

**INTERGRATION OF COOPERATIVES UNDER PCDO LOANING
MANAGEMENT SYSTEM**

A Capstone Project
Presented to the
Faculty of College of Computer Studies
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Sta.Cruz Campus

In Partial Fulfillment of the requirements for the Degree
BACHELOR OF SCIENCE IN INFORMATION TECHNOLOGY

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1. Produce information system and technologies that can be used as an income generating project of the college.
2. Produce information system and technologies that can be used as an income generating project of the college.



Republic of the Philippines
Laguna State Polytechnic University
Province of Laguna
COLLEGE OF COMPUTER STUDIES

APPROVAL SHEET

This Capstone Project entitled "**Integration of Cooperatives Under PCDO Loanning Management System**" prepared and submitted by **John Randolph M. Peñaredondo, David Angelo G. Pamplona and Jomer Jay S. Artiaga** in partial fulfillment of the requirements for the degree of Bachelor of Science in Information Technology is hereby recommended for approval and acceptance.

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ABSTRACT

The main objective of this study is to develop and assess the User Acceptance Testing on an Online Loaning Management System that assist the Cooperatives and loaners in their daily transactions like recording of new loaner and monitoring their loan status. The following matters are considered: (1) To design and develop a system that contains an Integrated online and offline loaning management system; (2) To test the functionalities of the developed Loaning Management System based on the behavior of the system during the testing phase focusing on its features;(3) To evaluate the level of acceptability using the developed system. The descriptive and developmental research design is applicable in this study in which it will be useful to accurately and systematically describe a population, situation or phenomenon and can use both qualitative and quantitative research methods (Macombes,2019). Moreover, developmental research is often associated with participatory action research, combining research and practice in such a way that the study brings about some situational improvement and research increases the broader understanding of the issue (Hasan,2003). This study utilized purposive sampling method. Samples was taken through selected respondents directly from the District 4 in Laguna Cooperatives participated. Various instrument was used in gathering data such as face-to-face interview with the general managers, survey, online research, library research and on-site observation. The researcher used Weighted Mean and the Standard Deviation. The result of the study shows that the “Integration of Cooperative under PCDO Loaning Management System” resolved the problem of the cooperative concerning the manual process of loaning management.

Keywords: *E-Government, Web-Based, Research Design, Privacy, Loaning, Importance of technology in Cooperative.*

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TECHNICAL TERM

Electronic Government (e-Government) - is an information and communications technology (ICT) and other web-based technologies to enhance access of information and improve delivery, efficiency and effectiveness of service to the public.

Loaner - a person who lend money to other individuals, organizations etc. The loaner is someone who is liable to pay interest on that debt until it is repaid as well as to repay the principal amount borrowed.

Loaning - the act of lending especially a sum of money lent at interest.

Cooperative - a jointly owned enterprise engaging in the supplying of services, operated by its members for their mutual benefit, typically organized by consumers.

Assessment - the action or an instance of making a judgment about something: the act of assessing something.

Attain - to reach, achieve, or accomplish something.

OPERATIONAL TERMS

Integration - an act or instance of integrating or centralizing an organization, place of business, school, etc.

System - any coordinated or formulated body of method or plan of procedure.

Privacy - disclosure of one's personal data or information, as by a government, corporation, or individual.

Black box - a testing tool used by professionals to validate the function of a developed system.

Technology Acceptance Model - an acceptability testing tool use through Google form.

Developmental research method - often associated with participatory action research, combining research and practice in such a way that the study brings about some situational improvement and research increases the broader understanding of the issue

Descriptive research - a research design used to accurately and systematically describe a population, situation or phenomenon

CHAPTER I

INTRODUCTION

A cooperative is a very known organization everywhere in the Philippines as a place where people can run and borrow money in a small interest in payment as for the reason of the lack of finance. Cooperative organizations basically work to provide assistance and help in terms of money, agricultural tools, and etc. The main purpose of any cooperative organization is to provide service to its active members.

Among of all of cooperatives there are only few who uses technology as a practice of their works but mostly estimated of 70-90 percent of the cooperatives in the Laguna or Philippines uses manually or old school method of recording, retrieving, and searching of the past and present records about their cooperative, in which there was a big disadvantage of using it, as compared of using of an online system which is processed and generated by the computer itself with only the command of each users of the system who are the Cooperatives Admins even the members itself.

The ‘Integration of the Cooperatives Loaning Management System’ aims to help PCDO, Cooperative, and the loaners. The system would organize schedule of PCDO and Cooperative to lessen the time of scheduling the seminars to immediately response to its request and to provide solution to the problem of the cooperative. The system also would manage and organize the records of all other cooperative and to store in one database. And the system would allow the loaners monitors their account from the cooperative to be open in the browsers. The study would focus on the credit cooperative in the district 4. And the system would allow the loaners monitors their account from the cooperative to be open in the browsers.

Project Context

The Provincial Cooperative Development Office (PCDO), Located at Sta Cruz, Laguna which aimed to help, improve, and develop different Cooperatives (Credit, Consumers, Producers, Agrarian Reform, Service, Agriculture, and Multipurpose Cooperatives) at the province of Laguna, they conducted Seminars every once a month to be participated by the officers of the Cooperatives especially the Head Manager to teach all the cooperatives in Laguna to be a good and well-structured cooperative that would lend a money to all the qualified citizens who barrow's money to them. The purpose of the PCDO conference that they've done is to avoid the bigger problems of the cooperatives that will possibly happen. The PCDO's geographical position has been a variable of the different cooperatives here in Laguna, which resulted the large number of its members, 410 Cooperatives is the total population registered in PCDO which included the different types of Multipurpose Cooperatives.

The “Republic act 3765: Truth in Lending Act” which stated that the Cooperative must follow of implementing a 1% of interest to any amount of loan that the loaners borrow. And it must be a diminishing of 1% interest which means that the interest must vary to the remaining balance of the loaner.

Based on our observation, many files and documents from the current and past data were scattered throughout the office and the cabinets, so it took time to find some documents if someone is needed to have it. In paying loans, the main problem is the updating the status of the loaner. In our interview with the secretary, a person is already paid their loan but, the ledger that the collectors had must be updated to the office, but they didn't do it immediately resulting to have a misunderstanding to the cooperative office and the loaner. In the office record, the person didn't pay on

the month or week they must pay the fact that he/she pay it accordingly. They don't have a software that would help them in keeping the records safely and updating the ledger and the book easily, for the way of their updating the record that they are in manual process, on the main records that they have.

There are different problems that the PCDO and Credit Cooperatives encountered in the processes in operating their services. 1.) The PCDO takes a long time in replying to the request of seminars each cooperative for the PCDO still need to match their own schedule with the cooperatives. 2.) Cooperatives management of records is not in good situation that causes loss of records, and took a long period of time of searching of the past records. 3) The lack of management of records causes an effect to the cooperative's members and it causes a double payment for not updating the book even if the loaner had already paid. 4.) The cooperative can't view the previous record of the its new members and to check if the loaners have no debt at other cooperative.

The researchers formulated questions that are needed to answer: 1.) How to achieve a common process for all other cooperatives based on the common problem that was discovered during gathering processes. 2.) How to determine the current effect of the proposed new web system process from their own manual loaning management system and spreading for announcements for seminars. 3.) How to design an online and offline automated loaning management system that can be used by any of credit cooperatives. 4.) How to design a system for Integrating all cooperatives online for easy sharing of thoughts and ideas for Cooperative management. 5.) How to gather and evaluate for response of the PCDO, Cooperatives, and its loaners of the experience after using the website system being developed.

Research Objectives

The study aims to develop and assess the User Acceptance Testing on an Online Loaning Management System that assist the Cooperatives and loaners in their daily. The study generally aims to provide integrated system as a solution from problems gathered from different Cooperatives that will enhance their current loaning management system.

Specifically, the study aims to:

- 1.) to design and develop a system that contains an Integrated online and offline loaning management system that can be used by Credit Cooperatives registered in PCDO.
- 2.) to test the functionalities of the developed Loaning Management System based on the behavior of the system during the testing phase focusing on its features:
 - a.) User Management.
 - b.) Data Management.
 - c.) Loans Profile and Status.
 - d.) Loaner's Personal Accounts
- 3.) to evaluate the level of acceptability using the developed system in term of:
 - a.) Quality Factors.
 - b.) Perceive ease of use
 - c.) Perceive usefulness
 - d.) Attitude towards using
 - e.) Behavioral intention to use
 - f.) Experience

Conceptual Framework

This section presents the research framework of the study, this is to fully describe the purpose of the project that the researchers present, the figure below shows the proposed title. The researchers undergo planning of the development of the study including on how to gathered data through face-to-face interview, library research, consultation from IT experts and with the advice of researcher advise to gathered precise and significant data for the formation and the development of the system. In execution of the planning, it includes the interview of the population with the PCDO, Cooperatives, and its loaners. The researches analyze the gathered data to formulate the design of the system in preparation of the development. after the development of the system, it undergoes black box testing with the IT experts and User Acceptability of the system with ISO standards and Likert Scaling answered by PCDO, Cooperatives general managers and secretaries and loaners form different cooperatives.

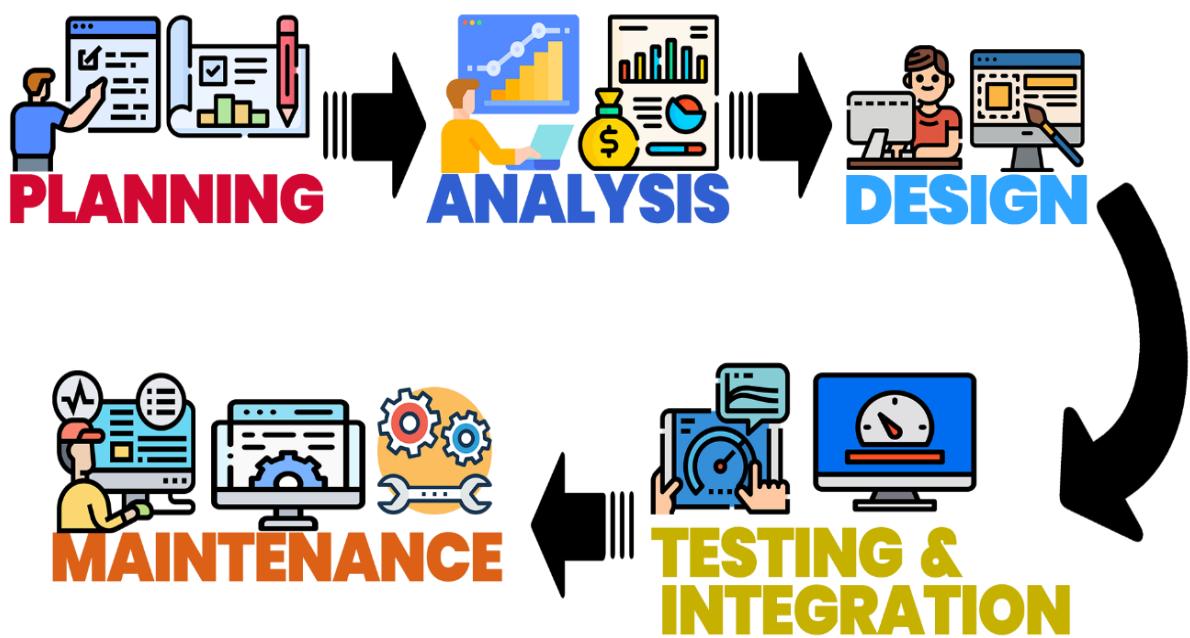


Figure 1. Input Process Output (IPO) Illustrates the partial requirement of the process and the researchers will use this process in fulfilling the output of this system.

Project Purpose

The Integration of Cooperatives under PCDO loaning management system is a system that help the PCDO, Credit Cooperatives, and its members or loaners.

Credit Cooperatives- it would be a great help to the cooperatives because the system almost focuses to them, as for they are the respondents of the researchers, the system would help the cooperatives in handling the records that they have, and the system would do the processes and operation that the cooperative is doing with the operators (Director, General Manager, Secretary, and Auditor).

Loaners- the loaners would be part of the research for they would have a role in the system as a they can visit their account and can view their records (amount and date of the next payment and the records of payments that they paid before up to now).

All Cooperatives- this system would be a great help to all other cooperatives for this would be a way that they will be connected in a one online server or domain. They can share their thoughts and ideas of how to deal with different cooperative problems that they will be facing throughout the time. There would be a less time for all cooperatives to communicate in everyplace and meeting for they can talk and communicate online.

Future Researchers- this study would be a great help to future researchers for they can use this study a source of information that relates to their study.

This system would be serving them in all time and every work that they will do to lessen efforts and time in working and dealing with the problems of their current and present process instead they can user more of their time focusing of the problem of each loaner.

Scope and Limitation of the Study

The study determined the problem from PCDO to credit cooperative. The aspect will be looked into which are the most specific and common problem that a loaner and the cooperative encounter.

- This study focuses on PCDO on how they interact and communicate with different cooperatives here in Laguna.
- All of the data that are gathered show a record to easily find the most common problem of the cooperatives in a specific place in District 4.
- The study was conducted to the credit cooperative only in the district 4 to easily integrate all the cooperatives.
- The study was done through the utilization of face-to-face interview to the chairpersons of each cooperatives to better understand the loaning system on each cooperative.
- The study asked questions to the members as part of the data gathering of the study to know the problems encountered by the loaners in the services and process of the cooperatives.
- The population of this study were the members of the cooperatives specifically the loaners inside in a cooperative.

However, the study has its own limitations:

- The data gathered from the cooperatives and PCDO would remain confidential and would not be shared to anyone.
- The researchers of the study would not forcefully ask confidential data or ask any records that would violates any cooperative policies.
- The study would not mention or used any names that are members of the cooperative to be used as a sample.

CHAPTER II

REVIEW OF RELATED LITERATURE AND STUDIES

This chapter primarily presents the different researches and other literatures from both foreign and local studies which have significant bearings on the variables included in the research. It focuses on several aspects that will help in the development of this study. The study is generally concentrating on the feasibility of the ‘Integration of Cooperatives District 4 Loaning Management System’. The literature of this study came from different studies uploaded online in the file of PDF or E-books, foreign and local that are believed to be useful in the advancement of awareness concerning the study.

E-Government

In Manoharan (2018) article entitled “Conceptualizing E-Government from Local Government Perspectives” he/she explained that over the past decades, government and public sector organizations have been used information and communication technologies to integrate or upgrade their service through various type like in information, transaction, participation to enhance the delivery of services.

E- Government refers to government organizations' use of Internet and other information technologies to avail their information and services to the public according to Al-Jamal & Abu-Shanab (2016) in their research entitled “The influence of open government on e-government website: the case of Jordan”.

Making it more efficient to the cooperatives in district 4 in the way that all process and system of their services will be faster than before benefiting not just to their people but also to the public servants also who are struggling in processing the data needed and to ensure that the system would not be compromise in terms of services they are offering.

However, in Mensah (2019) study entitled “Factors Influencing the Intention of University Students to Adopt and Use E-Government Services: An Empirical Evidence in China”, he/she suggest that employees offering new solution or directives on technological tools have negative impact due to the challenging nature of the technology and changing attitudes of people who use these kinds of technology application.

E-government adoption studies continue to be an argument due to faster changing in technology but in contrast, this kind of application has the potential to accelerate human development needs such as culture, social, economic, and political development. It has also transformed cultures, societies, and economies and eradicated poverty according to United Nations Department of Economic and Social Affairs [UNDESA] (2016) article entitled “2016 UN E-Government Survey”.

E-government research in developing countries is relevant because of the need to increase the effectiveness of public administration. An important issue is the elimination of bureaucratic procedures to improve access to information and the need to evaluate e-government implementation using modern methods, Choi (2016). Important for these countries is the perception of e-government by citizens and civil servants the efficiency of E-services provision and the enhancement of the role of information technology in the fight against corruption, Pauhofova (2018)

But according to Urbina (2017) in his/her research entitled “Citizen-centric Perspective on the Adoption of E-Government in the Philippines”, the absence of sufficient awareness to the citizens has becoming short sighted about the benefits of e-government which will have negative effects on their intention to use these services. Findings among the Philippines showed that 35% of the people surveyed indicate that they were aware of e-government websites, whereas 65% had indicate that they are

unaware. In order for the citizen to support this technology, government and organizations must provide an adequate information for their citizen to support it. Thus, it will help mobilize the technology more efficiently because the citizen or member of an organization will be able to use it properly.

In contrast according to Abadi & Supatno (2018) in their research entitled “Improving Services to Communities in Pringsewu District Goverment with E-Government Concept”, they conclude that many problems are still being faced to better empower this technology. The hardest problem is resistance to change, where certain parties in the government and private organizations still maintain an old culture that tends to be inflexible. This problem must be overcome so that the concept of e-government can be applied and empowered to provide the best service to the wider community. the significance of the applying the E government is important in the Philippines to have a better and faster services be offered to the Filipino citizen across the country.

Nevertheless, according to Jin Sangki (2018) in his/her research entitled “Vision of future e-government via new e-government maturity model: Based on Korea's e-government practices” explores the importance of maturity of e-government systems and future prospects of e-government development. The author argues that the change in the social paradigm caused by new information technologies has offered a new model of e-government development. This model includes two aspects, such as the level of social maturity based on e-democracy and the level of maturity of civil society. Authors have studied the use of innovative technologies in e-government, cloud infrastructure, e-governance in the social context.

Enabling ICT in good governance can also have a huge and positive impact on how governing bodies in an organization can reduce its corruption inside. In a study of

Sabani (2019) in his/her research entitled “Indonesia in the Spotlight: Combating Corruption through ICT enabled Governance”, concluded that ICT enabled needs to be in place to support the eradication of corruption in Indonesia, which is one of the most widespread problem not just in Indonesia but also in other countries.

Therefore, enabling ICT not just in a government but also on different private organizations helps to systematically reduce the corruption which will gain more trust on their people inside. Helping also to have a sustainable and proper system in which all people in an organization will benefit.

ICT has become a tool of great importance in today’s business in all spheres of life globally. From commerce to aeronautics, medicine to education, the daily use of ICT is vital to the success of the business. In the area of higher education management, ICT use is of central significance as universities of the contemporary world cannot afford to ignore the role of that ICT plays in the running of their institutions as a business and, as such, need to ensure they are not left behind by the developments. Therefore, as a matter of necessity, the universities are required to embrace ICT adoption in teaching/learning and administrative activities according to Edoru (2018) in his/her research entitled “Information and communication technology and educational services management at a Ugandan university”.

Cooperative

A cooperative business, also known as co-op, is a type of organization own by its members, who is also happen to use the services and products of the cooperative. It is different from other companies, because they are formed and operate for the benefit of their members according to LaMarco (2018) in his/her article entitled “The Advantages of a Cooperative Business”.

Also, according to Nipun (2017) in his/her journal entitled “Cooperative Form of Business” cooperative helps mainly low-income family to improved their financial position. The members of cooperatives also combined together on a basis of equality in achieving some economic objectives. And lastly the most important objective of a cooperative is to further the economic interest of the members.

Mozas and Puentes (2018) on their research entitled “Cooperative Dynamics During the Financial Crisis: Evidence from Basque and Breton Case Studies” indicate the key characteristics of cooperatives (democratic control, equity, equal voting rights, profit-sharing, social responsiveness, job security, and social inclusion) that make the transition toward a more responsible model easier. Cooperatives provide access to social services, give economic opportunities to their members, create employment, empower the disadvantaged to defend their interests, do not discriminate, and over support and access to economic resources. All of the above are related to Sustainability Development Goals 1 (reduction of poverty) and SDG 10(reduced inequalities).

There are many advantages and disadvantages of having and joining to a cooperative, according to Sinha (2015) in his/her article entitled “Advantages and Disadvantages of Cooperative Society – Discussed!” enumerated and discussed what are common advantages of cooperative, one is that it is easy to form because compared to the formation of a company, formation of a cooperative society is easy. Any ten adult persons can voluntarily form themselves into an association and get it registered with the Registrar of Co-operatives. Formation of a cooperative society also does not involve long and complicated legal formalities. And another is tax advantage, why? Because

Unlike other three forms of business ownership, a co-operative society is exempted from income-tax and surcharge on its earnings up to a certain limit. Besides, it is also exempted from stamp duty and registration fee.

In support to this, according to Kadu (2015) in his/her article entitled “4 Main Advantages and Disadvantages of Cooperative Organization”, A cooperative organization is owned and controlled by members, it has a democratic control: one member, one vote, and profit distribution (surplus earnings) to members is carried on in proportion to the use of service; surplus may be allocated in shares or cash.

Benos (2016) in his/her study entitled “Cooperatives' organizational restructuring, strategic attributes, and performance: the case of agribusiness cooperatives in Greece”, consider that cooperatives generally meet sustainability insofar as a community of people voluntarily united, having an organizational design based on democracy and collaboration to develop economically in an equitable way and guarantee the social well-being of the cooperative members and the community.

According to ICA (2016) study entitled “Co-operatives and Sustainability: an investigation into the relationship”, the United Nations has emphasized that cooperatives are sources of sustainable development, and this importance can be widely noticed in countries with less developed economies and, mainly, in the agricultural sectors. Cooperatives in general adopt the sustainability regulatory framework based on GRI, AA1000, ISO standards. It could be observed that requirements for sustainability are clearly defined, but measures for assessing it deserves to be considered accordingly to their application based on Marcis et al., (2018) on their research entitled “Sustainability performance evaluation of agricultural cooperatives' operations: a systemic review of the literature”.

In contrast, cooperatives also have its own disadvantages. According on Murphy (2015) on his/her article entitled “Advantages and Disadvantages of a Cooperative”, Enumerates some disadvantages of cooperatives like number one, Obtaining Capital

through Investors, because cooperatives may suffer from slower cash flow since a member's incentive to contribute depends on how much they use the cooperative's services and products. While the "one member-one vote" philosophy is appealing to small investors, larger investors may choose to invest their money elsewhere because a larger share investment in the cooperative does not translate to greater decision-making power. Another is lack of membership and participation. If members do not fully participate and perform their duties, whether it be voting or carrying out daily operations, then the business cannot operate at full capacity. If a lack of participation becomes an ongoing issue for a cooperative, it could risk losing members.

Sometimes cooperative businesses show an unwillingness to pay the kind of salary needed to attract and hold competent managers and other employees. In consequence managers and good workers are often drawn to higher-paid jobs in commercial businesses. Another weakness of cooperation is that the mass of members may lose interest in running the organization and let a small group take it over and manage it for their own benefit

Cooperative plays an important role in our society. In a study of Mhembwe & Dube (2017) in their research entitled "The role of cooperatives in sustaining the livelihoods of rural communities: The case of rural cooperatives in Shurugwi District, Zimbabwe", conclude that cooperatives play a significant role in defining and sustaining the lives of the communities. Therefore, rural communities have a lot to benefit from undertaking cooperative programs. Rural communities that continue to exist without cooperatives are likely to find themselves entangled in high levels of poverty. Their study concluded that cooperatives are established for various purposes, including economic development, empowering of marginalized members of communities, to address market failures, as a defense against adverse socio-economic

conditions, to access cheap transport and storage facilities and to purchase inputs at affordable prices.

In an article of borgenproject.org (2018) entitled “7 Reasons why cooperatives are important to poverty reduction”, states that cooperatives are important in reducing poverty. All cooperatives, social or economic, are mechanisms that ensure the growth and prosperity of communities. In developing and transitioning countries that lack access to capital, education, and training, cooperative structures allow communities to pool together their resources to solve problems, identify common goals and target the causes and symptoms of poverty.

And also, in a study of Alamsya (2018) entitled “The Influence of Web Based Cooperative Information System to Improve the Quality of Member Service in Universitas Muhammadiyah Sukabumi”, states that the role of cooperative is still very important in Indonesia and technology development compels cooperative to change in management especially in presenting data that is more accurate, complete, fast, and transparent.

López and Marcuello (2016) in their study entitled “Agricultural Cooperatives and Economic Efficiency” found that a decrease in efficiency among cooperatives in the Philippines due to the management of cooperative management is still done well in traditional sales activities as well as in the capital and asset management. While Ludena (2019) in his/her study entitled “Agricultural Productivity Growth, Efficiency Change and Technical Progress in Latin America and the Caribbean”, states that the level of efficiency of cooperatives in Latin America and the Caribbean is much better because it is supported by the positive contribution of the agricultural sector to economic growth in the country.

And also, according to Perotin (2016) in his/her study entitled “What do we really know about worker co-operatives?”, Co-operatives have been shown to be more productive than conventional businesses, often due to workers being more engaged with their organization, with stronger levels of trust and more effective knowledge sharing. Co-operative start-ups are almost twice as likely to survive their first five years when compared to traditional companies. (Co-operatives UK 2018) and have been shown to have lower levels of staff turnover, lower pay inequality, and lower absenteeism rates compared with other businesses. (Mayo 2016)

Loaning

Credit is something that you borrow money/capital or goods and services with an understanding that you will pay later. Cooperatives nowadays have offering this service in which they will lend money to the loaner and pay it with an interest. Loanning can help you pay for the things you need when you don't have enough cash, but borrowing money can be complicated. For example, starting the bank loan application process without knowing or understanding the ins and outs can cause your loan request to be rejected according to Pritchard (2020) in his/her article entitled “How to Get a Bank Loan”.

Borrowing money from a financial institution like cooperative has the benefit of obtaining necessary cash quickly, but you also need to consider the downsides of interest payments and legal issues if you fail to pay back the loan. One example is failure to pay your loan that can result in a lawsuit being filed against you. This can result in wage garnishment and a negative mark on your record. This is one of the worst possible outcomes, but it's why all borrowers must remain wary and conservative when taking out a loan from a financial institution as stated by Montoya (2019) in his/her study entitled “Pros & Cons of Borrowing Money from a Financial Institution”.

