present value are used to evaluate the purposed system.

It was found out that the new computerized system is implemented using 16 port Ethernet Switch with 1 server, 6 clients, and 1 printer. Software for the purposed system are Windows 2000 and MS Access 2000. Based upon payback method, it shows that the initial investment will pay for itself after 4.8 months. In term of degree of achievement, the purposed system can process data about 5 times faster than the existing system.

To further improve the purposed system, it is recommended that an automatic data capture solution should be developed and implemented. This will allow users and customers accessing the system more easily and faster.