According on Upcounsel (2020) in his/her journal entitled “Advantages and Disadvantages of Loan Capital”, another thing that consider one of the disadvantages of having a loan is that they have higher interest rate. Why, because they are unsecured and have less strict qualification criteria, lenders consider them riskier. This means they charge higher rates to compensate for that because you get money fast and pay it off quicker.

Is also plays an important role to our community like in Sathish (2017) in his/her study entitled “a study on loan portfolio management of urban cooperative banks in tamil nadu”, shows that Cooperative Banking System has two broad systems i.e. urban and rural cooperatives, forms an integral part of the India’s Financial System. Urban Cooperative Banks play an important role as financial intermediaries in catering to the credit requirements of both priority sector and weaker section of the communities.

Further, the interventions should include targeted financial literacy programs with aspects of technological education among clients in the higher age brackets, as well as clients with low education status who reported low adoption, according Njogu (2017) in his/her research entitled “Influence of Technology Adoption on Credit Access among Small Holder Farmers: A Double-Hurdle Analysis, Africa International Journal of Management Education and Governance”.

Importance of technology in a Cooperative

Shakya (2019)in his/her research entitled “Role of business intelligence and information technology in developing countries developing countries, Iowa State University Capstones, Theses and Dissertations” said that information technology has been recognized as one of the most important factors separating the developing and developed countries. And many organizations like Cooperative all over the world utilize the advantage of having a technology inside on a cooperative. Just like on Ramdhani

(2018) in his/her study entitled “Design and building a cooperative administrative information system”, states that creating system to the Cooperative Employee Republic of Indonesia (KPRI) Kokardan Majalengka regency expected to improve the efficiency and effectiveness of cooperative work.

In support, Andreansyah (2020) in his/her study entitled “Implementation of Incremental Models on Development of Web-Based Loan Cooperative Applications” shows that employee process so far, it still uses the manual method, start from recording attendance, up to the salary calculation process and developed Web-based application development by researchers to overcome the problems of XYZ Savings and Credit Cooperatives.

Arisandy (2019) in his/her research entitled “Savings and Loan Applications Using Web Based User Centered Design” aims to facilitate savings and loan transactions with effective and efficient, from the user side, the user can find out the data member in the form of total deposits and loans with easy access. After doing research Cooperative gem Bakti Nusantara, savings and loan process often experience delays due to reports that the old data collection and input process is slow. Which was made based saving web application to overcome the problems of savings and loan owned, it is expected that these applications and the cooperative members can easily find out information about savings and loans, and as well as to increase the number of new members.

Other than that, one type of cooperative is a savings and loan cooperative, and many cooperatives perform conventional data processing. It can cause problems like old search data, inaccurate borrowing and inaccurate reports. Therefore, the need for application programs that are applied, by creating a design program that is able to provide information in the process of storing information produced quickly, timely and accurate, based on Hidayati (2018) in his/her research entitled “Penggunaan Rapid

Application Development dalam Rancang Bangun Program Simpan Pinjam pada Koperasi”.

In contrast, the study of Rachman (2020) in his/her entitled “The influence of information technology and organizational culture on the quality of management accounting information systems”, shows transmission in the activity of sending data from one location to another via a computer network in Bandung city government cooperatives is good, but not perfect this is caused by connectivity problems between divisions may be caused by weak connectivity, technical disturbances such as exposed to malware, the internet network is weak and so on.

But according to Kurniawati (2018) in his/her research entitled “User center design (ucd) to design and build information systems for saving loan data processing in cooperatives” shows that the use of technology in support of corporate or organizational activities is currently growing, one of which is in the operational data processing company or organization. Technology that is currently widely used for data processing is a computerized system, with a computerized data processing system, can be done quickly and accurately and based on Patiño (2015) in his/her study entitled “Technology Trends for Business Productivity Increase” shows that some of the technology trends that companies can use in their business processes which increase productivity and improve the competitiveness of the sectors.

Relatively, Santoso (2018) in his/her study entitled “The Effect of Service Quality, Utilization of Information Technology, and Innovation on Marketing Performance of Savings and Loan Cooperative Putra Mandiri Surabaya” shows that Putra Mandiri Surabaya Savings and Loans Cooperative should always develop new innovations in the field of service and cooperative products offered to its members / customers, so that in the future members / customers of the Mandiri SurabayaSavings

and Loan Cooperative will have a wide choice of products and services can be used by every member / customer. It completely shows that the needs of technology to improve their services is very crucial to this day that people need.

According to Njogu (2017) in his/her study entitled “Influence of Technology Adoption on Credit Access among Small Holder Farmers: A Double-Hurdle Analysis”, using data from dairy farmers, the study explored the relationship between an individual’s espousal of mobile banking technology and the likelihood to access a commercial bank loan through the mobile-banking platform. Specific social-demographic factors were hypothesized to moderate the relationship between mobile-banking technology adoption and credit access. The study was anchored on the fact that the world is swiftly transiting from an industrial to a knowledge-based technological environment for sustainable development.

So why should cooperatively improve their services? Based on Moyi (2019) in his/her study entitled “Loan growth and risk: evidence from microfinance institutions in Africa. Business Department” shows that Microfinance markets in Sub-Saharan Africa (SSA) have experienced remarkable growth, particularly after the early 2000s. Since microfinance institutions (MFIs) provide financial services such as loans, savings and insurance to poor clients who face exclusion from formal financial institutions, they are considered as one of the most prolific tools to alleviate poverty and achieve financial inclusion in developing countries. Through this, cooperatives should also improve their services thru the use of technology while the they grow as a whole.

Likewise, in the study of Alamsy (2018) in his/her entitled “The Influence of Web Based Cooperative Information System to Improve the Quality of Member Service in Universitas Muhammadiyah Sukabumi”, shows that the result of service quality toward member is fast in providing more accurate data with the availability of

cooperative information system so that data which is wanted can be obtained faster, accurate, and can decrease mistake in writing data process and decrease mistake in presenting finance report. So instead of processing manually the major advantage of having a technology is to improve the services which the cooperative offers.

According to Njogu (2017) in his/her study entitled “Influence of Technology Adoption on Credit Access among Small Holder Farmers: A Double-Hurdle Analysis”, was anchored on the fact that the world is swiftly transiting from an industrial to a knowledge-based technological environment for sustainable development.

It pointed out that the need of improvement through the use of technology will greatly improve significantly making it more sustainable to the cooperative as well as to the members.

Privacy

The rise in Internet of Things (IoT) have further exacerbated security and information privacy challenges. One main reason is organizations and individuals constantly violate regulations and rules. While cybersecurity and privacy scholars accentuate on the likelihood of rule violations at the individual and organizational levels, the evidence for and discussion of this concept is still scant, based on Dorasamy (2017) research entitled “Cyber Security Violation in IOT-Enabled Bright Society: A Proposed Framework, AIS Electronic Library (AISeL)”.

According to Canedo (2020) study entitled “Perceptions of ICT practitioners regarding software privacy”, during software development activities, it is important for Information and Communication Technology (ICT) practitioners to know and understand practices and guidelines regarding information privacy, as software

requirements must comply with data privacy laws and members of development teams should know current legislation related to the protection of personal data.

It is important to note that “privacy management is not just a matter for the exercise of individual actions but also an important aspect of institutional structure through industry and organizational practices” according to Xu, Dinev, Smith, & Hart, (2017) in their journal entitled “Information Privacy and Correlates: An Empirical Attempt to Bridge and Distinguish Privacy-Related Concepts. European Journal of Information Systems”.

Because big data is a part of our daily reality; consumers are constantly making decisions that reflect their personal preferences, resulting in valuable personal data. Facial recognition and other emerging technologies have raised privacy concerns due to the increased efficiency and scope which businesses and governments can use consumer data according to McGruer (2020) in his/her study entitled “Emerging Privacy Legislation in the International Landscape: Strategy and Analysis for Compliance”.

Perceptions of privacy control and risks not only increase users' privacy concerns, but can potentially create a situation where users distrust organizations and hesitate to disclose personal information according to Libaque-Saenz, Chang, Kim, Park, & Rho, (2016) in their research entitled “The Role of Perceived Information Practices on Consumers' Intention to Authorise Secondary Use of Personal Data. Behaviour and Information Technology”. Hence, it is important that organizations are capable of building trust and encouraging users to share personal information. To do that, organizations need to understand how users conceive the privacy assurance mechanisms provided and how these mechanisms are linked to factors that affect users' decisions to disclose personal information (Chang, Wong, Libaque-Saenz, & Lee,

2018), such as perceptions of privacy control and risks, privacy concerns, trusting belief and behavior related to personal information disclosure. Therefore, a comprehensive understanding of how organizational privacy assurances can be related to users' privacy concerns, perceptions, and trust and information disclosure behavior would help organizations to develop effective privacy practices and management strategy.

Chang et al. (2018) in their studies, when users feel they are in control of their information, they tend to have a higher level of trust toward the disclosure of personal information to organizations, also found that the lack of perceived control reduces customers' trust toward an organization.

According to Harris (2016) in his/her study entitled "Privacy on the go", issued recommendations for mobile application developers and the mobile industry to safeguard consumer privacy. This work provided guidance on developing strong privacy practices, translating these practices into mobile-friendly policies, and coordinating with mobile industry actors to promote comprehensive transparency.

Research Design

Qualitative and descriptive research methods have been very common procedures for conducting research in many disciplines, including education, psychology, and social sciences. This concerned more with what rather than how or why something happens. Thus, observation and survey tools are commonly used in collecting and gathering all the data needed by the researchers as stated by Nasrani (2015) in his/her study entitled "Qualitative and descriptive research: Data type versus data analysis. Language Teaching Research".

Agile Software Development

An agile software development process always starts by defining the users and documenting a vision statement on a scope of problems, opportunities, and values to be

addressed. The product owner captures this vision and works with a multidisciplinary team (or teams) to deliver on this vision as stated by Sacolick (2020) in his/her article entitled “What is agile methodology? Modern software development explained”. In addition, according to Soni (2017) in his/her study entitled “Cost Estimation Model for Web Applications using Agile Software Development Methodology” states that it is also a continuous cycle that will make the system more flexible in any changes or upgrades. Unlike traditional software development that is based on factors such as requirements, analysis, design, implementation, testing, deployment and testing whereas agile is based on iteration which operates on confirmed requirements, develop, test system then release.

In a study of Harrison (2016) entitled “A Security Evaluation Framework for U.K. E-Government Services Agile Software Development”, Agile has been adopted by the majority of Government digital departments including the Government Digital Services. Agile, despite its ability to achieve high rates of productivity organized in short, flexible, iterations, has faced security professionals' disbelief when working within the U.K. Government. One of the major issues is that they develop in Agile but the accreditation process is conducted using Waterfall resulting in delays to go live dates.

A recent study by Abrahamsson (2017) and his partners entitled “Agile Software Development Methods: Review and Analysis” showed that in the last 25 years, a wide variety of different approaches related to software development have been introduced, with only a few of them surviving in today's world. It is also argued that traditional information systems and their methods behind the development are primarily treated as a basic necessity for presenting an image of control towards symbolic status. However, these methods are too mechanistic and should not be used in details. Due to which this

research tries to evaluate some of the best software agile management methods, which can be used by the organizations by providing the background and critical review of software agile methods.

Taylor (2016) in his/her research focused on understanding how agile techniques shaped the practices of project managers, and how they dealt with conflict. Her findings focused on how change in methods influence human experience and can cause some conflict. She also identified how project managers should relinquish some control when using agile.

However, according to Esquivel (2016) in his/her research entitled “Communication Issues in Agile Software Development”, it is a common increasingly practice that the teams are in geographically dispersed places, which means that it is necessary to adapt and/or look for the way that this methodology is suitable in these contexts. There are many experiences in the industry where we can see communication issues due to this kind work. The new agile methods have evoked substantial amount of literature and debates, Abrahamsson (2017), “Agile Software Development Methods: Review and Analysis”.

Based on Bick, Spohrer, Hoda, Scheerer, & Heinzl, (2018) in their research entitled “Coordination Challenges in Large-Scale Software Development: A Case Study of Planning Misalignment in Hybrid Settings”, over time, software developers may therefore apply agile methods to varying degrees, alternate between plan-driven and agile methods, and even apply plan-driven and agile methods at the same time. Therefore, conceptualize the extent of agile method use as the frequency and intensity with which developers apply agile methods in a particular project.

Suryaatmaja (2019) in his/her in their paper entitled “The Missing Framework for Adaptation of Agile Software Development Projects”, a study of implementation of

software development in an insurance company name “Preeminence” in Jakarta, Indonesia finds that several people who had been using Agile mentioned that they need some accommodation when implementing Agile during a project. Unlike the researcher’s client some cooperatives have confirmed that they would like to collaborate to the proposed system. It will be an efficient way to build the project with the help of the cooperatives.

According to the principles of agile methodology, especially “On-site Customer” and “Adaptive Planning” principles of Asfour, Zain, Salleh, & Grundy (2019) in their research entitled “Exploring Agile Mobile App Development in Industrial Contexts: A Qualitative Study. International Journal of Technology in Education and Science”, the only criterion for developing a new version was a new demand posed by the participants, and the only criterion for the fulfillment of the demand was the feedback received from the participants. Therefore, the ultimate purpose of the current investigation was to develop a custom-made mobile app to meet all the demands of the participants of this study.

As per Harrison (2016) in his/her study entitled “A Security Evaluation Framework for U.K. E-Government Services Agile Software Development”, agile has been adopted by the majority of Government digital departments including the Government Digital Services. Agile, despite its ability to achieve high rates of productivity organized in short, flexible, iterations, has faced security professional’s disbelief when working within the U.K. Government.

On contrary, according to Meier (2018) in his/her study entitled “Stress in agile software development: practices and outcomes”, suggested that stress might still be commonplace in Agile teams, especially for those with less experience. They also noticed that newcomers to Agile emphasized technical, rather than collaborative,

practices, and speculated this might explain the stress. But according to Kropp (2020) study, found that higher satisfaction is reported more by those using Agile development than with plan-driven processes and found that certain practices and impacts have high correlations to satisfaction, and that collaborative processes are closely related to satisfaction.

According to F. K. Chan and Thong (2016) in their research entitled “Modelling the critical success factors of agile software development projects in South Africa”, traditional methodologies of software development are based on two assumptions: first they assume that customers do not know their requirements, but developers know, and second, customers cannot foresee their needs, so developers should provide them with extra features for their probable needs in future. They continued that contrary to the traditional methodologies, agile methodology assumes that neither customers nor developers know completely what the system requirements are, therefore, they cooperate to find out the most suitable aspects and features to be implemented in the software or application.

Moreover, according to Biswas (2017) in his/her research entitled “Agile software development methodologies, process and implementation in sort?”, states that in agile development, researchers are not afraid of any kind of changes in the project. It must view changes to the requirements as good things, because those changes mean that the researcher has learned more about what will be the best way to satisfy the customers/cooperatives otherwise, the desired outcome of the system would be impossible to achieve. So, without being said, the researcher and the cooperatives collaboration will be a great way to have concrete standard system that would benefit the cooperatives here in district 4.

Web-Based System

With the growing use of Internet, demand for intelligent and user-friendly applications is increasing continuously. Thus, providing with the user-friendly application where desktop resides within the web browser. As the Internet is easily accessible from any corner of the world the user can access this web application anytime from anywhere. Web-based Application is work as a normal operating system where applications provided by it can be handled just like using the normal desktop based on Andhale (2017) in his/her research entitled “Web-based Application. International Journal of Advanced Research in Computer and Communication Engineering”.

According to Gibb (2016) in his/her article entitled “What is a Web Application?”, states that millions of businesses use the Internet as a cost-effective communications channel. It lets them exchange information with their target market and make fast, secure transactions. However, effective engagement is only possible when the business is able to capture and store all the necessary data, and have a means of processing this information and presenting the results to the user. Web applications use a combination of server-side scripts (PHP and ASP) to handle the storage and retrieval of the information, and client-side scripts (JavaScript and HTML) to present information to users. This allows users to interact with the company using online forms, content management systems, shopping carts and more. In addition, the applications allow employees to create documents, share information, collaborate on projects, and work on common documents regardless of location or device.

According to Prabawa (2018) in his/her research entitled “Design and application of savings and loans in cooperation Jala Bhakti Sedana based web”, the solution offered is the making of web-based application for savings and loan activity in cooperative of Jala Bhakti Sedana which is able to record all the savings and loan

transaction and doing surplus calculation. This application has several main processes such as savings and loan data recording, calculation of operating profit, calculation of surplus allocation, calculation of savings surplus, and calculation of loan surplus. After being tested, this application is able to help the officer to note savings and loan transaction in cooperative. Besides, it also helps treasury officer making cooperative surplus counting so that it can be distributed to all member on time annually.

Likewise, according to Montecuollo (2015) in his/her article entitled “Native or Web-based? selecting the right approach for your mobile app”, he pointed out that the biggest upside to a web-based approach is, of course, the biggest downside to a native one. When developing a web-based app you are centralizing your offering. Users of any mobile device (iPhone, Android; even Blackberry, Palm, and future devices that don't exist yet) will be able to access the app and use it immediately. In addition to this, updates to your app can happen in real-time "automagically." And The paper reports that might take days to prepare and distribute can be replaced on online reports and digital dashboards. That can improve the quality and the speed of decision making, right across an organization. Web based custom application development can provide businesses with significant cost savings and productivity improvements. Now that internet access is almost universally available and internet speeds have significantly improved, applications that previously had to be client based can now be deployed on the web based on Kambala (2018) in his/her article entitled “Benefits of Web-Based Systems for Business”.

In contrast, according to Yeeply (2017) in his/her article entitled “Advantages and disadvantages of web app development”, a single web app is able to reach out to all devices. The website must, of course, be programmed in a way it can be shown

regardless of the device's operating system. If it's not a responsive website, you could experience problems when displaying it on iOS, Android, or Windows Phone.

Also, if your website undergoes any kind of issue, your application will be in trouble too. Don't assume that your web app will work perfectly if you don't have a quality corporate website, an Internet connection will be an absolute must to run it, it will also lose visibility as it will not be on display in the stores, there will be some access restrictions as to certain hardware features of the device it's running on said Picurelli (2017) in his/her article entitled "Advantages and disadvantages of web app development".

In terms of security, according to Lvivity (2018) in his/her article entitled "Web-Based Application: What It Is, and Why You Should Use It", Web-based applications are run on dedicated servers which are constantly moderated by professional Web administrators. This means that any possible errors or intrusions will be noticed and addressed quickly. As a result, a web-based system is a lot more secure than its desktop analog.

Moreover, based on Thomas (2015) in his/her article entitled "The benefits of using web-based applications" Web-based applications offer a good way of accessing centralized data securely. Servers will only be accessed directly by the person or team managing them. Through the use of cloud computing, servers can be fully redundant and replicated to prevent downtime as a result of a disaster. This avoids the need to maintain the security of every device on which the application is being used. Overall, the risk of unauthorized access is reduced and putting security measures in place is simpler, since it is done centrally,

PHP Advantages

According to Wilks (2019) in his/her article entitled “What is the role of PHP in web development?”, A PHP developer is responsible for writing server-side web application logic and while they usually develop back-end components, connect the application with the other (often third-party) web services, they also support the front-end developers by integrating their work with the application. As you can see, there are several reasons that PHP is so widely used in the world of web development, possessing a large community of developers, forums and benefits.

Benefits such as Cross-Platform, PHP is an application can be run on various platforms. The most important advantage of PHP is the developer need not have to worry about the operating system the user is working on. As the PHP code run properly and smoothly on all operating systems. Furthermore, the server-side scripting language or PHP hosting service providers can easily be found based on omkarsoft (2017) in his/her article entitled “Top 5 Advantages and Disadvantages of PHP Framework”.

According to Jain (2020) in his/her article entitled “here are advantages and disadvantages of using php”, the built-in features and tools of the PHP framework make it easy to protect applications from security hazards and external applications. Security hazards can be data manipulation, SQL injection and forgery, etc. To avoid such security threats, developers are utilizing the PHP framework for developing a web application.

In contrast, according to Roznovsky (2019) in his/her article entitled “Why use php? Main advantages and disadvantages”, the reason for PHP having a bad reputation regarding its security is the low entry barrier for novice programmers. As a result, a number of websites and apps are developed by inexperienced coders, trainees, or even hobbyists. The shoddy results of their work contribute to the rumors and facts regarding overall bad security and performance of PHP. However, if you refer to a development

company with a good reputation and a team of experienced and certified specialists, you shouldn't worry about the security of your product.

In addition, since it is open sourced, all people can see the source code. If there are bugs in the source code, it can be used by people to explore the weakness of it based on Deepak (2017) article entitled “Advantages and Disadvantages of PHP”.

Overall, according to Bezborodykh (2018) in his/her article entitled “7 Reasons to Choose PHP Web Development for Business IT Solutions”, a great advantage of PHP is its versatility and flexibility. PHP code is compatible with all major platforms from Windows, Unix, and Linux to MacOS. It supports most of the servers (including Apache, Microsoft IIS, Netscape, iPlanet, Caudium, Xitami, Tornado etc.) and more than 20 databases (for example, MySQL, MongoDB, PostgreSQL, and others). That's why PHP is often chosen for creating cross-platform applications: it allows businesses to leverage the existing infrastructure with minimal expenditures.

Moreover, PHP is highly popular among hosting providers. All reliable hosting services company support PHP and provides hosting services for sites on it. They provide PHP support at no extra charge or low-cost plans with an unlimited volume and a free domain name. So, now it's clear that the main business advantages of PHP are its economy, scalability, simplicity, compatibility, and convenience, based on Scott (2019) in his/her article entitled “PHP or WordPress: Which is Better for Your Business and Why?”.

Synthesis

Over the past decades, governments and other public and private sector have been using ICT in enhancing their services to the citizens. It also benefits both citizen and organizations in which it would boost the data processing. However, the only challenges in this situation is that the citizen or people do not have enough/ adequate information about this kind of technology. Moreover, ICT have a huge impact in an organization with sustainability and more importantly it reduces the corruption inside. Cooperative is a type of organization own by its members, who is also happen to use the services and products of the cooperative. It is different from other companies, because they are formed and operate for the benefit of their members and helps mainly low-income family to improved their financial position. There are pros and cons of having and joining in a cooperative, but overall cooperatives play a significant role in defining and sustaining the lives of the communities.

Shakya (2019), Andreansyah (2020), Arisandy (2019), and Ramdhani (2018) agrees that cooperatives recognize the importance of technology in a cooperative helping to improve the efficiency and effectiveness of cooperative work and expected. While Hidayati (2018) and Rachman (2020) pointed out that it can cause problems like old search data, inaccurate borrowing, inaccurate reports as well as connectivity problems between divisions that caused by weak connectivity, technical disturbances such as exposed to malware, the internet network is weak and so on.

Montecuollo (2015) and Kambala (2018) agreed about having a web-based application with a lower development cost, accessible anywhere, centralized security, efficiency and more. While Yeeply (2017) and Picurelli (2017) both give disadvantages of creating a web-based application like it should be programmed in a way it can be shown regardless of the device's operating system, if it's not a responsive website, it

can cause problem on other devices. In terms of security on PHP, Jain (2020) and foundomkarsoft (2017), PHP make it easy to protect applications from security hazards and external applications. Security hazards can be data manipulation, SQL injection and forgery, etc. In contrast Roznovsky (2019) states that the reason for PHP having a bad reputation regarding its security is the low entry barrier for novice programmers. As a result, a number of websites and apps are developed by inexperienced coders, trainees, or even hobbyists. However, PHP is highly popular among hosting providers. All reliable hosting services company support PHP and provides hosting services for sites on it.

CHAPTER III

RESEARCH METHODOLOGY

This chapter defines the research methods and procedures used to conduct the study. Chapter sections include: research design, population of the study, sampling design, data collection instruments, statistical treatment, project design, software development model, testing and evaluation procedure. The researcher explains how the essential data and information was collected, presented, analyzed.

Research Design

In order to satisfy the researcher's objectives, descriptive and developmental research design were used.

The most common descriptive research method is the survey, which includes questionnaires, personal interviews, phone surveys, and normative surveys. The goal of descriptive research is to describe a phenomenon and its characteristics. According to Macombes (2019) article about "Descriptive Research", descriptive research aims to accurately and systematically describe a population, situation or phenomenon. He added descriptive research can use both qualitative and quantitative research methods thus making it more carefully developed to ensure the results are valid and reliable. Thus, observation and survey tools are commonly used in collecting and gathering all the data needed by the researchers (Nassaji, 2015).

A developmental research method is often associated with participatory action research, combining research and practice in such a way that the study brings about some situational improvement and research increases the broader understanding of the issue, Hasan (2003).

Locale of the study

In the preliminary investigation of the researchers, the researchers conducted an interview to five (5) different cooperatives with their secretaries namely the NMBPC, PGMNHCOP, NEMCO, LEMCO, SUMAPI. In addition, the researchers conducted interview to the PCDO office with Mr. Noly S. Balboa, the Supervising Cooperative Development Specialist in PCDO.

There are 5 categories or groups of respondents from General Managers, Secretary, Loaners, IT Professionals, PCDO Liaison who will be the respondents for the User Acceptance Questionnaires (TAM). And the researchers find IT-experts who test the System being developed.

Population of the study

The target populations of this study were respondents directly from the District 4 in Laguna Cooperatives including the PCDO, General Managers, Secretaries, and the loaners that was being interviewed during the preliminary investigation. This sampling method was conducted where each member of the population had chosen to be part of the sample representing from District 4.

Table 1. Respondents of the Study. This table shows the population of the respondents in evaluating the developed system. Formula in finding the percentage:

(*Percentage* = $\frac{(X)(100)}{33}$ where X is the number of the given respondents).

RESPONDENTS	TARGET POPULATION	ACCESSIBLE POPULATION	PERCENTAGE
General Managers	5	3	9.09%
Secretary	5	2	6.06%
Loaners	30	24	72.73%
PCDO Liaison	1	1	3.03%
Total	44	33	100%

The respondents are chosen based on the PCDO where the researcher initially interviewed and because PCDO know about the people inside a cooperative and which people should be the right respondents for this study. Due to the pandemic the researcher limits their target population to which is accessible only. Instead of 5 General managers the researcher was able to conduct and test the system to only 3 General managers due to the unavailability. Secretary with 5 target population and 2 on accessible. Loaners with 30 target population and 24 accessible population, IT professional with 3 on target and accessible population and lastly 1 in PCDO Liaison on target and accessible population.

Sampling Design

The researcher's chooses the Purposive Sampling for the reason of breaking down the population according to the importance to the study of the sampling category. The sampling design would help the researchers in data gathering especially at the big population of the study. Sampling is the process by which inference is made to the whole by examining a part. The purpose of sampling is to provide various types of statistical information of a qualitative or quantitative nature about the whole by examining a few selected units.

According to Ames (2019) research entitled "Purposive sampling in a qualitative evidence synthesis: a worked example from a synthesis on parental perceptions of vaccination communication". The reason for purposive sampling is the better matching of the sample to the aims and objectives of the research, thus improving the rigor of the study and trustworthiness of the data and results. Four aspects to this concept have previously been described: credibility, transferability, dependability and confirmability according to Campbell (2020) research entitled "Purposive sampling: complex or simple? Research case examples".

In the study, the researchers would categorize the different cooperatives into by types of cooperative, for the researchers are to focus in the studying the credit cooperative but the researchers still needed to know the processes and services of other cooperatives. Then, the researchers would categorize the officers into the positions of the officers, and then randomly pick to the categorizes to the created sample size. With this method the researchers would easily find out the problems of the cooperatives and can easily think the best solutions to the problems based on the categories of different officers and types of cooperatives.

Tester's Profile

Table 2. Respondents of the Study. This table shows the population of the respondents in evaluating the developed system.

TESTERS	NAME	CREDENTIALS
Tester 1	Reynalen C. Justo	MM-ITM, Dean Associate Dean CCS.
Tester 2	Jeremy C. Reyes	Computer Engineering Graduate, LSPU Sta. Cruz Part Time Instructor.
Tester 3	Ronnel P. Virtucio	BSIT Graduate, IT professional, BSIT Instructor

The researches consulted through online for the IT-experts who are truly valid to test the developed system. the researchers seek the IT instructor, the Dean of the College Computer of Studies who is an MM-ITM, and a Computer Engineering Graduate.

“To become expert in teaching, one must have the full range of knowledge, as outlined in the model of knowledge bases, which underpins the visible skills, aptitudes and qualities (Turner-Bissett, 2001, p. 144)”, Dr. Evan & Dr. Broad, 2015. From this statement we are high confident that we have choose the IT-experts correctly which they

defined as an expert in teacher with full range of knowledge, in which our IT-experts are all instructions teacher IT courses.

Data Collection Instruments

The researchers used various type of method in order to collect data and information for the development of the research study. The methods are listed below:

Questionnaire: The researchers used questionnaires and give it to the members of the cooperative in order to have more insights from the member of the cooperative without interviewing them one by one, this was used during preliminary investigation.

Interview: The researchers gather data through face-to-face interview from different managers and people inside a cooperative with consent and approval from the cooperative management, asking questions that needed in order to have sufficient information for the research, this was used during preliminary investigation.

Audio Recorder: Throughout the interview the researchers used audio recording to be able to track and revert information in cased it is needed.

Observation: the researchers also watch and observed what the environment would look like and especially how the cooperatives operate, thus, helping the researcher to have a perspective in a wider view. And help provides highly detailed information about the natural process of each cooperatives.

Internet Research: The researchers also used internet research especially in this case where the project will be a web-based system, it is also the most efficient way to have all the information from different studies and sources during the study.

Library Research: The researchers studied and read other related capstone project from previous years related to the cooperatives system and data management system in LSPU Library, this was used during preliminary investigation.

Consultation: The researchers consult people like IT experts and advisers to better understand and find a solution on how and what are the best solutions in building the system to have a better output all throughout the study.

Statistical Treatment

In order to analyze the data, the researcher gather data through the use of Statistical Treatment. The researcher used Weighted Mean and the Standard Deviation.

Weighted Mean

$$\text{Weighted Mean} = \frac{(SA*5) + (A*4) + (MA*3) + (D*2) + (SD*1)}{\text{Total Number of Respondents}}$$

Legends:

- (5) Strongly Agree
- (4) Agree
- (3) Moderately Agree
- (2) Disagree
- (1) Strongly Disagree

Table 3. Likert Scale. This table shows the rates and the verbal interpretation of Likert Scale.

RATINGS	SCALE	REMARK	VERBAL INTERPRETATION
5	4.20-5.00	Strongly Agree	Highly Acceptable
4	3.40-4.19	Agree	Acceptable
3	2.60-3.39	Moderately Agree	Moderately Acceptable
2	1.80-2.59	Disagree	Unacceptable
1	1.00-1.79	Strongly Disagree	Highly Unacceptable

Standard Deviation

$$SD = \sqrt{\frac{\sum |x - \bar{x}|^2}{n}}$$

Where:

N = the size of the population

x_i = each value from the population

\bar{x} = the population mean

Project Design

Software Development Methodology is a series of processes used in software development with different phases design moving from one phase to another.

The researcher will use Agile Software Development and it starts by defining the users and documenting a vision statement on a problems, opportunities, and values addressed (Sacolick, 2020). It is also a continuous cycle that will make the system more flexible in any changes or upgrades. Unlike traditional software development that is based on factors such as requirements, analysis, design, implementation, testing, deployment and testing whereas agile is based on iteration which operates on confirmed requirements, develop, test system then release (Soni, 2017).

In addition, it gained popularity because it emphasized collaboration with client/customers, communication among the researcher and on demand change in requirements meaning it is a team work rather than the individual which contribute to collective effort. But, in Suryaatmaja (2019) in their paper entitled “The Missing Framework for Adaptation of Agile Software Development Projects”, a study of implementation of software development in an insurance company name t. Unlike the researcher’s client some cooperatives have confirmed that they would like to collaborate to the proposed system. It will be an efficient way to build the project with the help of the cooperatives.

Moreover, (Biswas, 2017) in agile development, researchers are not afraid of any kind of changes in the project. It must view changes to the requirements as good things,

because those changes mean that the researcher has learned more about what will be the best way to satisfy the customers/cooperatives otherwise, the desired outcome of the system would be impossible to achieve.

Software Methodology

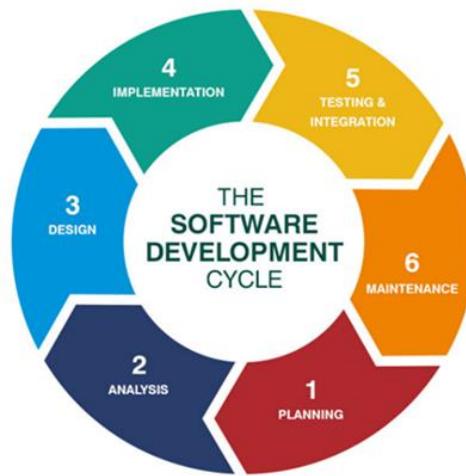


Figure 2. Agile Software Development illustrate the process and flow of the model used by the researchers to follow in order to build a system.

The Agile Software Development Cycle Stages:

Planning

In this stage the researchers planned all the different strategies in formulating the idea and developing it into a system. And in this stage interviews, consultation, researches, and different activities needed to be done was applied in here to really know of the problems encountered by the client. First and for most the researchers consults the adviser and project specialist to understand and to know how the researchers will take its first step before doing anything else like interviewing the cooperatives. After that, the researcher goes to the PCDO in Sta. Cruz, Laguna in order to facilitate us to the cooperatives residing in District 4, and also the researcher took the opportunity to interview the Supervising Cooperative Development Specialist Mr. Noly Balboa on how a cooperative operate in terms on loaning management and he gave the researchers all

the data and information needed especially the contact of several cooperatives which the other days and weeks where the researchers interviewed. Through this, the researcher was able to identify all the problems that the cooperatives encountering.

Analysis

The stage where the researchers Critically think of different solutions that would best fit to answer the problems encountered by the client and any other proposed solutions from the researchers based on the analysis of the adviser, instructors, and teachers who are well qualified of the said study. The researcher rigorously examines and analyze which is the best system that will provide a solution on the current state of the cooperatives. So, the researchers come up to a solution making first all the blueprints such as Use Case Diagram, Entity Relational Diagram, Data Flow Diagram, Current Process Flow, and the Proposed Process Flow to guide the researcher in building the system.

Design

The designing of the system in which the planning and analysis stages where being applied by the researchers unto the system development. The design was being planned by the given range of specific time. The design is one of the most important part of the stages for it planning would be applied. The researchers first design a web-based system that will enable all smartphone and desktop devices used by the end user to quickly access the system. The researcher used PHP as the programming language for web-based system and also bootstrap to give more responsive UI and user-friendly interface. MySQL were used to store all the inputs and outputs data in the system, and creating an encrypted database to secure all the confidential information.

Implementation

The implementation is the installing of the system to the PCDO and Cooperatives. In this stage the researchers would discuss to the different user (PCDO officer, Cooperative Officers, and to the Loaners) on how to use the system. Basically, the system is not that hard to use, based on the objective the system is a user friendly which means it is to used and can be understand by the non-IT experts. The researcher tries to implement this through online by giving the PCDO and other cooperatives to be able to access the system that would give comments and insights whether the system is highly accepted.

Testing and Integration

In this stage Testing and Integration of the system would be applied. The researchers test the system to the cooperative to test and use its function if it makes the operation of the cooperatives change into a simple and easy way. All the programs and functions being created during the development stages would be now in life through testing it to the client's offices. The cooperatives find errors or the lack of a function to the developed system and the researcher thoroughly remove the non-important features in the system that turn the system more in hassle of the operation of the cooperative and giving the cooperative more distinct system that will help ease of doing their business in a loaning system.

Maintenance

This stage would allow the admin or the developers to get in touch with the system based on the request of the clients. The maintenance stage is to make sure that the system is functioning as of what it must do since the implementation.

Testing and Evaluation Procedures

To address the if the system is working properly and ready to use by the cooperative, the researchers seek the help of IT expert as a test subject in order to assess the system and assure its quality and capability. The evaluation test sheets for the system will analyze if the given system is performing well.

The researcher used Black Box Testing Tool to test the developed system. It is also known as Specifications based testing. The researchers usually perform this type of testing during the software testing life cycle with Agile Method.

Based on Lonetti (2018) research entitled “Emerging Software Testing Technologies”, Black-box testing, also called functional testing, relies on the input/output behavior of the system. In particular, the system is subjected to external inputs, so that the corresponding outputs are used to verify the conformance of the system to the specified behavior, with no assumptions of what happens in between.

Testing Tools

This section shows system testing tools provided all discussion about the developed system. Tools that researchers used supports one or more test activities right from planning, requirements, creating a build, test execution, defect logging and test analysis. And to have a desirable system which suits to the requirements and recommendations from the tester. The researcher used Black Box Testing tool to examine the functionality based on the specification.

The developed system undergoes testing with the use of the Testing Questionnaires with the IT-professionals via google met and face to face demonstration.

Table 4. Cooperative Head/President/Founder user account registration

STEP NO.	STEP DETAILS	EXPECTED RESULT
1	Navigate “ Join the Community ”	Display two options: “ Sign up ” and “ Log in ”
2	Click “ Sign Up ”	Display a modal of a registration form
3	Input First name, Last name, Phone number, Email, Password, Confirm password.	Shows the input information correctly.
4	Check the “ Privacy Policy and Terms of Services ”	Show the check mark inside the checkbox.
5	Click “ Next ”	Display the modal of Continuation of the registration form.
6	Input Cooperative Name, Address, Foundation Date, Cooperative Purpose.	Shows the input information correctly.
7	Choose “ Cooperative Profile Photos ”	Upload the chosen profile photo.
8	Click “ Submit ”	All input fields are filled – message pops up “ Your Cooperative has been Registered to the System ”. Account successfully registered, redirects to Home Page.

Table 5. Cooperative log in, registration of new borrower

STEP NO.	STEP DETAILS	EXPECTED RESULT
1	Navigate “ Join the Community ”	Display two options: “ Sign up ” and “ Log in ”
2	Click the “ Log In ”	Display a modal log in form.
3	Input Email and Password	Display the Email
4	Click “ Log in ” Button	Display the password in encrypted form. If log in failed display error box “Log in Failed! Username or Password Incorrect!”
		Redirects you to the dashboard of the Registered Cooperative Account.
5	Navigate “ Barrowers ”	Display Barrowers menu.
6	Click “ Add New Barrower ”	Display Borrower’s registration Form.
7	Filled up Borrower’s registration form.	Display Borrower information being type, Correctly.
8	Chose Borrower profile photo	Upload the chosen profile picture of the borrower.
9	Click “ Submit ” button	Record the New Registered Borrower into the database.
		Redirect the page to the “ View Barrowers ” tab.
		View all registered borrowers in the Cooperative Only.

Table 6. Adding new loans to the selected borrower.

STEP NO.	STEP DETAILS	EXPECTED RESULT
1	Navigate “ Loans ”	Display Loan Menu
2	Click the “ Add Loan ”	Display the registration form of
3	Input Email and Password	Display the Email
4	By Clicking you can Select Borrower name to have Loan	Display the password in encrypted form. Display all cooperative member in drop down menu
5	Input Loan Number	Display Loan Number Correctly
6	Input Amount to be barrowed	Display Amount to be Barrowed
7	Input the date being barrowed	Display Date being selected.
8	Input Loan Interest, Loan Duration, and Repayment Cycle	Display loan interest, duration, and repayment cycle
9	Select Multiple Comakers	The Number of Repayments will be based on the loan duration and repayment cycle.
10	Click “ Submit ” button	Display all the loaners from the cooperative to be selected as a comaker. Record new loan for the selected borrower. Redirects page to the loaner profile of the selected borrower

Table 7. Viewing the loans, loan terms, loan schedule, and adding repayment.

STEP NO.	STEP DETAILS	EXPECTED RESULT
1a	Navigate “ Loans ”	Display Loan Menu
2a	Click the “ View Loans ”	Display all Borrowers with loans in a table form.
3a	Click “ Profile ” Icon of a selected borrower	Redirects page to the loaner Profile Display all loans of the borrowers in a table form Display Repayment tab, loan terms tab, loan schedule tab, pending dues tab, loan collateral tab, loan files tab, loan Comment tab.
4b	Click “ Add Repayments ” button	Redirect current page to the Add Repayment page. Display the loan in a table form. Display Repayment Form.
5b	Input amount paid, repayment method, collection date, collected by, description.	Display input data correctly.
6b	Click “ Submit ” button	Redirects page to the loaner profile. Display the new added repayment in a table form.
7b	Click “ Loan Terms TAB	Display Loan terms of the loaner.
8b	Click “ Loan Schedule ”	Display the loan schedule being auto generated by the system. Display all the amount being calculated and payment per date. All display is in table form.

Table 8. Viewing page of the Loaner account.

STEP NO.	STEP DETAILS	EXPECTED RESULT
1	Navigate “ Join the Community ”	Display two options: “ Sign up ” and “ Log in ”
2	Click the “ Log In ”	Display a modal log in form.
3	Input Unique Number and Mobile Phone as a Password.	Display the Unique
		Display the password in encrypted form.
4	Click “ Log in Button ”	If log in failed display error box “ Log in Failed! Username or Password Incorrect! ” Redirects you to the Profile page of the loaner account.
		Display all of the personal information being recorded from the cooperative.
5	Click “ Ledger ”	Display the Loan Schedule being generated by the system.
6	Click “ Repayments ”	Displaying the ledger in table form.
7	Click “ Loan Terms ”	Display all repayments being recorded from the cooperative.
8	Click “ Log Activities ”	Display Barrower loan terms being generated by the system
9	Click “ Log Out ” button	Display all of the log out date and status of the account in table form including date and time. Redirect Current page to the Home page.

Testing Procedures

The researchers created a Black box testing questionnaire that was being uploaded to the google form. The researches included in the black box testing all the functions and features that every button does. The researchers choose three (3) Information Technology Professionals, in general they are IT-instructors at Laguna State Polytechnic University. This section shows the black box testing tool and TAM (Technology Acceptance Method) used by the researchers' study. This method includes system testing or software testing where testing method were used.

Evaluation Tools

This section shows system evaluation tools provided all discussion about the developed system. The evaluation tool being used is the Technology Acceptance Model (TAM) with the International Organization for Standardization (ISO) and with its level of agreement scaling of five (5) in the Likert Scale. Before the deployment of the Evaluation Questionnaires, it was first validated by an authority of the study.

The purpose of this Evaluation is to test the acceptability of the developed system by its user, for the researchers want to test its Quality Factors, Perceived Ease of use, Perceived Usefulness, Attitude Towards Using, Behavioral Intentions, and Experience.

According to the study of Charness (2016) "Technology Acceptance Model (TAM; Davis, 1989) has been one of the most influential models of technology acceptance, with two primary factors influencing an individual's intention to use new technology: perceived ease of use and perceived usefulness."

Table 9. TAM Questionnaire based on Quality Factors.

QUALITY FACTORS	SOURCE
1. Correctness: The developed system provides correct and accurate results in transferring, retrieving and recording of data in PCDO and Cooperatives	Product Operation Software Quality Factors - McCall's Factor Model
2. Reliability: The developed system has all the necessary functions that would help and assist the Cooperative Secretary and PCDO Liaison in managing their duties.	Product Operation Software Quality Factors - McCall's Factor Model
3. Efficiency: The developed system covers complete and relevant features specific tasks for different user roles and using the developed system the users and achieve their specific job roles.	[SOURCE: ISO 9241-11]
4. Integrity: The developed system provides comprehensive user role management and provide users with security password	Product Operation Software Quality Factors - McCall's Factor Model

Table 10. TAM Questionnaire based on Perceived Ease of Use.

PERCEIVED EASE OF USE	SOURCE
1. Learnability: The developed system does not require much effort in terms of understanding the flow of the system.	ISO 9241-110.
2. Understandability: My interaction with the developed system would be clear and understandable.	Venkatesh (2000)
3. Operability: The developed system has unusual features that make it easy to operate and control	ISO 9241-110.
4. Attractiveness: I find the software user interface pleasing and satisfying interaction.	ISO 9241-110.

Table 11. TAM Questionnaire based on Perceived Usefulness.

PERCEIVED USEFULNESS	SOURCE
1. Operability: The developed system has exceptional features that make it easy to operate and control.	ISO 9241-110.
2. Usability: Using this software product in my job would enable me to accomplish my tasks more quickly and improve my job performance.	ISO 9126-1.
3. Efficiency: The developed system generates variety of information and automatically stores data for the PCDO and Cooperatives effectively	ISO 9126-1.
4. Functional Completeness: The developed system has useful and sufficient features that would generate information clearly and effortlessly.	ISO 9126-1.

Table 12. TAM Questionnaire based on Attitude Towards Using.

BEHAVIORAL INTENTION TO USE	SOURCE
1. I am willing to use this software product in my job.	Mohammed, M. (2017).
2. I am willing to learn and adopt this developed system.	Mohammed, M. (2017).
3. I am satisfied in terms of the over-all flow of the system	Mohammed, M. (2017).
4. I am willing to participate in the usage and enhancement of the developed system.	Mohammed, M. (2017).

Table 13. TAM Questionnaire based on Behavioral Intention to Use.

EXPERIENCE	SOURCE
1. I can easily navigate and utilize the developed system in variety of process like transferring, retrieving, recording, and generating information	Webster, D. (1998).
2. I never experience errors or system failure on transferring, retrieving, recording, and generating information while using the system	Webster, D. (1998).
3. Using this developed system, I can handle more transactions than the current process we have.	Webster, D. (1998).
4. The system will bring convenience and smooth operations in all activity and Transactions to the PCDO Office and Cooperatives	Webster, D. (1998).

Table 14. TAM Questionnaire based on Experience.

ATTITUDE TOWARDS USING	SOURCE
1. The developed system will help me to save time and effort in terms of transferring, retrieving, recording of data and generating information.	R. A. Fairthorne Betty Bekemeier, Seungeun Park,
2. The developed system will be helpful to the PCDO Personnel and Cooperatives Secretary who is in charge in transferring, retrieving, recording of data and generating information	R. A. Fairthorne Betty Bekemeier, Seungeun Park,
3. The developed system is reliable in terms of getting the Data provided by the user.	R. A. Fairthorne Betty Bekemeier, Seungeun Park,
4. The developed system is reliable in giving an automatic Response.	Batitis, C. A. B. (2019)

Evaluation Procedure

Design and Development of the Questionnaire

Likert scale is a five (or seven) point scale which is used to allow the individual to express how much they agree or disagree with a particular statement. There are five Likert Scale classifications in terms of level of acceptability, the Unacceptable (U), Slightly Unacceptable (SU), Neutral (N), Slightly Acceptable (SA), Acceptable (A).

According to Mcleod article entitled “Likert Scale Definition, Examples and Analysis”, Likert Scales have the advantage that they do not expect a simple yes / no answer from the respondent, but rather allow for degrees of opinion, and even no opinion at all.

Validation of Questionnaire

The researchers created a set of questionnaires in order to acquire data. The data was analyzed and interpret to know the level of acceptability of the cooperatives. The question used were from the objectives of the research study and design using TAM (Technology Acceptance Model) to know if the system developed was well-suited to use by the Cooperatives.

Deployment of the Evaluation

The researchers indeed use the modern technology in gathering the data for the Technology Acceptance Model, the google form. The google form was being used with the video attached on it. The reason of using the google form is that the researchers can't go outside because of the COVID19 pandemic.

CHAPTER IV

RESULTS AND DISCUSSION

This chapter presents the analysis, results of the study and interpretation of the test results acquired from testing and surveys by the researchers. It also discusses if the “Integration of Cooperative under PCDO Loaning Management System” has fulfilled the needs and requirements of the clients.

Research Objectives No. 1: To design and develop a system that contains an Integrated online and offline loaning management system that can be used by Credit Cooperatives registered in PCDO.

Based on the researchers interview on PCDO and other cooperatives like we had before on Palasan Multipurpose Cooperative, NEMCO and others, the following problems they are facing are; 1.) The PCDO takes a long time in replying to the request of seminars each cooperative for the PCDO still need to match their own schedule with the cooperatives. 2.) Cooperatives management of records is not in good situation that causes loss of records, and took a long period of time of searching of the past records. 3) The lack of management of records causes an effect to the cooperative's members and it causes a double payment for not updating the book even if the loaner had already paid. 4.) The cooperative can't view the previous record of the its new members and to check if the loaners have no debt at other cooperative.



Figure 3. The figure shows the preliminary investigation and interview to the PCDO and some Cooperatives and also to observed inside.

Based on the data and information that has been gathered, the researcher design and develop a system that would help the cooperatives. The design is one of the most important part of the stages for it planning would be applied. The researchers developed a system using Java Script and PHP as a programming language and MY SQL for database. This phase included the internet research and online consultation with the programmers who teaches us of how to solve code and database errors. The consultation was a great help that it added new learning to the researchers that was being applied in the study.

By achieving the Objective of this research, the figures below show all the designs of the systems that has been developed by the researchers.

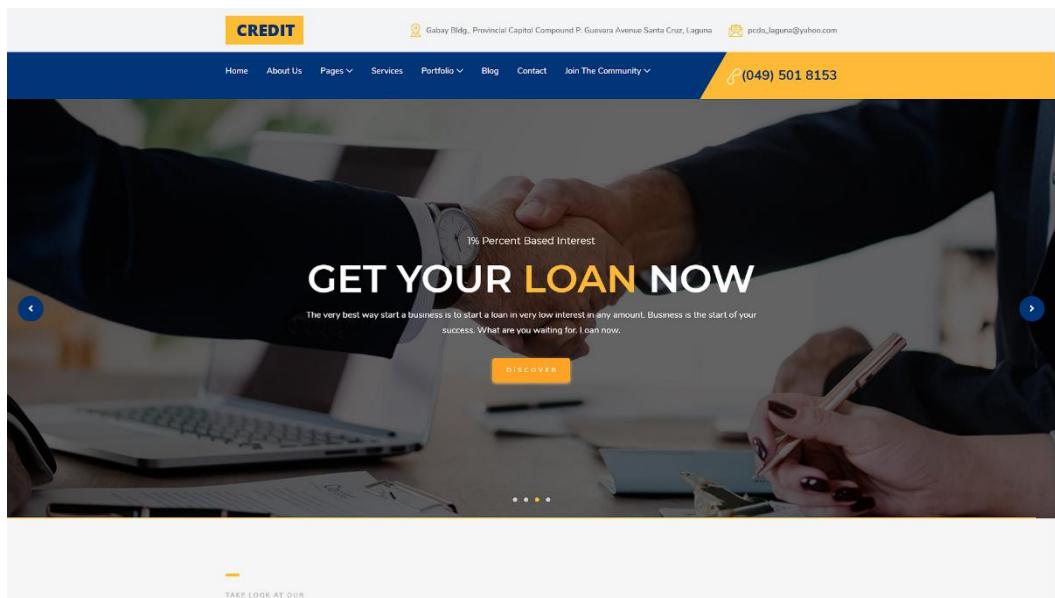


Figure 4. Shows front page in which the users (Cooperative Head's and Loaners) can view.

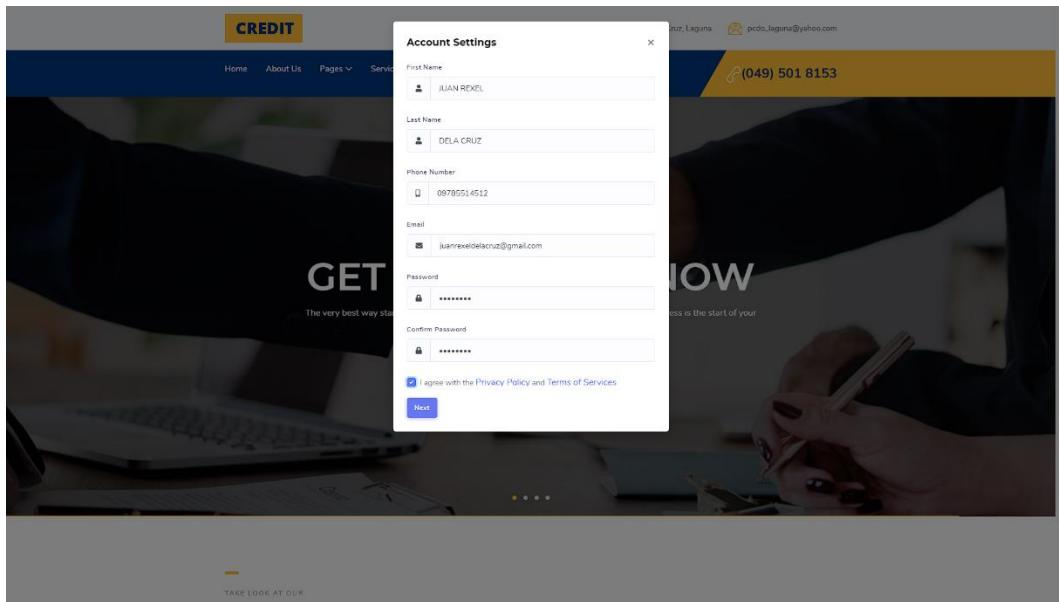


Figure 5. In this page the cooperative head will register their own cooperative and will wait for the PCDO to confirm/ approved their cooperative.

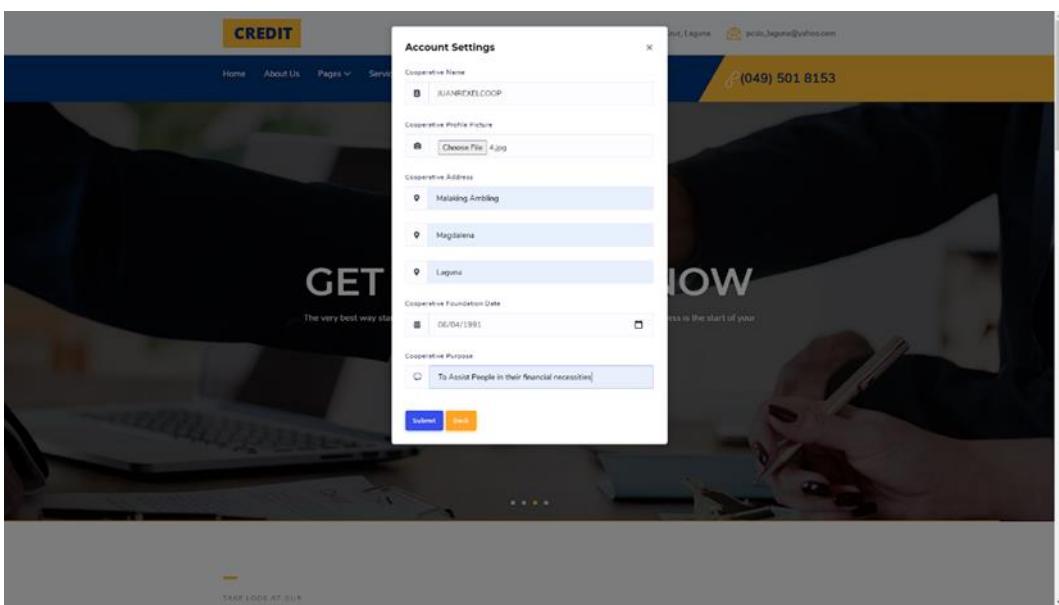


Figure 6. This is the continuation of the modal for registration of the cooperative.

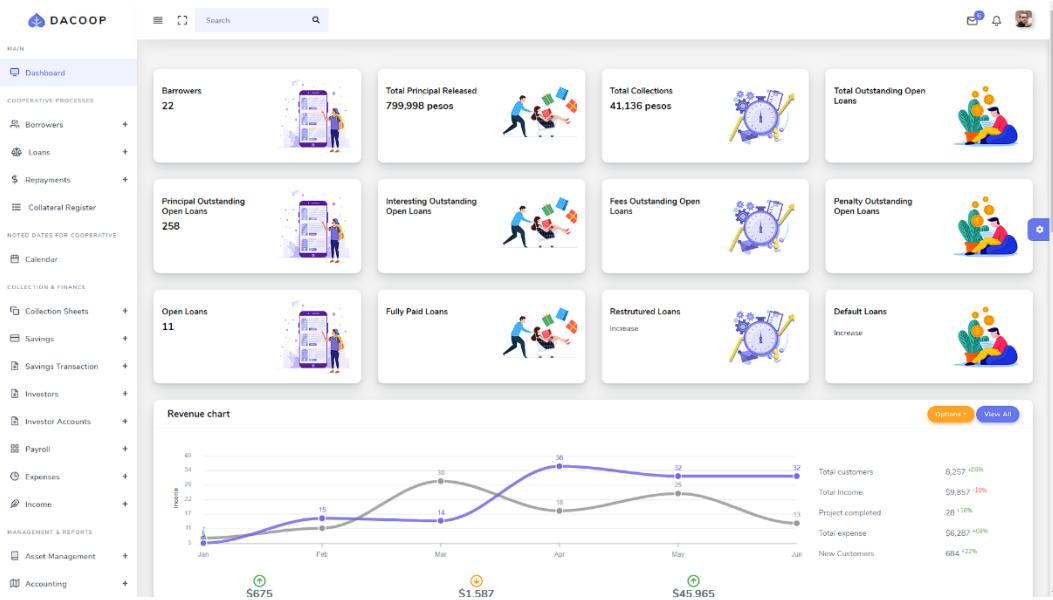


Figure 7. This is the dashboard of the cooperatives in which they can view their total number of borrowers, total amount being released, and the total amount being collected.

DACOOP

Search

Register New Borrower

All fields are required and you must type at least First Name and Middle / Last Name or Business Name.

First Name:

Last Name:

Business Name:

Personal Information of the Borrower that are required to be Fill Up. Please Do Not Leave Empty Forms.*

Unique Number: You can enter unique number to identify the borrower such as Social Security Number, License #, Registration Id...

Gender:

Title:

Phone Number (PH Format): Do not put country code, spaces, or characters in mobile otherwise you won't be able to send SMS to this mobile.

Email:

Birthday:

Barangay:

Municipality:

Province:

Zipcode:

Working Status:

Photo of the Borrower will serve as an identification ID and Avatar of his/her Accounts.

Borrower's Photo:

Description:

CAPSTONE PROJECT

Figure 8. This is the registration form for adding the new barrower of the cooperatives.

Export Table

View	Avatar	Full Name	Unique#	Mobile	Address	Date Registered	Status	Action
View		Mr. PERAREDONDO, JOHN RANDOLF	10001	09109984082	Malaking Ambing, Magdalena	2021-01-28 23:54:07	active	Edit
View		Mrs. SALIMBAGAT, LAINYN	10002	09109983082	Malaking Ambing, Magdalena	2021-01-28 23:58:57	active	Edit
View		Mrs. ARTIAGA, JOMER JAY	10003	09556525841	Baging Silang, Los Baños	2021-02-02 11:07:51	active	Edit
View		Mr. PAMPLONA, DAVID ANGELO	10004	09562147852	Bungioi, Magdalena	2021-02-02 12:25:32	active	Edit
View		Mr. UNSON, SHAREWIN	10005	09102256854	Malaking Ambing, Magdalena	2021-02-02 12:28:10	active	Edit
View		Prof. HIMALAY, KRIS	10006	09052563214	Poblacion, Magdalena	2021-02-02 12:30:14	active	Edit
View		Mr. LUMAY, NATHANIEL LEE	10007	09854425147	Malaking Ambing, Magdalena	2021-02-02 12:37:50	active	Edit
View		Ms. TUAZON, MONIQUE MAE	10008	09852147451	Munting Ambing, Magdalena	2021-02-02 12:41:01	active	Edit
View		Ms. PALLA, ELLAINE	10009	09502254525	Malaking Ambing, Magdalena	2021-02-02 12:47:42	active	Edit
View		Mr. MOLE, JEROME	10010	09523125405	Malaking Ambing, Magdalena	2021-02-02 13:23:45	active	Edit

Showing 1 to 10 of 22 entries

Figure 9. In this page the cooperatives can view all of their loaners, and they can view the loaners profile, loans, and editing their account.

Register New Borrower

All fields are required and must follow our rules. First Name and Middle / Last Name, Business Name.

First Name: John BUDOLOF

Last Name: PERAREDONDO

Business Name: JBLF PHOTOGRAPHY

House Number: # 3001

Gender: Male

Email: pereredondobudolf@gmail.com

Birthdate: 2021-01-28 23:57:57

Barangay: Malaking Ambing

Municipality: Magdalena

Province: Laguna

Zipcode: 4002

Photo of this Borrower will be used as an identification and proof of Muster Passwords.

Choose a Photo: See File chosen

Description: NOOB

[Submit](#)

Figure 10. After clicking the “Edit” button in the loaners account/table this page will show for editing the loaner’s info.

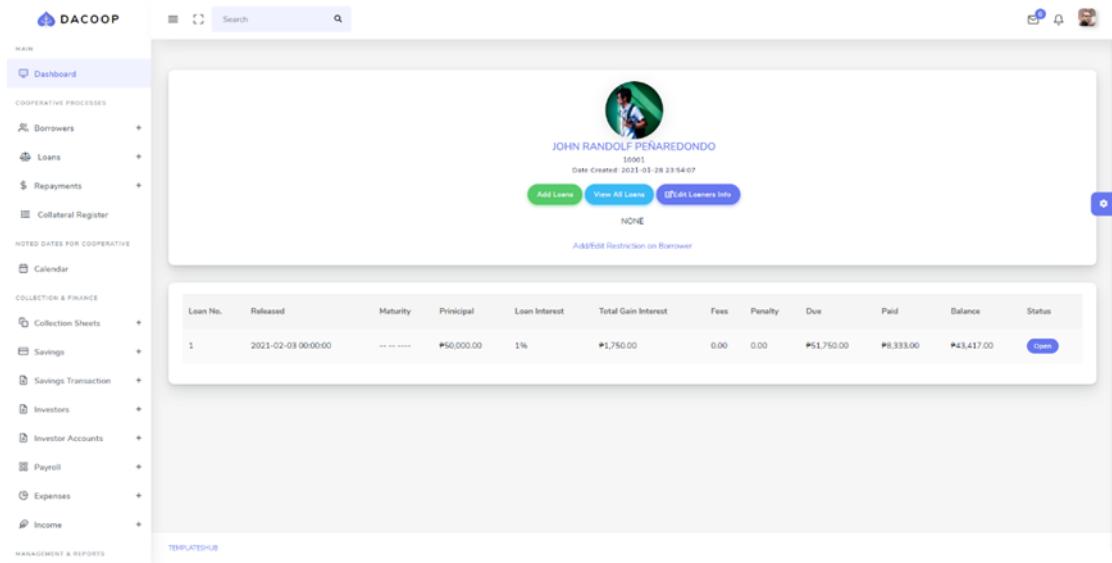


Figure 11. This page will show when the user cooperative will click the “Loan” button. In this page the cooperative head can see/view the loans and personal information of the loaner.

The screenshot shows the 'Add New Loan' form. The form is divided into several sections:

- Loan Details:** Includes fields for Loan Product (selected: "New Microloan"), Co-Makers (selected: "None"), and a dropdown for "Lender".
- Interest:** Fields for Interest Type (selected: "Flat"), Interest Rate (selected: "10%"), and Interest Period (selected: "Monthly").
- Repayment:** Fields for Repayment Type (selected: "Equal Monthly Payments"), Repayment Period (selected: "12 months"), and a dropdown for "Term".
- Loan Details:** Fields for Amount (selected: "50000"), Term (selected: "12 months"), and a dropdown for "Type".
- Comments:** A large text area with placeholder text about loan terms and conditions.

 At the bottom are two buttons: "Cancel" and "Save".

Figure 12. This is the adding loan form for the cooperatives to add loan for their own loan interest, repayment cycle, number of co-makers, and others.

	View	Released	Name	Principal	Interest%	Due	Paid	Balance	Last Payment	Status
	[View]	2021-02-03 00:00:00	PEÑAREDONDO, JOHN RANDOLF	₱50,000.00 Php	1%	₱51,750.00	₱8,333.00	₱43,417.00	2021-04-04	[Open]
	[View]	2021-02-03 00:00:00	SALIBAGAT, LAILYN	₱55,000.00 Php	1%	₱58,575.00	₱5,133.00	₱53,442.00	2021-03-05	[Open]
	[View]	2021-02-03 00:00:00	ARTIAGA, JOMER JAY	₱15,500.00 Php	1%	₱16,508.00	₱1,447.00	₱15,061.00	2021-02-10	[Open]
	[View]	2021-02-03 00:00:00	PAMPLONA, DAVID ANGELO	₱77,500.00 Php	1%	₱81,763.00	₱8,525.00	₱73,238.00	2021-03-05	[Open]
	[View]	2021-02-03 00:00:00	UNSON, SHAREWIN	₱250,000.00 Php	1%	₱311,250.00	₱7,708.00	₱303,542.00	2021-03-05	[Open]
	[View]	2021-02-03 00:00:00	HIMALAY, KRIS	₱64,998.00 Php	1%	₱67,923.00	₱0.00	₱67,923.00	0000-00-00	[Open]
	[View]	2021-02-03 00:00:00	LUMAY, NATHANIEL LEE	₱90,000.00 Php	1%	₱93,150.00	₱0.00	₱93,150.00	0000-00-00	[Open]
	[View]	2021-02-03 00:00:00	TUAZON, MONIQUE MAE	₱85,000.00 Php	1%	₱96,475.00	₱0.00	₱96,475.00	0000-00-00	[Open]
	[View]	2021-02-03 00:00:00	PALLA, ELLAINE	₱12,000.00 Php	1%	₱12,660.00	₱0.00	₱12,660.00	0000-00-00	[Open]
	[View]	2021-02-03 00:00:00	DELA CRUZ, JUAN	₱90,000.00 Php	1%	₱94,950.00	₱9,990.00	₱64,960.00	2021-03-03	[Open]
			Total Amount:	₱799,968 pesos		₱889,003 pesos	₱41,136.00	₱643,868.00		

Figure 13. This will show the Loans table, in which the cooperatives can view their loaners for them to monitor those who are loaners that are not paying. In this table the cooperatives can view the total amount being released and being collected.

Loan No.	Released	Maturity	Principal	Loan Interest	Total Gain Interest	Fees	Penalty	Due	Paid	Balance	Status
1	2021-02-03 00:00:00	-----	₱50,000.00	1%	₱1,750.00	0.00	0.00	₱51,750.00	₱8,333.00	₱43,417.00	[Open]

Repayments												
Collection Date	Collected By	Method	Amount	Action								
2021-04-04	David Angelo Pamplona	Cash	₱8,333.00	[Edit]								
Total Amount: ₱8,333.00												

Figure 14. This will show after the loan has been registered. This will display all the information being recorded during the loaning process.

The screenshot shows the DACOOP software interface. On the left, there is a sidebar with various menu items under 'COOPERATIVE PROCESSES' such as Borrowers, Loans, Repayments, and Collateral Register. Under 'COLLECTION & FINANCE', there are options like Collection Sheets, Savings, Savings Transaction, Investors, Investor Accounts, Payroll, Expenses, and Income. The main content area displays a loan record for 'JOHN RANDOLPH PINAREDONDO'. The loan details include:

Loan No.	Released	Maturity	Principal	Loan Interest	Total Gain Interest	Fees	Penalty	Due	Paid	Balance	Status
1	2021-02-03 00:00:00	-----	₱50,000.00	1%	₱1,750.00	0.00	0.00	₱1,750.00	₱3,333.00	₱43,417.00	Open

Below this, a detailed repayment schedule is shown:

Date	Principal	Interest	Fees	Penalty	Due	Paid	Principal Balance
21/04/04	₱3,333.00	500	0.00	0.00	₱9,033.00	0.00	₱50,000.00
21/06/03	₱3,333.00	417	0.00	0.00	₱9,750.00	0.00	₱41,667.00
21/08/02	₱3,333.00	333	0.00	0.00	₱9,667.00	0.00	₱33,333.00
21/10/01	₱3,333.00	250	0.00	0.00	₱9,583.00	0.00	₱25,000.00
21/11/30	₱3,333.00	167	0.00	0.00	₱9,500.00	0.00	₱16,667.00
22/01/29	₱3,333.00	83	0.00	0.00	₱9,417.00	0.00	₱8,333.00
Total Due	₱50,000.00	₱1,750.00	0.00	-----	-----	-----	-----

Figure 15. This will show/ display the loan schedule of the loaner after being generated by the system based on the computations being made.

The screenshot shows the DACOOP software interface. The main content area displays a detailed view of the loan terms for 'JOHN RANDOLPH PINAREDONDO'. The loan details include:

Loan Status	Open
Loan ID	1
Loan Product	Overseas Worker Loan
Disbursed By	Cash
Principal Amount	₱50,000.00
Loan Released Date	2021-02-03 00:00:00
Loan Interest Method	Reducing Balance - Equal Principal
Loan Interest	1% interest Per Payment
Number of Repayments	6
Loan Added On	2021-02-03 02:29:29

Figure 16. This will show the loan terms of the loaner.

The screenshot shows the DACOOP software interface. On the left is a sidebar with a tree view of cooperative processes: MAIN (Dashboard), COOPERATIVE PROCESSES (Borrowers, Loans, Repayments, Collateral Register), NOTED DATES FOR COOPERATIVE (Calendar), COLLECTION & FINANCE (Collection Sheets, Savings, Savings Transaction, Investors, Investor Accounts, Payroll, Expenses, Income), and MANAGEMENT & REPORTS (Asset Management, Accounting). The main area is titled 'Add New Repayments' with a sub-section 'Adding New Repayments (Required Fields):'. It contains fields for Repayment Amount (with placeholder 'Repayment Amount'), Repayment Method (with placeholder 'Cash'), Collection Date (with placeholder 'mm/dd/yyyy'), Collected By (with placeholder 'Collected By'), and Description (an empty text area). At the bottom are 'Cancel' and 'Submit' buttons. A status bar at the bottom right says 'www.facebook.com is sharing your screen' with 'Stop sharing' and 'Hide' buttons.

Figure 17. After clicking the add repayment button this form will show.

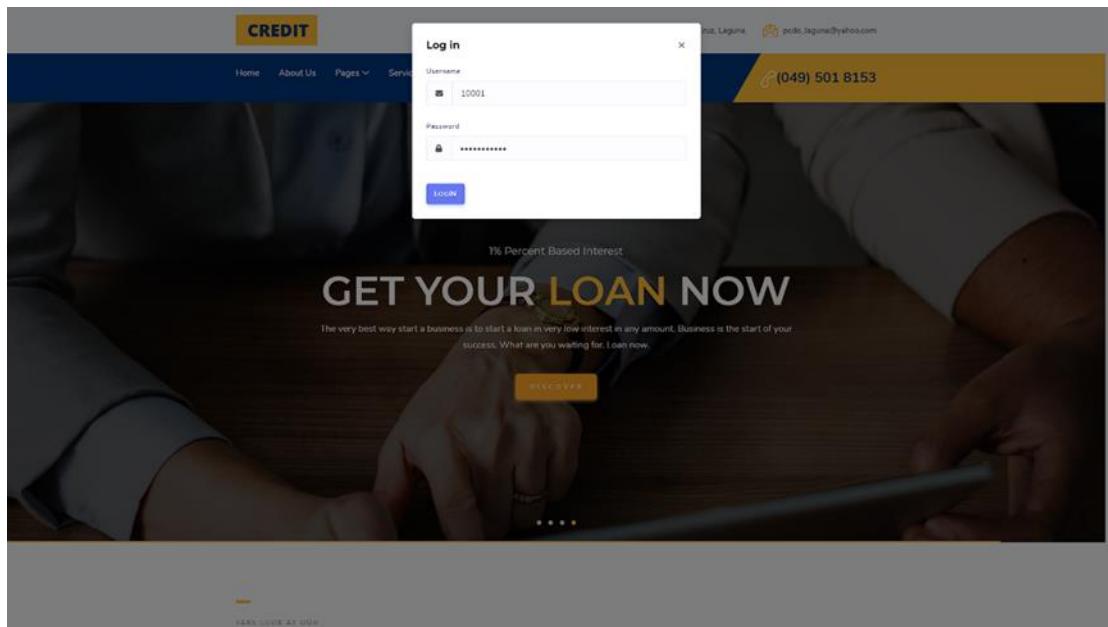


Figure 18. This will show the user page of the loaner after logging in their account.

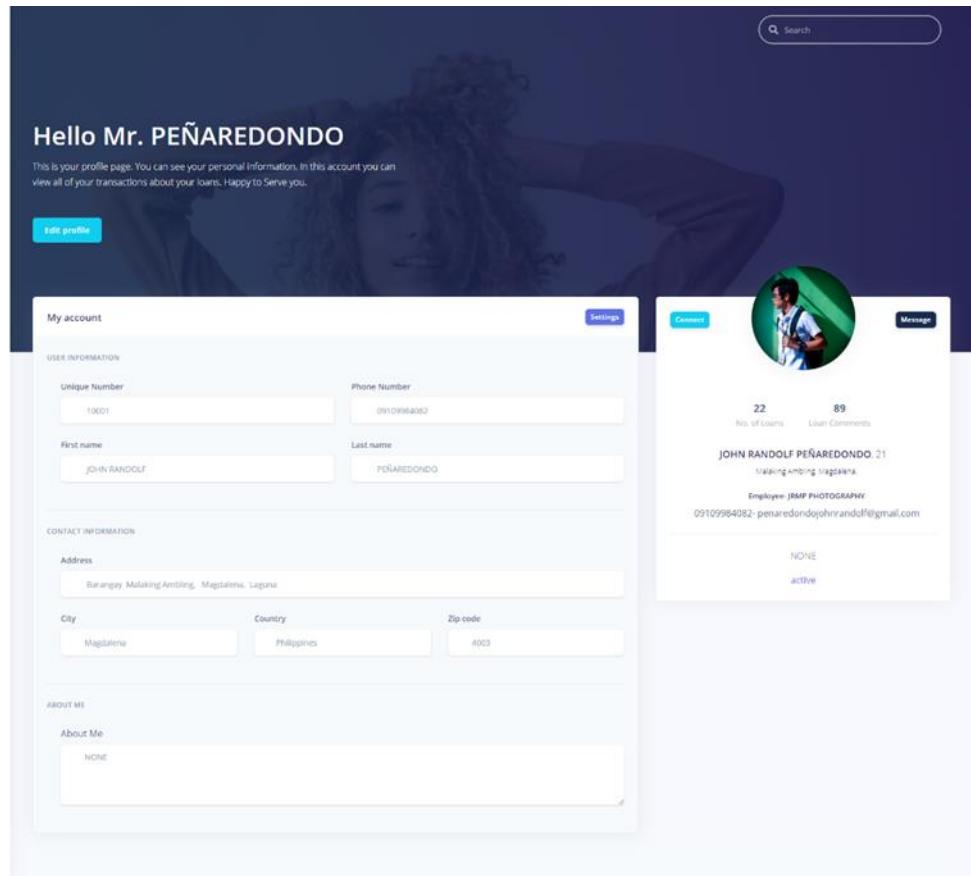


Figure 19. This will show the user page of the loaner after logging in their account.

Loan Terms, Better to Read it.								
DATE	PRINCIPAL	INTEREST	FEES	PENALTY	DUUE	PAID	PRINCIPAL BALANCE	
21/04/04	8333.3333333333	500	0.00	0.00	8333.3333333333	0.00	50000	
21/06/03	8333.3333333333	416.66666666667	0.00	0.00	8750	0.00	41666.6666666667	
21/08/02	8333.3333333333	233.33333333333	0.00	0.00	8666.6666666667	0.00	33333.3333333333	
21/10/01	8333.3333333333	250	0.00	0.00	8583.3333333333	0.00	25000	
21/11/30	8333.3333333333	106.666666666667	0.00	0.00	8500	0.00	19666.6666666667	
22/01/29	8333.3333333333	83.333333333333	0.00	0.00	8416.6666666667	0.00	8333.3333333333	
	Total Due	1750	0.00	0.00	\$1750	0.00	0.00	

Figure 20. This is page in which the loaners can view their loan schedule in which they will monitor their own loan schedule.

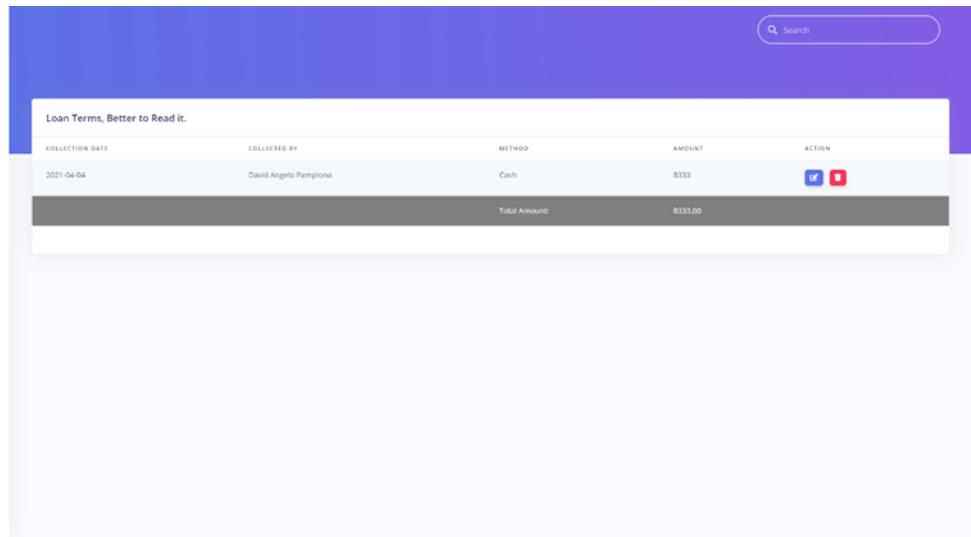


Figure 21. This page will display all the repayment's transaction between the loaners and the cooperative to avoid the double repayments.

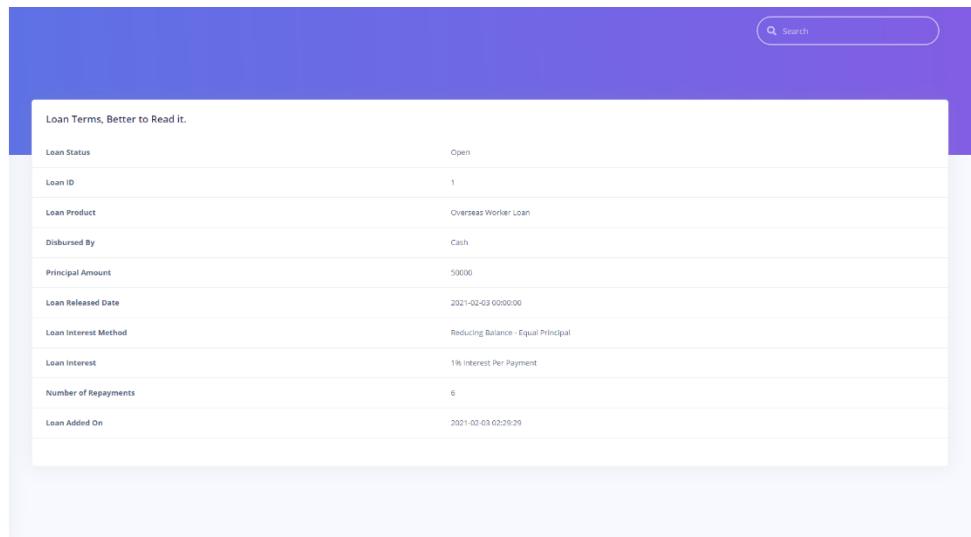


Figure 22. In this page the loan terms will be showed.

The screenshot shows a web-based application interface. On the left, there is a vertical sidebar with a blue header containing icons and text for 'My Profile', 'Ledger', 'Repayments', 'Loan Terms', 'Log Activities', and 'Logout'. Below this, a message says 'THERE WOULD BE A NEW UPDATE ON:' followed by several items: 'Sidebar Menu', 'Additional important Tabs', and 'Just Click and See'. The main content area has a purple header with a search bar. Below the header is a table titled 'Log Details' with a 'Not Active' status indicator. The table lists log entries with their dates and status:

Date	Status
2021-02-05 00:24:25	Not Active
2021-01-30 21:28:16	Not Active
2021-01-29 10:47:18	Not Active
2021-01-29 03:14:44	Not Active
2021-01-29 03:08:50	Not Active
2021-01-29 00:36:00	Not Active
2021-01-28 23:54:38	Not Active

Figure 23. This will display all the log in and log out activities of the loaners.

Research Objective No. 2: To test the functionalities of the developed Loaning Management System based on the behavior of the system during the testing phase focusing on its features:

The researchers conduct a black box testing to test its functionality, usability and other features of the system. The test was being conducted in two-ways: Face to face system testing and the online system testing.

The result of black box testing used by researchers to test the systems capabilities and functionalities were passed by the researchers three IT professional tester. All the results were concluded that the system was fully functional according to the standard of the IT who tested it, making more efficient and easier to use by the cooperatives. The table below show the results from the three IT Professional tester via google meet and face-to-face demonstration.

This screenshot shows a Google Sheets document titled "3 responses". The "Summary" tab is selected. It displays information about who has responded, including their names and emails. The names listed are R. Justo, ronnel virtucio, and Jeremy C. Reyes. The emails listed are reynalen.justo@ispu.edu.ph, ronnelvirtucio@gmail.com, and jeremyreyes33218@gmail.com. The "Question" and "Individual" tabs are also visible at the top.

Figure 24. The figure shows the respondents name and email that act as a proof that the IT experts truly answers the testing questionnaire given.

This screenshot shows a Google Sheets document titled "STEP NO.1". It contains a table with columns for "STEP NO.", "STEP DETAILS", "EXPECTED RESULT", and "ACTUAL RESULT". The first row is for "STEP NO.1", with "STEP DETAILS" being "Navigate to 'Join the Community'" and "EXPECTED RESULT" being "Display two options: 'Sign up' and 'Log in'". The "ACTUAL RESULT" column contains the text "Long answer text". The second row is for "STEP NO.2", with "STEP DETAILS" being "Click the 'Log In'" and "EXPECTED RESULT" being "Display a modal log in form". The "ACTUAL RESULT" column contains the text "Long answer text". The "STATUS" column has two rows, both with the "PASS" option selected. A sidebar on the right shows icons for file operations like copy, move, and delete.

Figure 25. The figure shows the respondents name and email that act as a proof that the IT experts truly answers the testing questionnaire given.

Table 15. Logging in the Loaners Account

Step no.	Step Details	Number of Testers	Pass (FRQ)	Fail (FRQ)	Percentage
1	Navigate “Join the Community”	3	3	0	100%
2	Click the “Log In”	3	3	0	100%
3	Input Unique Number and Mobile Phone as a Password.	3	3	0	100%
4	Click “Log in “Button	3	3	0	100%
5	Click “Ledger”	3	3	0	100%
6	Click “Repayments”	3	3	0	100%
7	Click “Loan Terms”	3	3	0	100%
8	Click “Log Activities”	3	3	0	100%
9	Click “Log Out” button	3	3	0	100%

Table 16. Logging in Cooperative Account and adding a new loaner

Step no.	Step Details	Number of Testers	Pass (FRQ)	Fail (FRQ)	Percentage
1	Navigate “Join the Community”	3	3	0	100%
2	Click the “Log In”	3	3	0	100%
3	Input Email and Password	3	3	0	100%
4	Click “Log in “Button	3	3	0	100%
5	Navigate “Barrowers”	3	3	0	100%
6	Click “Add New Barrower”	3	3	0	100%
7	Filled up Barrower’s registration form.	3	3	0	100%
8	Chose Barrower profile photo	3	3	0	100%
9	Click “Submit” button	3	3	0	100%

Table 17. Adding New Loan to the Loarer being selected.

Step no.	Step Details	Number of Testers	Pass	Fail	Percentage
1	Navigate “Loans”	3	3	0	100%
2	Click the “Add Loan”	3	3	0	100%
3	Input Email and Password	3		0	100%
4	By Clicking you can Select Barrower name to have Loan	3	3	0	100%
5	Input Loan Number	3	3	0	100%
6	Input Amount to be barrowed	3	3	0	100%
7	Input the date being barrowed	3	3	0	100%
8	Input Loan Interest, Loan Duration, and Repayment Cycle	3	3	0	100%
9	Select Multiple Comakers	3	3	0	100%
10	Click “Submit” button	3	3	0	100%

Table 18. Testing the buttons in the loaning page.

Step No.	Step Details	Number of testers	Pass	Fail	Percentage
1	Navigate “Loans”	3	3	0	100%
2	Click the “View Loans”	3	3	0	100%
3	Click “Profile” Icon of a selected barrower	3	3	0	100%
4	Click “Add Repayments” button	3	3	0	100%
5	Input amount paid, repayment method, collection date, collected by, description.	3	3	0	100%
6	Click “Submit” button	3	3	0	100%
7	Click “Loan Terms” TAB	3	3	0	100%
8	Click “Loan Schedule”	3	3	0	100%

Research Objective No. 3: To evaluate the level of acceptability using the developed system in term of: (a)Quality Factors, (b)Perceive ease of use, (c)Perceive usefulness, (d)Attitude towards using, (e)Behavioral intention to use, and (f)Experience.

The researchers provide questionnaire, but in order to accommodate and reach out the target respondents during pandemic, the researchers used google form as a mean to conduct evaluation without violating the Health and Safety Protocol during pandemic.

The respondents give their own rating and personal opinion through a questionnaire. The researcher used TAM (Technology Acceptance Model) as an evaluation tool format to know if the system developed were capable and performing well in real life scenario.

The result based on the evaluation done by the researchers; it shows that respondents answered it “Strongly Agree”.

Table no. 19 Quality Factors

Questions		Mean	SD	Interpretation
Correctness: The developed system provides correct and accurate results in transferring, retrieving and recording of data in PCDO and Cooperatives		4.66	0.47	Strongly Agree
Reliability: The developed system has all the necessary functions that would help and assist the Cooperative Secretary and PCDO Liaison in managing their duties.		4.53	0.57	Strongly Agree
Efficiency: The developed system covers complete and relevant features specific tasks for different user roles and using the developed system the users and achieve their specific job roles.		4.6	0.56	Strongly Agree
Integrity: The developed system provides comprehensive user role management and provide users with security password		4.77	0.43	Strongly Agree
Over-all Mean = 4.64				
SD = 0.515				
Verbal Interpretation = Highly Acceptable				

On table 19, it shows the test results in terms of “Quality Factors” in the study “The Integration of Cooperative under PCDO Loaning Management System” on Correctness that has a score of mean of 4.66 and standard deviation of 0.47 with an interpretation of Strongly Agree. Second is the Reliability with a score of 4.53 on mean and 0.57 on standard deviation with an interpretation of Highly Acceptable. Third is the Efficiency a score result of 4.6 on mean and 0.56 on standard deviation with an interpretation of Strongly Agree. And lastly Integrity with a score of 4.77 on mean and 0.43 on standard deviation with an interpretation of Strongly Agree. Altogether, the results determining the level of Quality Factors” of “The Integration of Cooperative under PCDO Loaning Management System” is 4.64 in over-all mean, 0.515 on standard deviation and with the verbal interpretation of Highly Acceptable.

Table 20. Perceive Ease of Use

Questions	Mean	SD	Interpretation
Learnability: The developed system does not require much effort in terms of understanding the flow of the system.	4.37	0.96	Strongly Agree
Understandability: My interaction with the developed system would be clear and understandable.	4.5	0.57	Strongly Agree
Operability: The developed system has unusual features that make it easy to operate and control	4.53	0.63	Strongly Agree
Attractiveness: I find the software user interface pleasing and satisfying interaction.	4.53	0.57	Strongly Agree
Over-all Mean = 4.48			
SD = 0.68			
Verbal Interpretation = Highly Acceptable			

On table 20, it shows the test result in terms of “Perceive Ease of Use” in the study “The Integration of Cooperative under PCDO Loaning Management System” on Learnability that has a score of mean of 4.37 and standard deviation of 0.96 with an interpretation of Strongly Agree. Second is the Understandability with a score of 4.5 on mean and 0.57 on standard deviation with an interpretation of Highly Acceptable. Third is the Operability a score result of 4.53 on mean and 0.63 on standard deviation with an interpretation of Strongly Agree. And lastly Attractiveness with a score of 4.53 on mean and 0.57 on standard deviation with an interpretation of Strongly Agree. Altogether, the results determining the level of Ease of Use of “The Integration of Cooperative under PCDO Loaning Management System” is 4.48 in over-all mean, 0.68 on standard deviation and with the verbal interpretation of Highly Acceptable.

Table 21. Perceive Usefulness

Questions	Mean	SD	Interpretation
Operability: The developed system has exceptional features that make it easy to operate and control.	4.53	0.63	Strongly Agree
Usability: Using this software product in my job would enable me to accomplish my tasks more quickly and improve my job performance.	4.73	0.52	Strongly Agree
Efficiency: The developed system generates variety of information and automatically stores data for the PCDO and Cooperatives effectively	4.43	0.50	Strongly Agree
Functional Completeness: The developed system has useful and sufficient features that would generate information clearly and effortlessly.	4.43	0.57	Strongly Agree
Over-all Mean = 4.48			
SD = 0.564			
Verbal Interpretation = Highly Acceptable			

On table 21, it shows the test results in terms of “Perceive Usefulness” in the study “The Integration of Cooperative under PCDO Loaning Management System” on Operability that has a score of mean of 4.53 and standard deviation of 0.63 with an interpretation of Strongly Agree. Second is the Usability with a score of 4.73 on mean and 0.52 on standard deviation with an interpretation of Highly Acceptable. Third is the Efficiency a score result of 4.43 on mean and 0.50 on standard deviation with an interpretation of Strongly Agree. And lastly Functional Completeness with a score of 4.43 on mean and 0.57 on standard deviation with an interpretation of Strongly Agree. Altogether, the results determining the level of Ease of Use of “The Integration of Cooperative under PCDO Loaning Management System” is 4.48 in over-all mean, 0.564 on standard deviation and with the verbal interpretation of Highly Acceptable.

Table 22. Attitude Towards Using

Questions	Mean	SD	Interpretation
The developed system will help me to save time and effort in terms of transferring, retrieving, recording of data and generating information.	4.83	0.38	Strongly Agree
The developed system will be helpful to the PCDO Personnel and Cooperatives Secretary who is in charge in transferring, retrieving, recording of data and generating information	4.70	0.47	Strongly Agree
The developed system is reliable in terms of getting the Data provided by the user.	4.60	0.50	Strongly Agree
The developed system is reliable in giving an automatic Response.	4.77	0.43	Strongly Agree
Over-all Mean = 4.73			
SD = 0.448			
Verbal Interpretation = Highly Acceptable			

On table 22, it shows the test results in terms of “Attitude Towards Using” in the study “The Integration of Cooperative under PCDO Loaning Management System” on the first question that has a score of mean of 4.83 and standard deviation of 0.38 with an interpretation of Strongly Agree. Second question with a score of 4.7 on mean and 0.47 on standard deviation with an interpretation of Highly Acceptable. Third question with a score result of 4.6 on mean and 0.50 on standard deviation with an interpretation of Strongly Agree. And the last question with a score of 4.77 on mean and 0.43 on standard deviation with an interpretation of Strongly Agree. Altogether, the results determining the level of Attitude Towards Using of “The Integration of Cooperative under PCDO Loanning Management System” is 4.73 in over-all mean, 0.448 on standard deviation and with the verbal interpretation of Highly Acceptable.

Table 23. Behavioral Intention

Questions	Mean	SD	Interpretation
The developed system will help me to save time and effort in terms of transferring, retrieving, recording of data and generating information.	4.53	0.57	Strongly Agree
The developed system will be helpful to the PCDO Personnel and Cooperatives Secretary who is in charge in transferring, retrieving, recording of data and generating information	4.43	0.63	Strongly Agree
The developed system is reliable in terms of getting the Data provided by the user.	4.43	0.57	Strongly Agree
The developed system is reliable in giving an automatic Response.	4.67	0.48	Strongly Agree
Over-all Mean = 4.53			
SD = 0.564			
Verbal Interpretation = Highly Acceptable			

On table 23, it shows the test results in terms of “Behavioral Intention” in the study “The Integration of Cooperative under PCDO Loaning Management System” on the first question that has a score of mean of 4.53 and standard deviation of 0.57 with an interpretation of Strongly Agree. Second question with a score of 4.43 on mean and 0.63 on standard deviation with an interpretation of Highly Acceptable. Third question with a score result of 4.43 on mean and 0.57 on standard deviation with an interpretation of Strongly Agree. And the last question with a score of 4.67 on mean and 0.48 on standard deviation with an interpretation of Strongly Agree. Altogether, the results determining the level of Behavioral Intention of “The Integration of Cooperative under PCDO Loaning Management System” is 4.53 in over-all mean, 0.564 on standard deviation and with the verbal interpretation of Highly Acceptable.

Table 24. Experience

Questions	Mean	SD	Interpretation
The developed system will help me to save time and effort in terms of transferring, retrieving, recording of data and generating information.	4.56	0.5	Strongly Agree
The developed system will be helpful to the PCDO Personnel and Cooperatives Secretary who is in charge in transferring, retrieving, recording of data and generating information	4.33	0.61	Strongly Agree
The developed system is reliable in terms of getting the Data provided by the user.	4.43	0.57	Strongly Agree
The developed system is reliable in giving an automatic Response.	4.53	0.51	Strongly Agree
Over-all Mean = 4.47			
SD = 0.564			
Verbal Interpretation = Highly Acceptable			

On table 24, it shows the test results in terms of “Experience” in the study “The Integration of Cooperative under PCDO Loaning Management System” on the first question that has a score of mean of 4.56 and standard deviation of 0.57 with an interpretation of Strongly Agree. Second question with a score of 4.33 on mean and 0.61 on standard deviation with an interpretation of Highly Acceptable. Third question with a score result of 4.43 on mean and 0.57 on standard deviation with an interpretation of Strongly Agree. And the last question with a score of 4.53 on mean and 0.51 on standard deviation with an interpretation of Strongly Agree. Altogether, the results determining the level of Experience of “The Integration of Cooperative under PCDO Loaning Management System” is 4.47 in over-all mean, 0.564 on standard deviation and with the verbal interpretation of Highly Acceptable.

Table 20. The table shows the test result from all responses of the respondents in all TAM Questions being answered. It shows all responses as a Strongly Agree.

TAM Questions	Mean	SD	Interpretation
Quality Factors	4.64	0.515	Highly Acceptable
Perceive Ease of Use	4.48	0.698	Highly Acceptable
Perceived Usefulness	4.53	0.564	Highly Acceptable
Attitude towards Using	4.73	0.448	Highly Acceptable
Behavioral Intention to Use	4.52	0.565	Highly Acceptable
Experience	4.47	0.564	Highly Acceptable
Grand Mean	4.56	0.561	Highly Acceptable

On table 25, it shows the test results in all terms in the study “The Integration of Cooperative under PCDO Loaning Management System” on the Quality Factors that has a score of mean of 4.64 and standard deviation of 0.515 with an interpretation of Strongly Agree. Second term is the Perceive Ease of Use with a score of 4.48 on mean and 0.698 on standard deviation with an interpretation of Highly Acceptable. Third term is the Perceived Usefulness with a score result of 4.53 on mean and 0.564 on standard deviation with an interpretation of Strongly Agree. Fourth term is the Attitude towards Using with a score result of 4.73 on mean and 0.448 on standard deviation with an interpretation of Strongly Agree. Fifth term is the Behavioral Intention to Use with a score result of 4.46 on mean and 0.565 on standard deviation with an interpretation of Strongly Agree. And the last term is the Experience with a score of 4.47 on mean and 0.564 on standard deviation with an interpretation of Strongly Agree. Altogether, the results determining all the levels of acceptance of “The Integration of Cooperative under PCDO Loaning Management System” is 4.56 in over-all mean, 0.561 on standard deviation and with the verbal interpretation of Highly Acceptable.

Summary of Results

The researchers conduct a system testing, evaluation and user acceptance guided by the respondents of the study consisting of three (3) General Managers, three (3) Secretary, twenty-two (22) Loaners, Five (5) IT Professionals, and One (1) PCDO Liaison. Due to pandemic the researcher used google form and google meet as a mean to evaluate and test the system to the tester. After providing video and live demonstration to the respondents, each respondent was given a questionnaire and evaluation form in order to assess if the system is functioning and reliable in perspective of normal user and IT Expert. Using evaluation tool to answer corresponding result in terms of: (a)Quality Factors, (b)Perceive ease of use, (c)Perceive usefulness, (d)Attitude towards using, (e)Behavioral intention to use, and (f)Experience.

Overall, the results of the survey and evaluation was interpreted to know the level of acceptability of the system Strongly Agree by the respondents of the study. It shows that the system was fully functional and capable of doing according to the objectives of the study. And the three IT professional tester was rated it passed making it more resalable to the end user or to the cooperative as well

CHAPTER V

Summary, Conclusion and Recommendations

This Chapter is represented in four sections. The first section discuss the overall summary of the study, followed by summary of the findings and their conclusions. And lastly the recommendations for the future research.

Summary of the Study

This study was conducted on PCDO and other cooperatives as its main respondents of the study. Descriptive and Developmental Research was used in this study. The researcher used testing tool such as black box testing with TAM to ensure that the system was capable under its standard as a system and to the standard of the end-user.

The problem was identified to determine the factors affecting the Cooperative in dealing with the process of loaning. After obtaining data and information about the cooperative loaning system, the researchers come up with an objective that will help the cooperative with their current problems they are facing.

After designing and building the system, the researcher used testing tools and producers to evaluate if the system were capable and functioning well. Black box testing as a testing tool, TAM (Technology Acceptance Model) as its user acceptability testing through the use of Google Form in order to maintain and follow the standard health care protocol during Pandemic. The researcher chooses Purposive sampling so that the respondents have their background inside in a cooperative and managing the cooperative as well, making it more reliable in conducting the evaluation.

After administering the questionnaire and evaluation to the respondents and to the IT professional tester, the researcher used weighted mean and standard deviation to the determined the level of acceptability

Conclusion

The PCDO and the cooperatives under it has been concerned about the manual and slow process inside a loaning management. The study conducted was made possible through personal interviews with the cooperatives, research and observations. The cooperatives encountered problems such as manual processes in: registering, recording, keeping, and updating the records that they have which result in slow process inside.

1. The researcher design and develops a system that would help the cooperative managing and providing a fast service in a loaning system. Helping the cooperative and the members as well. The system “Integration of Cooperative under PCDO Loaning Management System” will help overcome and improved the overall loaning service.
2. The result of black box testing used by researchers to test the systems capabilities and functionalities were passed by the researchers three IT professional tester. All the results were concluded that the system was fully functional according to the standard of the IT who tested.
3. Based on the data gathered through evaluation and testing, the overall weighted mean of all results in evaluation interpreted as “Strongly Agree”. Through this, the problem of the cooperative concerning on the loaning management inside has been fulfilled.

The researcher therefore concludes that the “Integration of Cooperative under PCDO Loaning Management System” is the solution to their problem which is manual process of loaning management.

Recommendations

The “Integration of Cooperative under PCDO Loaning Management System” was built to improve the loaning management of cooperatives, the following recommendations are listed based on the works accomplished during this research and on the conclusion given:

1. The future researchers might implement it more to give more credential to this system which the current researchers are incapable of because the researchers are in the midst of pandemic.
2. This research can be used to improve the overall functionally of the Loaning Management System.
3. The researchers recommend to have a bigger scope and respondents through evaluation and testing increasing its realizability and functionality.

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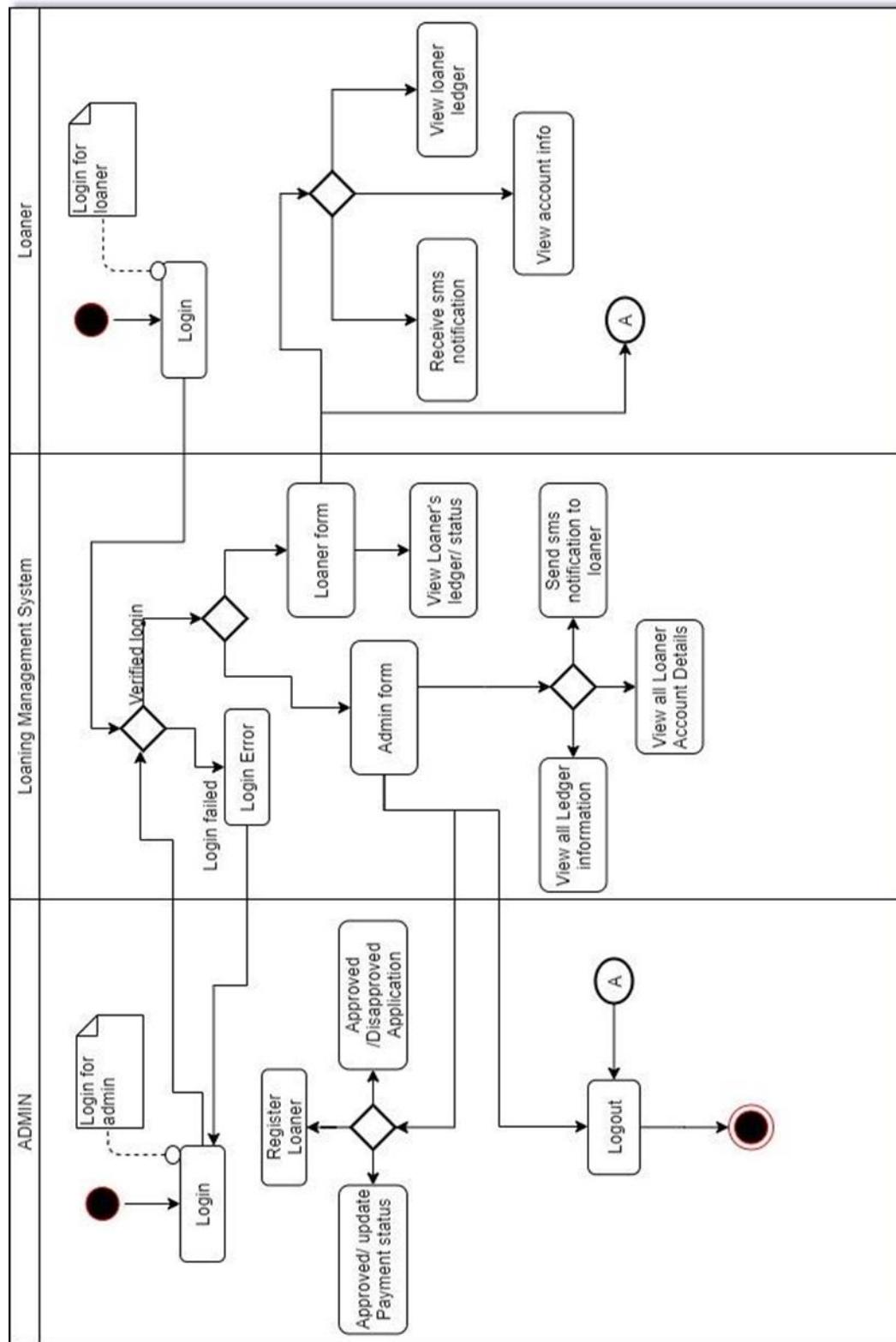
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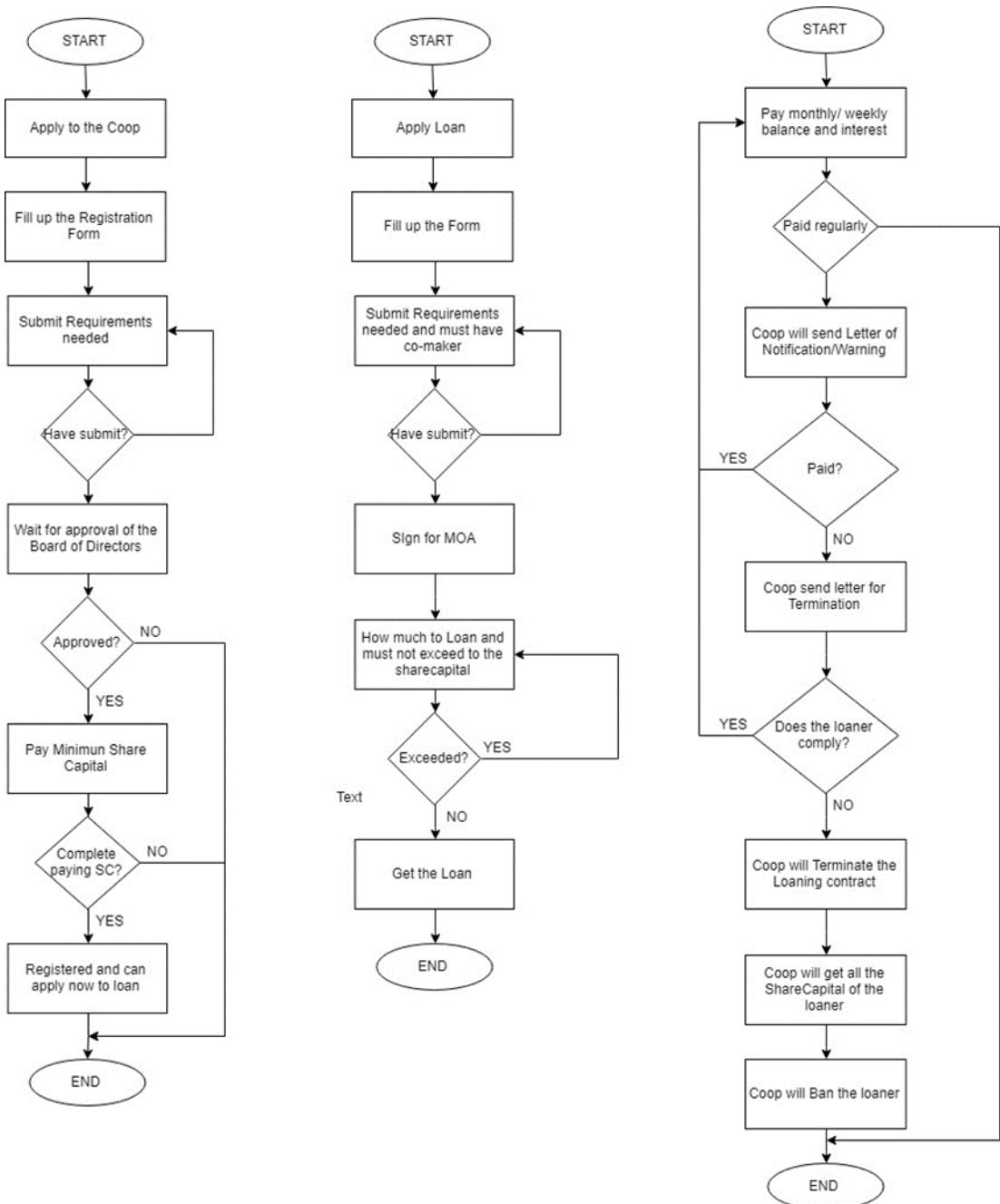
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APPENDIX A

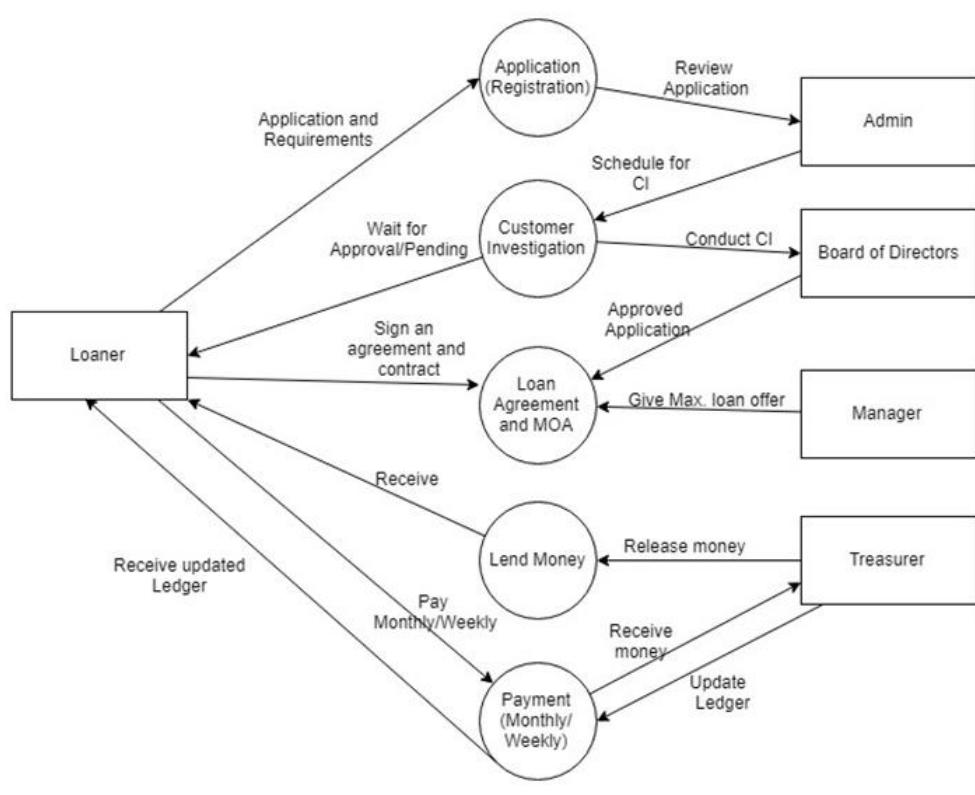
Proposed Process Flow

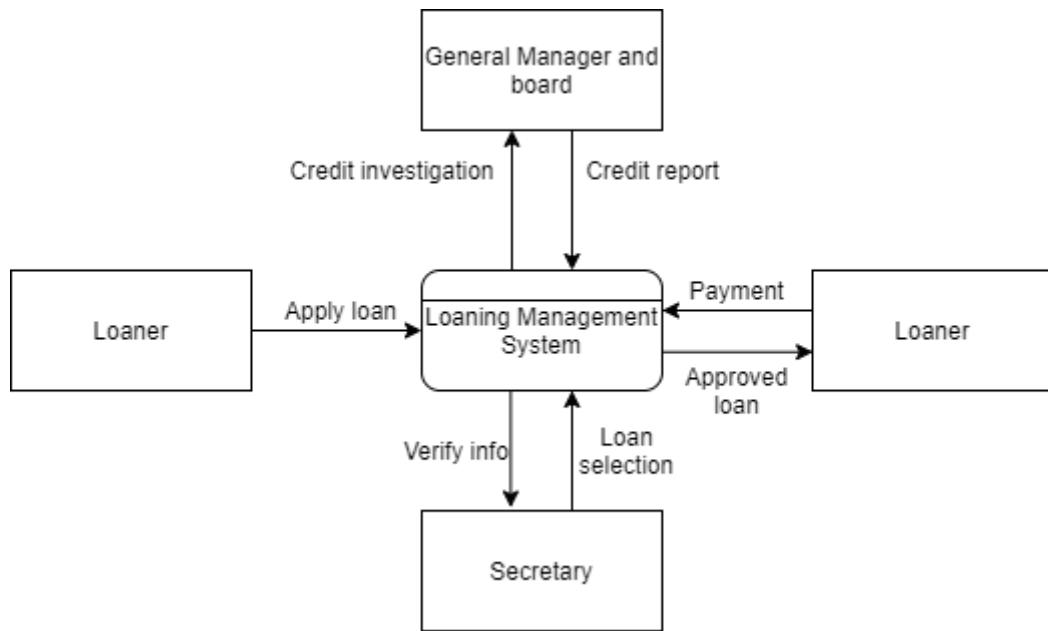


Process Flow



System Context Diagram



Data Flow Diagram

Transcribed Interview

This chapter transcribes the voice record during our interview at the Guevarra cooperative, in the office of Edwin M. Calacas Ed.D. The researchers interview the General Manager and recorded it by phone with the permission of the Ed. Director to allow us to record the interview. The interview lasted for an hour in the office of General Manager at Sta.cruz.

Interviewers: Penaredondo, John Randolph M – Researchers 1

: Artiaga, Jomer Researcher 2 – Researchers 2

: Pamplona, David Angelo – Researchers 3

Interviewed: General Manager

Gen. manager: sa lahat na finance statement ung tinatawag na SISA narinig nyo na yan?

Researcher 1: nasabi sa amin parang un po ung mga binabla

Gen. manager: uu ung halimbawa may utang saamin tapos may utang sa bangko may anu na rin un nakareport narin un doon makikita naming na meron kana palang utang sa ganun pwedeng hindi ka na naming pa utangin un ung program na wala pa kami.kaya ngalang meron talagaang mga ano un ai kailangan ng budget syempre babayad kami.sa lahat kasi ng lending ay requirement

nay an kaya un ung pwede nyong gawin.

Researcher 2: kaya nga po un na nga po para maisama narin po na halimbawa ung problema na sinabi nyo po maiapply po naming tulad po

nyang problema nasabi nyo po.

Gen. manager: uu un kasi ung tingin ko na kailangan namin. Kasi hindi naman kami pwedeng basta bumili ng program kasi ang.. submission is kailangan centralbank ang anu nun e on time...

Researchers 1: kasi halimbawa magngungutang ako ditto tapos sa kabila di nyo alam na may utang ako tapos pag meron ng centralization

tapos magbabayad di ka pwede dito kasi di kapa bayad.

Gen. manager: anu ganyan ang anu...isa un ano..saka isa pa gusto ko ung sa paggagawa naming ng financial statement kasi mahirap ano

gusto ko makuha agad ung interest ,share capital capital saka

mga balances halimbawa ung may recipient in a year ano?

Gusto ko at the end of the year kita na ,total na sya kita na ung

interest ilan na ung ano share capital na nadagdagan o

nabawasan ba...un...kami kasi mano mano kami ngayon pagka

end of year saka kami nagkukumahog gumawa ng summary na

ng direkta

Researher 2 :; lahat...? lahatan mula January to anu...

Gen. manager: uu ...lahatan kasi kami lahat manual buti nga ngayon ...kasi ako nag accounting ako buti na ngalang may excel...

Researher 2: eh bale ung coop nap o ito matagal na rin po ? ilang years na po ito?

Gen. manager: 1991...kasi dalawa kasi ung line ng business na min isa ung sa consumers store ung isa ung sa credit ,so ung sa consumers

store nagrereport sila manual sila pagnagagawa ng report kasi wala naman sila printer sa bahay kaya di na namin nirerequisite pero maganda pag computerized...after ng report nila bibigay sakin ako na ung nagcoconsolidate ngayon ung loans namin mano mano rin ang gagawin pagmay nag bayad ilalagay sa O.R pagkatapos meron kaming ledger per tao tapos aun pag may nagbayad share capital may dagdag lahat yan manual na gusto ko kapag yan ay ginawa nasa computer sya nakaprogram simply lang naman ai kaya nyo un eh para halimbawa nakalink na kapag senearch mo basta na lalabas pagpasok ng interest lalabas na kita na ung per year per annual pati balance.kaya nyo un di ngalang naming natututukan ai kaya din naming sana gawin..kaya ngalang sobrang busy talaga naming ngayon..wala pa nga sa anu ehh... ung financial statement ko...

Researher 3: may naniningil din po bas a inyo?

Researher 2: collector..collector po...

Gen. manager: ahh kami ay anosalary deduction...wala kaming collector.. Researchers 1: pero mam on cash ?i mean ung pagbabayad po sa inyo paano...

Gen. manager: ang pagbabayad samin? Salary deduction..ahm ang pagbabayad sa amin through bank mula sa kanila nakatransfer

na sa banko di na namin nahahawakan

Researchers 1: ung mga members po ng coop nyo is mga teachers lang po?

Gen. manager : teachers saka mga employees pati ung mga retirees...basta dati naging teachers dito member pa rin sila basta di parin sila

nag wiwidraw member pa rin sila.

Researher 2 saka po matanong ko lang pala mam ung process po sa loan ung pagiging member po ng teachers sa lending...

Gen. manager: so sila entitled magloan pag nagloan sila regular o kaya agency pero dahil hindi nakababayad naglimit kami na isa lang

*ang loan kung kalian nakababayad n kayo ng 80% saka lang ulit
kayo makakapagloan kasi nga minsan alam mo na man loan
dito loan doon...tapos di na nakababayad..*

Researher 2: meron po bang collateral?

Gen. manager: payslip ang tinitingnan naming...

Researher 2: ah payslip ...hindi nap o kinukuha ung atm? Gen. manager: bawal ...bawal na

Researher 2 ah bawal na ...ok

Researher 3: ah panu po mam pag hindi nakapagbayad ung loaners?

Gen. manager: ahm...pagnakalagpas nalang sila ng due date saka lang kami nagpepenalty sa kanila

Researher 3: ung penalty na un ano po un...

Gen. manager: 1% ng kanilang balance

Researher 3: pagnagloloan po ilang percent ?

Gen. manager: 1% per month kaya lang payable in 12 months tapos ang pagkaltas pa ng interest ay deminishing

Researher 2: ah bale nakadepende po sa niloan nila ung interest

Researher 2: ah bale halimbawa sa coop anu po mga pagkakaiba iba sa interest?

Gen. manager: wala kasi batas yan ai... anu nga un ? ah ung truth and lending act...act ng Bangko Central..uu search nyo pinatutupad yan.

Researchers 1: ung mga requirementsnila po mam para makapasok sa cooperatiba?

Gen. manager; ah para maging member? Meron kami membership fee... meron kaming share capital na kailangan ay ibayad nila

*maglalabas syempre ng pera dito halimbawa ung 5,000 tapos
kailangan nila umattend ng seminars kapag hindi nakaattend
ng seminars...hindi pa...kasi kailangan pirmahan ng BOD
approbahan ng Board of director..ung kanilang membership
kailangan un para malaman nila ang responsibilities nila pede
kasi un ma approved at pede madis approved...kasi mahirap*

na mga nag kaka amnesia ang mga members dito mga tumatanda na...haha

Researchers 1,2,3 : hahahaha(nagtawanan lahat)

Gen. manager: pero dito dapat monthly ,kasi nung una ung 1% per annum ung 12% percent kinukuha na naming monthly pinagbawawal ung nga kasi kailangan nga daw is diminishing . kahit saan naming financing companies diminishing talaga gawa ng gawa ng truth act...

Researher 2: ah ung mga papel po na kanilang ipinapasa..

Gen. manager: ayun pa ung resume..kailangan din nila magpasa noon tapos pagmangungutang naman meron naman kami application form..at pagkatapos I attached ang payslip at tsaka may dalawang co-maker na member...

Researher 2: member lang din po ng coop?

Gen. manager: uu ...pag ka hindi member hindi pwede...

Researher 2: pag ka halimbawa po may mag eenquire dito paano po sila lumalapit dito?

Gen. manager:: na teacher? Sila na mismo ang lumalapit dito... Research 2:: hanggang magkano po ung pedeng ma loan nila? Gen. manager: depende sa share capital..

Researher 3: ah eh mam paano po ung mga hindi nakakapagbayad sa inyo...

Gen. manager: teneterminate namin binibigyan namin ng notice para malaman nila ung talagang kautangan,tapos may nakalagay naman don na sila pedeng makiusap tapos aun papadalhan namin ng terminated letter..ganun may mga palugit din na nakalagay..pag di dila makabayad makipagusap pero makikipag usap sila doon sa given time na nakalagay sa letterngayon kung di talaga sila nakiusap sesendan na namin sila ng letter na formality na tatanggalin na sila as a member ng cooperativi..pero kahit ganun naglalagay naman ng allowance para sa cooperatiba para kahit umalis o di nakapagbayad may paghuhugutan sa mga matitira...

Researher 3: bale anu pa po ung mga problema na naeencounter nyo sa operation

Gen. manager: operation ...bale naminimize na ai un ang ung nagiging problema ung sa ledger na pagka ano babalikan mo isa isa

tsaka ... di tulad ng araw mahirap talaga

Researher 2 : tapos mam ung teacher may srili ba silang records? Gen. manager: wala...pero dapat meron sila...

Researher 2: ahh...

Researher3: ahm mam bale ilan naman po ang member ng inyong coopertiba?

Gen. manager: as of 2019 nasa 151 ung members ng coopertiba ... Researher 2 lahat po un mam is active members?

Gen. manager: yes lahat un ay active members ng cooperative...kasama doon ung mga retirees... pero ung iba naman ay nag withdraw na pero

ung members talaga namin now is 151...

Researher 3: anu pa po kaya mam ung nahirapan kau sa paggagawa ng financial statement po...?

Gen. manager: aun nga ung sa ledger, diba may magbabayad tapos aun nakasulat un sa ledger pero bago makarating sa akin un para

maencode natatambak muna un sa nag susulat bago pa

makarating sakin kasi ni rereview nila un then ganun din

sakin...

Researher 2: ahm ..uu nga matrabaho nga po un...

Researher 3 : ahm,...mam baka naman po kung pwede lang po makahingi sana ng mga documents nyo po kahit attributes lang po ung

pede po namin mapicturan kahit po mam walang laman...

Gen. manager: ah cge cge meron naman dito blank form pwede naman...ito ah pero ito picturan mo nalang takpan nalang ung mga

nakasulat...

Researher 3: aun mam salamat po...

Gen. manager: ahm uu naman ...kasi kau mga studyante naiintindihan ko naman kayo...

Researcher 1: ahm mam ito nalang po papirma nalang po...

Researcher 2: salamat po mam..ay mam pwede po ba bumalik pag may karagdagang katanungan po kami?

Gen. manager: ahmm..siguro mga ganitong araw din kasi maraming tinatapos ngayon baka hindi ko kayo maharap...

Researcher 2: ah ok lang po mam...salamat po sige po mam tuloy na po kami maraming salamat po..

Researcher 1,2,3: salamat po(binate ang lahat nag pasalamat)

TRANSCRIBED INTERVIEW

This chapter transcribes the voice record during our interview at the NEMCO, in the office of Ms. Normilyn P. Javier. The researchers interview the General Manager and recorded it by phone with the permission of the General manager to allow us to record the interview. The interview lasted for an hour in the office of General Manager at Pila.

Interviewers: Penaredondo, John Randolph M – Researchers 1

: Artiaga, Jomer Researher 2 – Researchers 2

: Pamplona, David Angelo – Researchers 3

Interviewed: General Manager Ms. Normilyn P. Javier

General Manager: Ano ang projects niyo?

Researher 1: system po sya actually na...na...system sya ng cooperatiba na magbibigay ng solusyon sa problema ng bawat cooperatiba...na naeencouinter nila.

Ms.Normilyn: anong klaseng system?

*Researher 1: credit..credit...anu sya mam sa loaning o data management sya.
Ms.Normilyn: so...anu ang kailangan nyo ung meron na o wala pa?*

Researher 2: sinuggest po kasi sa amin ni pastor noli na pumunta kami dito para po makapagtanong kasi sabi po samin may system na po kayo.

So kumpleto na, so gusto po mangyari ni pastor noly ung process po ng system na meron po kayo para magkaroon po kami ng idea.

Proponents 1: may system na po kayo...

Ms.Normilyn: ahhh...kasi what I can give you is kung paano nagrurun ung system pero ung the detail of the system kung saan sya nagrurun wala...o paano ang program wala...kasi wala dito ung provider namin at tsaka hindi ko din nga alam kung basta ko sya pede ibigay kasi may provider yan

Researher 2 :un nga po mam un din po ung sabi samin kanina ni sir ung admin staff po sabi din po nya tanungin din po naming kung papayagan nyo po kami Makita kung paano po nagfufunction ung system at kung paano ung nagiging prosseso po nito..

Ms.Normilyn: uh uhm uu....kasi nga baka din may maviolate din ako doon kasi nga di ko din alam gawa ng baka mamaya may masabi ako na,...kasi sa service provider namin un ai...

Researher 2: ahhh uu oo sa policy sa policy..

Ms.Normilyn: third party kasi un ai...

Researher 2: ah eh..un lang naman sinuggest samin ni pastor..

Ms.Normilyn: kaya un eh panu di ko maano kung paano natin pag uusapan yan. paano natin pag uusapan yang system naming...papaano?

Researher 2: ah Mam siguro ganito nalang...ikwento nyo nalang po sa amin kung ok lang mula sa pagreregister hanggang sa payment lang po sya Mam kung pede lang po mam ung process po.

Ms.Normilyn: pwede naman...

Researher 2: pero no needs ng mga ano...kahit attributes lang

Ms.Normilyn: ahh ok... So ganito kasi

Researher 2: pwede po magrecord?

Ms.Normilyn: ok, Yung aming system kasi ano sya Credit Services with accounting System siya tas meron siyang with MIS , kaya sya nagsisimula sya sa lahat doon sa MIS so doon sa members information so kapag ung member naming ung individual nagpunta sya dito nag pamember sya dito, so un ung unang employado nya sa system naming,so gagawan sya ng membership number sa membership number nya andoon ung lahat ng info na tungkol sa kanya doon sa ano nya sa module na yun And then doon din sya gagawan ng account number kasi may account number ung pera na eiinvest dito so ginagawan din ng account number yun so un ung ginagawa sa MIS actually doon sa membership number doon tapos doon pag andun na ung records mo sa MIS mapapalipat kana doon sa module ng maintenance so doon sa module ng maintenance doon sya naming gagawan ng account number kung anong klaseng account number ang gagawin sa kanya so ayan so may records kana sa amin. Kapag ikaw naman ay magloloan na ,ok magbabayad meron namang isang module doon tellering naman iyon so lahat ng papasok na pera papsok na payment sa tellering dumadaan so doon sya kung anu ano ang account naming doon sya pumapasok sa tellering, pagpasok sa tellering interconnected naman sya doon eh, pagpasok doon dahil may records naman sya esearch lang doon lalabas nayun doon interconnected naman sya doon ng module.tapos kung anu ang babayaran mo kung membership yan o share capital yan so nandun na sya makikita na un doon sa tellering and then kapag un ay naprocess na ang final output nun ay resibo

Researher 2: printed by the system ?hindi?

Ms.Normilyn: hindi los lost ung pang resit naming nakaregister sya bukod sa DIR hindi sya ung continuous resit hindi ganun hindi ung printer ang nakaregister naming sa DIR kung di ung resibo. Tapos after noon sa teller lahat ng loans, sa payments ganun din sya then diretso na un sa ledger diretso sa loan ledger

Researher 3: ung ledger po nasa system?

Ms.Normilyn: Nasa Loan module naman sya, sa loan module anim kasi na module yan ai..doon sa loan module nandoon naman ung kapag magloloan simula ng processes hanggang sa ledging,ledging ng kapag nagbabayad doon sya nagpopost ang kakontra nya ung accounting module ung accounting module doon naman ung leading to financial report so basically ganun lang naman sya and the other meron kami na

module na reports na lahat ng module na sinabi ko doon mo sya makikita o doon mo sya pwede e reports o e browse ah Makita e print so ganun tumatakbo ung system namin. Yun lang ...

Researher 3: ah bale Mam ung payment ng loaner may account po ba ung loaner sa sarili nila?

Ms.Normilyn: ah uu...diba sabi ko kanina ginawan ka ng membership number, membership account ngayon kung magloloan ka nagcecreate yan ng P.N number Promisory Notes Number, so every time na magloloan ka may kanya kanyang PN yan kaya pagmababayad ka ung PN number na un ang kiniclick para ma post doon sa PN number na un ung payment nya

Researher 3 :ahh Mam sa website napo makikita ung status nila?

Ms.Normilyn: ah hindi pa sa ngayon denedevolop pa sya, kasi sabi ng provider naming para maging realtime ung makapagcreate ung mga member naming doon sa website namin tapos Makita nila na realtime ung account ditto kailangan daw ay may static ID kami so kasi wala pa kami static Id sa ngayon Dynamic pa. ang hirap mag apply sa Pldt ng static ID. So un... Ano pa? Simply ganun lang naman kasi tumatakbo ung system kaso di sya pwede ipakita

Researher 2: ahm pagmagpapamember po sila may collateral po ba? Anu po ung mga requirements?

Ms.Normilyn: ah may per membership educational seminar naman so doon po enexplain lahat ng requirements para ikaw ay maging member including all the responsibilities and benefits ng member at saka lahat ng mga babayaran after tsaka kung anu ung mga services na inoffer ng coop doon ipinapaliwanag

Researher 2: Mam dip o ba ung coop na ito is regional?

Ms.Normilyn: hindi ee...hindi mo masasabing regional kami local kami ...pila lang wala naman kaming ibang branch pero un gaming magiging members can be residing at region IV un ung area of anu ...membership uu kung baga ung office naming ito lang wla naman kaming office sa ibang lugar

Researher 1: So ibig sabihin Mam kahit sino pwede magpamember?

Ms.Normilyn: uu Basta pasok sa aming requirements working or leaving in region IV tapos may classification sya halimbawa may source of income ung mga ganun

Researher 1 : mam ilang Members po meron dito sa cooperatiba nyo?

Ms.Normilyn: ung regular member naming ay 2,297.

Researher 1: So ito mam ...ung coop nyo po mam ay nagsimula is 1991 po talaga?

Ms.Normilyn: uu

Researher 2: tapos ung mga pinagbago ng system dati is...ung ngayon..

Ms.Normilyn: ah anu ...ung coop kasi nagsimula sya as a constitutional based na coop so employado lang ng NIA ang kanilang Myembro so from 1991 to 1999 exclusively for the employees lang sya ng NIA bawal ang taga community

Researher 2: ano po ung NIA?

Ms.Normilyn: National Irrigation Agriculture po diba may national irrigation office dito sa may pila?

Researchers 1,2,3: opo

Ms.Normilyn: so ayon...sila ang nagstart noon sila ung aming chairman so ayon..tapos sya ay 1999 nag open sya sa community pila ung nearby lang pila,Victoria,sta.cruz calauan un ung four towns na during those time manual pa kami lahat 2002 napalawak naming ung mas nadagdagan ang aming mga member actually nagging region IV lang yung aming mga member 2009 na un gaming membership 2009 na

Researher 2: ah so bale mam yung coop nyo nagstart as agriculture coop lang?

Ms.Normilyn: hindi,nagsimula kami sa employees nga salaries hindi kami nagsimula as agri.more on salary loan kami kasi un ang profile ng aming mga member ai

Researher 3: Tanong ko lang po ngayong may system na kayo may mga naeencounter parin po ba kayo na mga problema minor problems ganun mam

Ms.Normilyn: Problema? Anong klaseng mga problema kasi hindi naman nawawala ang problema sa office....

Researher 3: Imean...more on operations po halimbawa dati nawawalan ng data mga ganun

Ms.Normilyn: ahm...umm...usually ahm nung kami ay nagsisimula di naman intack parin ang mga records naming nandyan siya uu kasi dati unti lang naman ang member naming 160 lang very manageable un even sa posting ng ano...ngayon sa pagdami kasi ng member syang pagdami ng trabaho pero hindi naman kasi pwede hire ka ng hire mahal ang cost ng employado so kaya ung sa system naming tatlong attempt naming yan.

Unang attempt hindi nagkaigi kasi gawa ng hindin nila magawa ung costumized hindi nila ma costumized as our policy so hindi nag work ang unang provider nay an and then ang second provider ok naman sana nakarating doon sa pagpoproduced ng daily relation report kaso hindi rin natuloy tapos ung last na provider namin nameet naming ung 2012 so un ung nakapag costumized talaga kung anu ung ginagamit

namin ngayon ang kaibahan lang kasi dati mano mano kami lahat excel lahat ang ginagalaw ngayon ok na talaga sya kasi once na papasok ung O.R once na napasok ung disbursement nasa report na sya pweden ng gumawa ng MS pede na syang imprint..uu kaya sya mabilis...ang pagrereconseal kasi di yan nawawala kahit naman may system kana may reconciling parin naman yan kasi nagleledger parin naman kami kahit na may system nagmamanual ledger parin naman kami

Researher 2 : tinatale parin...

Ms.Normilyn: uu tinatale pa rin naman yan di parin naman yan maiiwasan kasi back up parin namin un back up naming ung manual ledger..

Ano pa?

Researher 2: so un po un lang gusting malaman naming ung process lang talaga ng system

Ms.Normilyn: so ayun , basta kung aanuhin ung process ng system ganun sya nagsisimula sya sa process ng membership pagbago sya after noon dahil interconnected na sya maview muna sya sa lahat ng module ung info ng member na iyon dahil interconnected na sya kung magloloan sya o magbabayad ba sya makikita na doon...ayon pag nagbayad na sya may nifo na pumupunta sa ledger may info na pumupunta sa accounting

Researher 2: ahh.. ung.. pagbabayad pala nila ng loan nila mam cash on hand?
Ms.Normilyn: uu

Researher 2: ahm magkano naman po ung interest nyo po sa coop po pede po malaman?

Ms.Normilyn: sa loan? Ah 1.25% per month..15 % for diminishing..so lahat ng yun nakaprogram un sa system basta nagprocess ng loan... ilalagay ung rate, lalagay ung term , ilalagay ung grace period...mga conditions ng grace period kapag print nyan ...

Researher 3: ung computations po ung system na gumagawa?

Ms.Normilyn: system na ang gumagawa ng computation and then pati pag aaging ng loans recievable naminkasi may grace period kami mga collection list kung anu due mo for the period

Researher 2: so may mga time din po mam na hindi nakakapagbayad ung mga members?

Ms.Normilyn: uu naman

Researher 3 : anu po ginagawa nyo doon sa hindi nakakapagbayad?

Ms.Normilyn: ah wala na syang relation doon sa system...ibig sabihin ung system ang nagpoproduced ng report ah ito ung hindi nagbayad ang action nalang naming doon una demand letter,ang una statement of account nila kapag di tumugon demand letter tapos through abogado na...

Researher 3: ahh pede ba pag may tanong kami...pede pa po bumalik?

Ms.Normilyn: pede naman,kaso pano kaya cguro kay miss sarah nalang pag may tanong pagwala ako iwanan nalang..

Researher 1: ok po mam papirma nalang po...para lang pos a docu naming ...salamat po...

Researher 1: Thank you po mam salamat po sa time...

Researher 1,2,3: THANK YOU PO! (Nag thank you sa lahat)

TRANSCRIBED INTERVIEW

This chapter transcribes the voice record during our interview at the PCDO, in the office of Cooperative Trainor Admin.Aide Bonifacio S. Pascual. The researchers interview the Cooperative Trainor Admin.Aide and recorded it by phone with the permission of the Cooperative Trainor Admin.Aide to allow us to record the interview.

*The interview lasted for an hour in the office of General Manager at PCDO.
Interviewers: Penaredondo, John Randolph M – Researchers 1*

: Artiaga, Jomer Researher 2 – Researchers 2

: Pamplona, David Angelo – Researchers 3

Interviewed: Cooperative Trainor Admin.Aide Bonifacio S. Pascual

General Manager: ang cooperatiba kasi ito ang tinatawag nating anu standard and sub standard,kaya kailangan namin kayo e orient, kasi para tayo magkaroon ng malinaw na pagtingin doon sa gagawin nyo doon sa cooperatiba, kasi standard yun meron dito standard chart account marami kasi un,

Researher 1: ano po un sir ? document po siya?

Sir.Bonifacio: uu document un.. siguro kayo nalang ang mag a... Researher 1: opo

Sir.Bonifacio: ah cge ating e browse ha pagkatapos ni bossing ha... Researher2: opo..opo..

Proponents 1: opo..

Sir.Bonifacio: oo cge,kwentuhan muna tayo..ang accounting system procedure kasi natin meron kasi tayo syempre yung regulatory agency natin yung civil a cooperative development agency ngayon kasi meron tayong regulatory agency...

Researher 2: ibig sabihin john iisa lang,iisa lang talaga ang process ng buong coop.

Sir.Bonifacio: yung kasing ating cooperatiba,may mandato kasi ang batas. Diba meron tayong tinatawag na security and exchange commission meron tayo noon, ang kinocover lang kasi ng exchange commission ung mga ,corporation,asussasyon yung mga partnership at saka foundation.yun yung kinocover nila bale apat..di ba may resibo yan? Lahat yan kaya pinarerehistro sa security and exchange commission para magkaroon ng tinatawag theoretical personality ibig sabihin may pagkatao siya kaya ka nakakapag open ng account ng corporation

ai...kinonsidera sila na isang lihitimo ano, merong representation kasi sya, un ung securities and exchange commission. Yung surproprietor diba meron tayo yungsurproprietor mga may tindahan,sari-sari store minsan ay tao lang ang nagmamanage ang tawag natin jan ay surproprietor inirerehistro yan sa DTI Deparment of Trade and industry ikinukuha syang business namepag narehistro na sya sa dti marerehistro nadin sya sa BIR. Hindi ka makakarehistro sa BIR kasi di ka rehistro sa dti kasi hahanapin yun,ganun din naman yung corporation hahanapan ng certificate of incorporators nyo para kayo ay mabigyan ng certification na pwede kayo mag imprinta ng resibo na yun ang tinatawag natin na permit of print ganun din ang coop ang coop naman hindi kasama doon sa securities and exchange commission hindi rin sya kasama doon sa DtI meron syang provider ang cooperatiba meron syang sariling batas yun ang tinatawag natin na republic act 9520 na kung saan kasi ang lahat ng cooperatiba ay kailangan na mairehistro sa ilalim ng CDA Cooperative Development Authority pagkarehistro sa CDA syempre mag iissue ng certificate of Registrartion katulad sa Security and exchange commissioning certificate of

registration nila iiissue nila para makakuha din ng resibo at maka access sa pagkakaroon pagbibigay ng resibo ng ibig sabihin ng mga yan ay may corresponding na resibo.hindi pwedeng walang resibo.kaya doon tayo magsisimua sa resibo doon papasok ung accounting system and procedure natin kaya ung resibo natin maraming klase syempremeron tayong ung tinatawag natin na official receipt,lahat ng perang pumapasok satin official receipt ang ginagamit doon.meron din tinatawag nating sales invoicepag ikaw ang nabili dalawang klase pa nga yun,yung iba ginagawa may charge invoice saka ung isa sales invoiceyung iba naman sales invoice nalang ang ginagawa pero definitely yung dalawang yun ay..

Researher 2: sales invoice ang kadalasang ginagamit?

Sir.Bonifacio: oo kadalasang ginagamit ung sales invoice ...ngayon ung sales invoice natin syempre lahat ng kailangan sa pamimili may sales invoice lahat yan,nagbenta ka ng sapatos ng tsinelas ng kung ano ano lahat ng may commodities karne, gulay ,isda dapat ay may resibo yan...pero di na nangyayari un wala ng resibo yan.di nanereresibuhan yan maliban na lamang kung doon ka bibili sa mga grocery yun ay nareresibuhan.ibalik natin ang kwento kung ano yung mga devices ,kung may resibo kayo ? ung official reciept naman ung lahat ng bagay na tatanggapin mo na cash pera ,pag ikaw ng pera sa costumer mo ng cash pero hindi ka nagbenta , halimbawa ganito naniningil ka reresibuhan mo sinisingil m, halimbawa nagbayad ka ng mga bills mo sa munisipyo meron sa munisipyo standard chart ah..standard na ung resibo nila ah sa government kasi standard na ang mga resibo nyan, may logo na ng republic of the Philippines un kanilang resibo pero yung mga private hindi ganyan,ibig sabihin ung bawat ano gobyerno ay dapat may standard na resibo, yun kasi ung pangunahing pangangailangan.dalawa lang yan kung saino ung nag abot ng pera o nagbayad ng pera sa kanya ung original na kopya ng resiboyun un, sabi ko sa inyo una , papasok ang pera sa pamamagitan ng collection at sa

pamamagitan ng pagbebenta.pwede din naman ang serbisyo ang ibenta mohalimbawa naga ka ng washing machine reresibuhan mo yun.na kahit di ka naman nagbenta nangulekta ka may resibo ka syempre.ganun ung takbo ng sitwasyon naguumpisa lagi tayo sa resibo.ngayon yun ay sa papasok na pera . paano naman yung sa palabas na pera?ang tawag naman dito ay disbursement papalabas na pera ,gastos. Sa paglalabas ng pera kung corporation yan hindi ka pwede kumuha ng pera doon para sa personal mong pangangailangan.bawal yoon..halimbawa ikaw ang kahera ikaw ang cashier? Hindi mo pedeng galawin ung pera hanggaat walang authorized ng may ari.kasi kung sa cooperatiba pera yan ng nakararami ung kahera ang trabaho nya halimbawa is taga paglabas lang ng pera .yun ang treasurer at hindi ka pupwedeng maglabas ng pera kung halimbawa iniutos ng manager maliban na lamang kung may mga polisiya kayo o patakaran pinaiiral kayo .

Researher 2: kahit ang may ari po ang uutos?

Sir.Bonifacio: uu kahit ang may ari ang nag uutos depende sa sitwasyon ah..ikaw bilang bookkeeper o cashier.oh sige,sige direktahan na natin bilang cooperatiba sa cooperatiba tayo lahat ng cooperatiba na pupuntahan ninyo siguraduhin nyo na gumagamit ng official receipt.kahit na maliit na halaga para sa prof of payment un yung uanag dapat na maestablish ninyo dito.meron din tayo ditto na tinatawag na

miscellaneous expense na hindi ka pwedeng gumamit ng sarili mong dukot bulsa para halimbawa sa bisita kasi meron din tayong batas para riyan kaya dapat maging pamilyar din kayo doon sa system ng accounting.meron din diyan tinatawag natin na disclosure statement yung sa disclosure statement naman syempre doon nakalagay kung magkano ang interest magkano ang service fee edededuct ba ito in advance or hindi..

Researher 1: .nakalagay po ba doon kung long term or short term?

Sir.Bonifacio: uu uhmm...ung disclosure statement nakalagay doon ung term ,amount of loan, loan interest ,service fee and other charges..kailangan proper disclosed

Researher 2: anu yun sir? Parang agreement?

Sir.Bonifacio: bukod pa yung agreement promissory note ang tawag doon Researher 2: yung disclosure statement?

Sir.Bonifacio: yung tinatawag natin na disclosure statement un ung lahat ng charges e didisclose mo

Researher 2: ahhh...

Sir.Bonifacio: ibig sabihin ibubulgar mo sa kanya,hindi pwede na deniduckan ka ng nakatago.

Researher 3: ahm sir ibig sabihin ung promissory note at disclosure statement magkakasama po sila ? magkakasama po sila sa iisang documents?

Sir.Bonifacio: alin? Ahm ..a oo magkakasama sila

Sir.Bonifacio: (may tumatawag sa cp ni sir boni sinagot nya muna) oh ano san nab a tayo ?pasensya na at may tumawag ai...

Researher 3 :ung promissory note po ba ano po ba un?

Sir.Bonifacio: ah..ang promissory note kasi ito ung sumpaang pagbabayadna kung saan nakalagay doon kung saan ba manggagaling ang ibabayad mo ito ba ay salary deduction,ito po bay manggagaling sa yong halamanan,tsaka sakali paano mo ito babayaran,doon papasok ung sistema ng pagbabayad naman halimbawa ang napagkasunduan natin ay buwanang babayaran halimbawa ung sampung libong piso mona utang babayaran mo lang ng sampong buwan sa medaling sabi 10000 pesos will be divided to 10 months ibig sabihin nito every months magbabayad ka plus ung interest na babayaran mo un un...

Researher 2: iba iba po ba ang interest?

Sir.Bonifacio: hindi ai ang interest kasi ay ang computation kasi nyan percentage laging pinag uusapan diyan per annum..or annually o yearly Pag sinabi nating 10% per annum ibig sabihin sampung porsyento sa loob ng isang taon labing dalawang buwan pero may ibat ibang uri ng computation un pa rin ang problema ninyo merong straight line at meron din diminishing balance mejo masalimoot ano? Kaya nga sabi ko sa inyo hindi ganun kadali ang sistema...

Researher 2: eh sir di po ba ang kadalasan na nagiging collateral is ung atm? Eh paano naman po pag walang atm?

Sir.Bonifacio: ganito kasi yan..kung ikaw ay mangungutang sa coop tapos meron kang share capital na 5000 pesos share capital ibig sabihin ay share kung sa coop ay share of stock ano pero minimum ung share namin para maging member kami ng cooperatiba ung investment namin na limang libo ngayon pede kami makautang ng 10,000 pesoshanggang doon lang un sampung libo lang ang pwede namin mautang at hindi kami pwede tumaas doon.bakit? Times 2 ng share capital iyon ujh yong isang patakaran walang collateral ito ang nakacollkateral sa iyo ay ang iyong share capital and plus the policy na iyong share capital ay pede nilang edouble. Ayon ang tawag sa loan na ito ay character loan ang kridibilidad mo ang nakataya dito.

Researher 1: pede po ba makulong ang taong yun pag hindi sya nagbayad ng utang?

Sir.Bonifacio: uu!makukulang ka at may promissory note ai...may pinirmahan ka ai...

Researher 1 : pwede kang kasuhan?

Sir.Bonifacio: .uu pwede kang kasuhan may pronisorry note ai...pero walang collateral character lang..o pwedeng ang benefits mo kunin..

Researher 1: sir kung paano po black listed ako sa palasan ngayon black listed na din po ba ako dito?

Sir.Bonifacio: yaan ang ginagawaan ng paraan ngayon kasi wala pa ng system na ganyan ayaw kasi ng cooperatiba na magcomply doon meron kasing sistema ngayon na tawag nila ay Cisa cisa yun ata cisa cooperative information system act na lahat ng cooperatiba magreregister doon kaya ang mangyayari nga nito...

Researher 2: sir

Sir.Bonifacio: oh ano?

Researher 2: dip o ba sabi nyo ung mga coop ang magreregister doon ? dip o ba pwede na kayo nalang ang magparegister sa kanila?

Sir.Bonifacio: ganito kasi sir yun...alam mo tayo napapalibutan tayo ng batas ai...meron tayo nyang system act nayan no...ngayon meron tayong tinatawag na data privacy act eh ang tawag jan ay disclosure .eh pano na ngayon yan ung tinatawag ng bangko na secrecy may secrecy act pa may batas pa na hindi mo pede e disclose yung information mo nayung bangko ioopen sa iyo e di ka naming bangko ibig sabihin wala ka nama.ng authority. Yan daming mga batas ai na kung saan bumabangga doon sa cooperative information system act na kung saan kung ikaw ay may utang malaman ng buong cooperatiba na may utang ka ditto pwedeng magamit un favorable sayo o laban sa iyo bakit? Kasi may mga issues kasi na bayad na pero hindi updated eh bayad na ako tapos lalabas ngayon doon sa computer may utang pa ako e di kasiraan un sa kridibilidad ko pupunta ako ngayon doon sa cooperatiba ng certification gumawgaw na gumulo na bakit? Ung cooperatiba na nag upload ng information ko di nya na update .

Researcher 2: ah ok ok...

Sir.Bonifacio: so paano kung gusto nyo ung sa sistema nyo ay kailangan kung gusto nyo ma orient namin kayo kasi siguro pa schedule kayo pero siguro mga Monday...andito kami lahat siguro noon...ang kailangan nyo rin kasi malaman ang

accounting din sa cooperatiba siguro kailangan nyo din ma orient sa ganun...kasi dib a may flow car yan ?

Researher 2: ah opo opo meron po...

Sir.Bonifacio: ayon cguro kung gusto nyo pagusapan natin yan sama natin si pastor...

Researher 3: ahm pwede po ba kami mag survey / magbibigay po kami ng survey pwede po ba kami sumama sa mga meeting halimbawa po?

Sir.Bonifacio: uu pwede naman yun basta magpaschedule kayo...

Researher 3: ay sabi po pala samin ni pastor na kokontakin nalang daw po nya kami...

Sir.Bonifacio: ay sya paano...akoy babalitaan nyo nalang ha...may mga tanong pa ba kayo?

Researher 2 : opo ,

Researher 2: wala na po

Researher 2: salamat po

Researher 2: cge po thank you sir: Researher 3: thank you po.

Transcribed Interview 2

This section transcribed the voice during interview at the Brgy. Palasan Sta.cruz Laguna in the office of Chairperson Mrs. Aldea A. Roguel . The proponents interview the Secretary named Rose Ann G. Aquino and recorded it by phone with the permission of the Chairperson to allow us to record the interview. The Interview lasted for an hour in the office of Chairperson.

Interviewers: Penaredondo, John Randolph M. –researcher 1

: Artiaga, Jomer jay S. –researcher 2

: Pamplona, David Angelo- research 3

Interviewed: Secretary Ms. Aldea A. Roguel.

1. *Researcher 1: Bale yung mga lugar na hawak po ninyo ung sakop district 4 lang po. Pero buong district 4.*

2. *Mrs. Aldea Kooperativ pero buong municipal*

3. *Research 3 Pede ipatong ererecord lang*

4. *Mrs. Aldea Ahehe Anu ba to sa thesis? Graduating kayo?*

5. *Researcher 2 Andun po sa office. Ah sabi nya kayo nalang daw kausapin muna namin*

6. *Ms.aldea Ah siya nagpapunta sa inyo? Ah nasa kapitolyo/ bising bisi un ang PCVC un ang may hawak ng lahat ng kooperativ, provincial cooperativ un*

7. *Researcher 2 Bale anu po ung process ninyo ditto? Halimbawa may magloloan?*

8. Mrs.Adea Bale icnici muna nung credit investigator sya ung pupunta doon sa magloloan tapos pupunta dito ung credit imbestigator sya ung titingin ng form kung maaapprobahan.
9. Researcher 2 Bale anu po un mga requirements
10. Mrs.aldea Kasi minsan ito ung mga hinihingi minsan valid I.D tapos billing tapos payslip 11. Researcher 2 Ah Doon nyo makikita kung qualified?
12. Researcher 3 May mga forms po kayo na ginagamit
13. Researcher 2 Pede po naming mamaya Makita ung form mam
14. Researcher 2 Anu po ung collateral ninyo halimbawa meron mag loloan
15. m Alin ung anu? Ah ung collateral naming ung Atm minsan nasa amin ung atm 16. Researcher 1 Bukod po sa atm ?
17. Mrs.Aldea Un lang di alam ko gawa ng bago lang din ako ditto e
18. Researcher 1 Paano po un mam paghindisila nagbayad ?
19. m Ung mga hindi nagbabayad ipinapablack list nila tapos nagbabahay bahay sila para kausapin nila na kahit weekly magbayad sila pero ung mga hindi talga nagbabayad ipinapablack list nila .
20. Researcher 3 Meron po bang quota na tao bago makapagloan?
21. Mrs.aldea Hindi na ,bihira na kasi ang nagloloan ngayon gawa ng mga utang dati kaya kukunti na kaya aun nga ipapablack list na nila para kahit saan bangko hindi na makautang
22. Researcher 1 Bae cover talaga un kasi kahit sang bangko
23. Mrs.aldea Uu uu para kahit san bangko di na talaga sila makautang
24. Researcher 1 Bale anu po mam ao po ung mga reason bakit poi to ngayon nagpapautang po
25. Mrs.aldea Bale ung mga reason bakit kami naglelend?
26. Researcher 1 Uu oo
27. Mrs.aldea Bale sa agriculture pra makatulong sa mga anu kunwari sa mga piggery
28. Researcher 3 Bukod sa mga ganun? Anu pa po yung mga dahilan kung bakit nagloloan o nangungutang
29. Mrs.aldea Family purpose tsaka anu talaga minsan sa piggery talaga financial talaga 30. Researcher 1 Bale ilan taon napo ung kooperatiba?
31. Mrs.aldea Since 1999 dati pangalan nila ay “nagkakaisang pamayanan ng barangay palasan
32. Researcher 1 Ung dati palasan area lang talaga

33. Mrs.aldea Uu kya ganun ung pangalan nya dati
34. Researcher 1 Matagal napo ba kayo dito ?
35. Mrs.aldea Bale kami ang naka aasign ditto a office dati ung bookkeeper kaso nagresign na ung bookkeeper kaya ngayon ako nalang kumikilos sa dalawang trabahong un ako na rin ang nagbobokeeper.
36. Researcher 1 Pero ito lahat ng ito
37. Mrs.aldea Ayan yan ung org chart namin ibat ibang commette kailangan talaga yan sa isang kooperativ kailangan kasi yan ng cta
38. Researcher 2 Ung sa system po meyroon poi bat ibang gumagamit ng computer 39. Mrs.aldea Wala ako lang naman ang gumagamit pa ng computer pag nag eencode
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41. Mrs.aldea Ayun bale sa mga manual na ginagawa dahil sa mga naiwang backlogs akala ng chairperson naming nag lolog bili ng bili ng books nakakapaglog pero pagbinuksan wala naming nakalog tsaka andaming naiwang trabaho noong nakaraang secretary kaya sobrang daming backlogs
42. Researcher 2 Anu po ba ung system na ginagamit nyo para Makita ung mga backlogs na mga iniwan sa inyo?
43. Mrs.aldea Wala talaga nagcocompute talaga ako ai calculator buti ngayon may excel kahit papano nakakapagcompute na ako nakakagawa na ako ng formula
Dati talaga mano mano kasi dati wala talaga computer
44. Researcher 1 Ah e panu po naniningil o nagbabayad ung mga nag loan? 45. Mrs.aldea Anu ung iba ditto mismo tapos ung iba pinupuntahan sa bahay.
46. Researcher 2 Bale po mam may sinabi samin na may pangyayari po na ung nagloan sa inyo is bayad na doon sa naniningil sa ledger pero doon po sa pinaka main po ay ung record ay di pa p bayad? Pano po nangyayari un
47. Mrs.aldea Di ko din anu bale ang naabutan ko lang na pinaguudetan nila dito ay index card or meron silang pinaglilistahan ditto talagang makalumang makaluma
48. Researcher 1 Meron pong example?
49. Researcher 1 Pero ngayon po anu po ung ginagamit nyo?
Bale ngaun kasi ang pinapagawa sakin is ililista lang
50. Mrs.aldea
51. Researcher 1 Bale po ako mam may record ako doon pede doon ako magbayad or may date na required na magbayad sila
52. Mrs.aldea Depende naman sa usapan un depende sa kontrata na pinirmahan nila Ito oh
53. Researcher 1 Ah bale yan ung dinadala nila

54. Researcher 3 Buong sta.cruz po ba ung sakop ni chair?
55. Mrs.aldea Uu maraming nangungutang na kakilala un si mam
56. Researcher 3 Bale ilan ang members po na kasali sa kooperatiba nyo may tale po ba kau? 57. Mrs.aldea Ang alam ko lang total members pero ung may mga utang ang di ko alam Bale ang total members nila ay 379 bale ito ung may mga utang na members
58. Researcher 1 bale meron nap o ba kayong system na online na kung magbayad
59. Mrs.aldea Ay wala kami ng online, kung mag bayad kasi nga talagang minamano mano ang gawa namin dito
60. Researcher 2 May internet po kau?
61. Mrs.aldea Uu meron kami
62. Researcher 3 Meron po bang latat ng member nyo ay may cellphone? 63. Mrs.aldea Uu meron naman lahat
64. Researcher 1 Anu po ung piakamalaking perang nautang sa inyo? 65. Mrs.aldea Cguro ung pinakamalaking naloan is umabot ng 100,000 pesos 66. Researcher 1 Ahm bale ung dating mga files po meron po bang pagkakataon na nawawala
67. Mrs.aldea Uu maraming beses na nangyari dahil nga manual at wala pa noong computer kaya pahirapan talaga ung paghahanap
68. Researcher 1 Halimbawa nakastore nalang ung mga dating info para basta nalang isearch..
69. Mrs.aldea Mas ok siguro iyon..ung magkano utang ni ganito ung basta nalang seseach tapos ilan nalang balance nito.
70. Researcher 2 Cge po mam salamat po sa oras.
71. Researcher 3 Pede po mam kunin nalang po naming name ng chairperson at cntact number?
72. Mrs.aldea Papakilala kayo kay mam ha?
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74. Researcher 2 Info. Technology
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52. Mrs.aldea Depende naman sa usapan un depende sa kontrata na pinirmahan nila

Ito oh

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54. *Researcher 3 Buong sta.cruz po ba ung sakop ni chair?*
55. *Mrs.aldea Uu maraming nangungutang na kakilala un si mam*
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73. *Mrs.aldea Anu nga mga course nyo?*
74. *Researcher 2 Info. Technology*
75. *Mrs.aldea Ah ok*

Transcribed Interview 3

This chapter transcribes the voice record during our interview at the PCDO, in the office of Noly S. Balboa. The proponents interview the Supervising Cooperative Development Specialist and recorded it by phone with the permission of the Supervising Specialist to allow us to record the interview. The interview lasted for an hour in the office of Supervising Specialist at Sta.cruz.

Interviewers: Penaredondo, John Randolph M – Proponents 1

: Artiaga, Jomer Proponent 2 – Proponents 2

: Pamplona, David Angelo – Proponents 3

Interviewed: Supervising Cooperative Development Specialist Noly S. Balboa

Sir Noly: bigyan nyo muna ako ng tanong malay nyo di ako masagot yan ng ganun ka bilis, sample muna ... tingin nga nyan tingin nga nyan.

Proponent 1: Sir para saan po ang pcdo?

Sir Noly: ah ok ok...PCDO para saan? Para saan ang PCDO un ung tanong nyo ?ok ok

Sir Noly : ok game nakaready na? Ang PCDO o ang Provincial Cooperative Development Office ay itinayo sa pamahalaang panlalawigan upang alagaan ang mga cooperatiba sa lalawigan ng laguna, ah kasama din sa trust ng pcdo ay makapagtayo ng mga coops ditto sa laguna at pagkatapos nila maitayo ay kasama din sa aming tungkulin ang silay alagaan sa pamamagitan ng institutional development through training at saka ung mga pangangazsiwa sa kanila ung pagtuturo kung paano mangasiewa ng cooperatiba kami yun pati ung management ng coop kami din yun,yung pagtulong sa kanilang compliance kasi sila regulated ng cooperative development authority so ang aming trabaho sa pcdo alalayan sila sa mgacompliance nila sa cooperative development authority

Proponent 1: Bale po sir ung mga conducting ng mga seminars ung mga seminars na heneheld nyo every ay mga ilang beses po sila

Sir Noly: as frequent as it is needed by the cooperative, that is what we call terequest by the coop so if the coop requesting for such training meron tayong actually dati 14 ung mandatory trainings natin pero ngayon ginawa nalang ng CDA na dalawa ang dalawang mandatory training is fundamentals for cooperative at tsaka ung goveernnance and management ng cooperative the rest ng mga trainings needed sila ng cooperatiba hindi na sila ginawang mandatory pero kailangan parin

kunbaga they are not mandatory in nature pero kailangan parin naming ituro sa mga coop ung mga training na yun

Proponent 2 Sir bale ung mga coop na unsila po ung nagsasabi ang nagrerequest sa inyo ng minar bago kayo magbibigay ng araw

Sir Noly: uu maggagawa sila ng request ngayon titingnan naming kung available ung aming staff kung available an gaming staff from training specialist saka ung aming

cooperative specialist kung ayun doon sa petsa ay magtama so bumamababa kami sa training para sa kanila

Proponent 2 :bale saan po un heneheld kadalasan?

Sir Noly: Ang training most of the time sa field doon mismo sa coops kung san ung base ng coops doon kami

Proponent 3: bale nagmaman to man kayo ng pagseseminars?

Sir Noly: Not actually man to man but ung mga officers ng coop pinunpuntahan naming sila

Proponent 2: bale may officers ang bawat chairperson,bale may officers po sila?

Sir Noly: Yes, board ang bawat cooperatiba ang tawag naming sa kanila ay primary cooperative ang primary coop may sarili sila BOD mga officers un so ung mga officers nayan most of the time sila ung tinitraining namin

Proponent 1: bale sa loob ng pcdo ilan po ang nagmamanage?

Sir Noly: Dito sa pcdo from the Provincial dept Head,si sir Edwin un,tapos ako ang department aming coop specialist sa training,si sir Ronald minalabag ang aming coop operator the same time sya rin an gaming liaison officer,tsaka si arnaldo walo an gaming driver at the same time sya na rin un gaming utility

Proponent 1: bale sir ung mga services na inoffer nyo ?

Sir Noly: Yes yes actually we offer first and for most ung mga mandatory training being accredited training provider ng CDA ung aming tanggapan ay accredited yan by the Cooperative Development Authority so meron kaming legal personality na magtrain all across laguna and sometimes nakakalabas din kami ng laguna as per request by the Cooperative

Proponent 2 bale sir iba pang services aside sa ...

Sir Noly: Bukod doon ang services namang meron kami is yung technical assistance sa coop,meron kaming financial assistance sa coop, tapos ung mga financial assistance naming nagbuo kami ng laguna credit surety fund yang lcsf ang pinaka main task yan assistihan ung mga coop additional capital sa coop so kapartner natin jan ang bangko central ng Pilipinas, ang landbank, ang development bank of the philippines. Ah together with the participating coops ditto sa laguna sa ngayon meron kaming 17 participating coops so ung mga participating coops nayan katulong namin yan sila ,may mga financial contribution sila sa laguna credit suretyfund na un ung nagiging surety cover pag

magloloan ung mga cooperatiba wala ng collateral kasi nagbigay ang ating provincial government as an investment 5 million,nagbigay din ang landbank,nagbigay din ang development bank of the Philippines together with ung mga contributers namin ung mga cooperatiba so un ung pinaka anu ngayon naming para wala ng collateral ung mga coop na manghihiram un ung naging surety cover

Proponent 2: tapos ung mga coop na ditto sa district 4 po nagpapamember pa muna ba sila ditto sa PCDO?

Sir Noly; Not actually magpapamember, sa mga credit facilities namin sila ung mga assistance sila kailangan nila magcontribute kagaya ng LCSF kailangan nila magcontribute ng 100,000 as their contribution

Proponent 2: per coop po, pero wala talaga sila, halimbawa cooperative kami Per primary coop un

Proponent 2 pero wala talaga

Sir Noly: No, you need to register your group to turn it to cooperative sa CDA doon kayo magpaparehistro meron silang extension office sa calamba doon kayo magpaparegister pagkatapos pag nakaregistered na kayo doon kamki naman may listing kami lahat ng cooperatiba ditto sa lalawigan natin may listing kami so ang trabaho naman ng pcdo , ang trabaho namin suportahan alalayan ang mga natatayong coop nay an tapos ung mga gusto naming magtayo pinupuntahan naming yan inoorient naming sila meron kaming tinatawag na orientation seminar after ng orientation seminar ung prs kasama naming ang cda ang ibig sabihin ng prs pre-registration seminar pagkatapos ng prs seminar magbibigay kami ng proforma ung template para sa documentation pagnagawa nyo na ung templates nay un dadalhin yan sa cda ereregister nila kayo doon as legitimate cooperatives

Proponent 3: bale ung mga under na cooperatives, may hawak po kayo na cooperatiba under the cooperatives?

Sir Noly: Ah nasa ano naming sila parang lahat ng cooperatiba dito sa lalawigan natin kasama sa trabaho talaga naming na sila alagaan alalayan , pero pagnakikita na naming na malakas na ung cooperatiba hinahayaan na naming tapos napunta kami doon sa nakikita naming nahihirapan at mahina

Proponent 3: bale sir pano nyo nalalaman kung meron bago po Sir Noly: Ah humihingi kami ng list from cda

Proponent 3 : tapos ung anu naman ung mga cooperatiba paano sila nagrereport ditto kung may problema sila at need na nila ng assistant.

Sir Noly: Ah dahil alam nila na merong tanggapan ang pcdo alam na nila un sa buong lalawigan anu tapos bukod sa merong provincial meron din kaming counter part sa mga municipyo meron din kami counter part sa mga citys kamuka din naming sila kung kami provincial coop office sila

naman ay city coop office sa municipyo naman municipal coop office yan ung mga counter part naming

Proponent 2: para magkaroon lang sila na mas malapit na ano, mas malapit na pagsasabihan ng mga problema nila.

Sir Noly: Un mas malapit may mga mag aasist sa kanila

Proponent 2: ahh ganun po para kada city may tutugon sa kanila kagaya nyo din po sila?

Sir Noly: Uu uu kagaya din naming sila

Proponent 1: ung mga support sa cooperatiba alam din po nila ung ginagawa nyo... Sir Noly: Yesyesyes definitely meron kaming listing

Proponent 1 :may mga time na nagrereport din po sila ditto/

Sir Noly: hindi naman ganun not actually reporting ah kasi anu yan parang every year binibisita sila ng cda tinitingnan kung sumusunod talaga sila o sumusunod pa talaga sila sa regulatory ng cda so magkaiba talaga kami ang trabaho naming talaga assistahan ang mga coop, ung naming cda trabaho nila iregulate sila kung may pagkakamali para ibig sabihin may check and balance kami taga assist para lumakas sila si cda naman binabantayan sila kung mali na yung patakbo ng cooperatiba nila

Proponent 1: tapos sir pag anu paano po ung processo pagnaggagawa kayo ng interview?

Sir Noly: meron kaming ah uu ung aming monitoring na ginagawa meron kaming sample copy na monitoring sheet naming ung monitoring sheet from doon sa ano from name ng coop incorporators ng coop, board of directors, officers, down the line all those things ay ano kasama yan sa aming monitoring ng personel sa feed

Proponent 2: pwede naming Makita un sir mamaya ?

Sir Noly: uu you will be given a chance to see kung ano ang itsura noong aming monitoring sheet

Proponent 2: pede po naming mapicturan

Sir Noly: yes ,you can take a picture

Proponent 2: ung pag aanu ng problema nila sir letter letter nila inaabot?

Sir Noly: Yes, a ahm ung let ah..pag sila ay may request, ahm request from our office of pcdo silay gumagawa ng letter tinatransmit paunta dito or sometimes by email

Proponent 2: ah ok tapos saka nyo eee...

Sir Noly: Uu ah tapos may cellphone number doon tatawagan naming sila oh ganitong araw at ganitong oras pupunta kami para tulungan sila

Proponent 3 :bale sir dito po sa loob ng pcdo anu po ung mga process na nahihiapan kayo halimbawa pagiinform ng seminars sa kanila?

Saan kami nahihiapan? Kapag nagkasabay sabay ang request

Proponent 3: panu po

Halimbawa, nagkasabay sabay sila ng request nila ng training ng seminar ah yun mejo anu samin un ung ...

Proponent 2 : bale limitado lang kasi ung ano kung baga..

Sir Noly: Uu, pero ganun pa man pagnagkasabay sabay pinaghahati naming un gaming mga personel

Proponent 2: bale ilan lang po kayo

Oh aun bale one two three four five six meron kaming isang nakadetail pito

Proponent 2: kayo kayo lang po nagseseminar sa kanila

Proponent 2 pagka nakakasabay sabay

Sir Noly: Minsan humihingi kami ng tulong sa upmeron kami kapartner sa U.P

Proponent 3: saka ano po sir ung mga kadalasang nairereport ng mga cooperatiba sa inyo?

Sir Noly: Ok Syempre ung kadalasang problema ng kooperatiba minsan ung sa management gumawa ng financial statements, ayan so tumutulong kami doon ginagawa naming meron kaming mga coaching, ibig sabihin noon nagpapadala kami ng isang personel kinucoach sila on how they make a financial statement

Proponent 2: pero minsan anu po ung kadalasang nerereport nila?

Sir Noly: Ah nerereport nila minsan ah ung minsan kulang sila sa capital so humahanap sila ng windows kung pano sila maasistihan sa capital

Proponent 3 : ah bale ito din sumusuport sa ...

Sir Noly: Uu sumusuport kami jan sa laguna credit,sinusuportahan sila nito credit surety fund

Proponent 3: pag ganun sir ano ung mga solusyon na ginagawa ninyo kapag may problema sila sa tulad nyan sa capital

Sir Noly: Ang ginagawa naming kapag may problema sila sa capitalization pinupuntahan naming sila tapos inooffer naming ung partner agencies naming kasi halimbawa water foundation rathe ano manila water foundation nagpahiram sya sa coop ng tig 100,000 pesos ng walang interest within the period of 15 months.so nakatandem naming sila if im not mistaken nakapag assist kami ng 48 cooperatives all across laguna ha 48 un na nabigyan naming ng tig 100,000 pesos ng walang interest

Proponent 3: pero sir meron na pong nangyari na isang coop nagkautang sila sa isang bangko ung ganun

Sir Noly: Ang cooperatiba meron ditto sa lalawigan natin na ah una ang membership kasi pagnabasan yan halimbawa 15 ang minimum minsan ay nagwiwidraw na ung iba umaaliskapag naabot na nila ung 15 pagnaabot na nila ung 14 delikado un mamamatay na siya idedisolve na talaga sya ung iba naman na bumaon sa utang ang ginagawa naman meron tayo tinatawag cooperative coops ibig sabihin noon ung cooperatiba tinutulungan nila ung maliliit

Proponent 1 bale sa inyo sir anu po ung ginagawa ninyo kapag malapit ng madisolve ung isang cooperatiba?

Sir Noly: Pinupuntahan naming at inaassist naming so lahat ng paraan ay gagawin naming para manatili silang buhay kung kinakailangan asistihan namin sa mga

training, sa institutional development, turuan naming sila kung saan lalapit para sa additional capital gagawin naming yan

Proponent 1: para lang mabuhay ulit

Sir Noly: Para lumakas ang coop

Proponent 2: pero maynangyari na pong ano ung meron problema na hindi na kayang solusyonan?

Sir Noly: Uu may nangyaring ganun, idont want to mention the name and the palace may cases kami na hindi na kinaya so nadisolve na sila mga ganun na dissolve na

Proponent 1: ah sir maliban doon sa problema dito sa pcdo or nahirapan kau ung pagmamanage ng mga schedules ay ung anu halimbawa sa pagmamanage ng mga seminars gusto nila magpaseminar ganun

Sir Noly: Ung ginagawa lang naming doon ianaadjust lang naming doon ung araw so kung ang kanilang request ay 20, e ninigotiate naming kung pwedeng 19 or 21

Proponent 1: maliban po doon sir meron paba kayong ibang naeencounter ditto sa loob ng pcdo na relate din pos a cooperatiba Po?

Sir Noly: Dito sa opisina I know wala kami masyadong ano

Proponent 3: pero sa mga cooperatiba?

Sir Noly: Sa coops syempre outside our office marami kami inaano diyan kailangan assistihan

Ganun talaga ai, ahhh hindi ganun kadali magpatakobo ng cooperatiba kaya kami naman syenempre itong opisina nakalaan itong tanggapan ito para tulungan sila

Proponent 2: ah pede rin po kami makahingi ng listahan ng mga cooperatiba under district 4 sir?

Sir Noly: Yes yes

Proponent 2: Para malaman po naming at makapag interview din po kami

Sir Noly: Uu mamaya si sir Ronald will give you the data

Proponent 2: para malaman po naming kung saan di lang po ung dito sa palasan

Sir Noly: Pwede pwede...you can visit our cooperatives maybe district 4 or district 3 aun pede nyong bisitahin

Proponent 2: di ko alam sir kung tama pagkaintindi ko ..tama ho ba sir na pcdo under nya ung mga cooperatiba?

Sir Noly: Sa....sa mabilisang tingin parang ganun pero ang cooperative kasi yan ay anu autonomous meaning walang nakakaano sa kanya

Proponent 1: walang may hawak?

Sir Noly: uu...autonomous siya sa kanyang prinsipyong simulain ng coop autonomous yan autonomy

Proponent 2: ang pagkakaunawa ko naman ung may hawak sa cooperatives is ung CDA kasi doon sila nagpaparegister,parang ganon?

Sir Noly: Actually pagsinabi mong may hawak? Siguro the right term would be anong agency ang nagreregulate CDA yan ang regular authority talaga yang CDA

Proponent 1: bale may piniprmahan po sila ,hindi sa inyo sa pcdo Sir Noly: yes

Proponent 3: hindi sa inyo sa pcdo? May pinipirmahan po ung mga cooperatiba ung agreement na kailangan nilang system

Sir Noly: Letter un ...letter of request ang tawag doon

Proponent 3: aside from mga letters mga data na hinahawakan nyo na tungkol sa cooperatiba

Sir Noly: Ang hawak namin ung kanilang...ahm anunmg tawag ditto... ung data ng kanilang mga officers ung ,minsan nagsasubmit sila ng financial statement sa amin ah doon sa field officer pinakukuha naming

Proponent 2: documents po sya or system na ?

Sir Noly : Document lang Proponent 3: bale ung data na hawak nyo ssa papel lang sir?

Sir Noly: Ahh sa papel lang,ah ung part ng monitoring ng tao naming un

Proponent 2: bale pano nyo po tinatago un, ung compilation tinatago nyo pos a cabinet ninyo?

Sir Noly: Uu meron meron

Proponent 3 ung sa pagmamanage po ng cooperative dib a may ibat ibang klase ng cooperative? Kung baga ung CDA po meron po bang binibigay na standard na sistema?nagagawa po ba un ng lahat ng cooperative?

Sir Noly: Ah isa sa mga training na mandatory na sinabi ko ung cooperative governance and management so doon sa training nay un itinuturo doon

kung paano magpatakbo ng ibat ibat klase ng cooperatiba so lahat ng necessary measures lahat nandon governance and management training ng lahat ng coop kasi you can never be elected as an board of director kung hindika mag uundergo ng training nay un,di ka pwede mamahala ng coop kung hindi ka dumaan sa training nay an, ngayon kung ikaw ay na elect bibigyan ka ng isang taon para mag undergo para sa training nay un,kung hindi kaa nag uundergo

Proponent 2: a sir ung mga about naman sa coop dib a nagkakaproblema sila kaya nadidisolve sila paano naman kung hindi nila nasabi ung problema nila?

Sir Noly: meron tayo mga municipal officer diba? May counter part kami as I said awhile ago.may municipal coop officer, may city coop offecier our counter part un sila sa ibaba ating government sa LGU ung municipal government city so sila un nakakatulong din sila para magmonitor

Proponent 1: pero may time na pag walang nerereport na problema ditto sa coop may time na kayo po ung nagmomonitor?

Sir Noly: Pwede mangyari un kasi hawak naman ng coop officer city officer sa mga municipyo

Proponent 1: nagmomonitor parin kayo kahit walang report,bale pcdo napunta sa palasan

Sir Noly: Yan oo...oo

Sir Noly: Anymore question?

Proponent 1: bale ung sa title po naming “integration cooperatives under pcdo crossplatform loaning management system with sms notification bale ito po ay nagmamanage ng isang cooperative para maging under sya ng pcdo para magkapagrequest halimbawa ng seminars mas mamomonitor po ung

Sir Noly: No...no... the right term if you wish to solidify all the cooperative in one certain district,you need to federate them.magkakaroon ng fereration e federate mo ung mga coop na parepareho sa distrito halimbawa puro mga agri o kaya credit basta pareparehas ng hanapbhay o ng mga negosyo you can federate all those coop in one single federation ha pwede mo sila buuin pero sa bawat municipyo sa bawat syodan meron tayong tinatawag na municipal in city council so doon sila nabubuo sa mga councils meron tayong cooperative development council,city cooperative council,provincial cooperative council yang mga council nay an kapartner hyan ng pcdo at tsaka ng municipal office tsaka city cooperative office yang mga nabangit kung councils para bumilis ang takbo ng cooperatiba

Proponent 2: hindi pala sya directa ditto may mga pagdadanan pa sya Sir Noly: Meron may mga council pa, may mga municipal coop officer pa Proponent 2: pwede rin naming makuha un sir para magamit din naming Sir Noly: Anung ano

Proponent 2: halimbawa ung palasan under sya ng anu

Sir Noly: Uu ung palasan under sya ng sta.cruz

Proponent 2: bale sa sta.cruz ilan kayang coop meron ditto sa kanila Sir Noly: Ah wala akong hawak na record pero basically may ga listing yan Meron pa?

Proponent 2: meron po ba kami pwedeng maipakita na katunayan halimbawa documents

Sir Noly: Meron meron first of can most picture of our organizational chart,you can also have the monitoring sheet

Proponent 1: bale ung letter nga ung ipapakita natin na galling tayo sa pcdo

Sir Noly: You can properly indorse by the pcdo sa pupuntahan nyong coop so halimbawa ivivisit nyo ung coop sa pila so iindorse naming kayo doon properly

Meron pa?

Proponent 2: ung sa anu po sa securityng mga data ng cooperatiba sir?

Sir Noly: Ah ung privacy act?Kaya nga kapag ikaw ay magrerequest ng documents you need to write a letter requesting the such document and the use of that document.

Proponent 1 bale pirmado ng head

Sir Noly: Pirmado ng inyon prof or leader nyo...

Proponent 3: About doon sa credit loan last year po may ginawa po ung cda na dapat ung processo ay iisa dapat ay standard

Sir Noly: Its good itsgood na magkaroon ng standard specialy pagdating sa credit

Proponent 3 pero meron na pong system?

Sir Noly: In terms of the interest rate it depends on the declaration of the primary cooperative kung how much could be the interest rate na ipapataw nila pero definitely meron yang sealing na hindi pwede maratingdiba meron naman tayong batas na hindi ka pwedeng basta basta na magpatong ng interest ng ganitong kataas

Proponent 3: sir ung anu proseso ng pagloloan pareparehas?

Sir Noly: Basically pareparehas ung anu nagkakaroon lang ng pagkakaiba ung interest rat may coop na mababa interest meron naman mataas interest ng bawat coop pero hindi sya sasagka ditto sa bansa natin

Proponent 1: bale un sir kasama din un sa monitor nyo?

Sir Noly: Uu kasama un

Proponent 1 :ah ok sir

Sir Noly: So panu wala ng question?

So salamat at nagkasamasama tayo ditto sa ano..

Proponent 2: Salamat din po Proponent 1: Salamat din po

Data dictionary

Table Name: avatar

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
image	Blob		Not Null
COOPERATIVE_ID	Int	200	Not Null

Table Name: comakers

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
loaner_id	Int	200	Not Null
Loaner_being_comaker	Int	200	Not Null
date_become_comaker	Timestamp		Not Null
COOPERATIVE_ID	Int	200	Not Null

Table Name: cooperatives

Field Name	Data Type	Length	Constraint
COOPERATIVE_ID	Int	200	Primary Key
FIRSTNAME	varchar	200	Not Null
LASTNAME	varchar	200	Not Null
PHONE_NUMBER	varchar	200	Not Null
EMAIL	varchar	200	Not Null
PASSWORD	varchar	200	Not Null
COOPERATIVE_NAME	varchar	200	Not Null
COOPERATIVE_BARANGAY	varchar	200	Not Null
COOPERATIVE_PROVINCE	varchar	200	Not Null
COOPERATIVE_MUNICIPALITY	varchar	200	Not Null
COOPERATIVE_PURPOSE	varchar	200	Not Null
FOUNDATION_DATE	timestamp		Not Null
REGISTERED_DATE	timestamp		Not Null
ACCOUNT_STATUS	varchar	200	Not Null
ACCESS_TYPE	varchar	200	Not Null

Table Name: last_payment

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
last_payment	varchar	200	Not Null
loaner_id	Int	200	Not Null
COOPERATIVE_ID	Int	200	Not Null
loan_number	Int	200	Not Null

Table Name: loan_schedule

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
date_loan	varchar	200	Not Null
balance	double		Not Null
interest	double		Not Null
principal	double		Not Null
due	double		
paid_received	int	200	Not Null
loaner_id	int	200	Not Null
loan_number	int	200	Not Null
COOPERATIVE_ID	int	200	Not Null

Table Name: loaners

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
firstname	varchar	200	Not Null
lastname	varchar	200	Not Null
businessname	varchar	200	Not Null
unique_number	int	200	Not Null
gender	varchar	200	Not Null
title	varchar	200	Not Null
phone_number	int	200	Not Null
email	varchar	200	Not Null
birthday	timestamp		Not Null
barangay	varchar	200	Not Null
municipality	varchar	200	Not Null
province	varchar	200	Not Null
zipcode	int	200	Not Null
working_status	varchar	200	Not Null
image	blob		Not Null
description	varchar	200	Not Null

account_status	varchar	200	Not Null
account_type	varchar	200	Not Null
date_registered	timestamp		Not Null
COOPERATIVE_ID	int	200	Not Null

Table Name: loans

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
loan_product	Varchar	200	Not Null
loaner_id	int	200	Not Null
loan_number	Int	200	Not Null
disbursed_by	Int	200	Not Null
principal_amount	Int	200	Not Null
date_released	Timestamp		Not Null
loan_interest	Int	200	Not Null
loan_duration	Int	200	Not Null
loan_duration_per	Int	200	Not Null
repayment_cycle	varchar	200	Not Null
number_of_repayments	Varchar	200	Not Null
loan_status	Varchar	200	Not Null
loan_title	Varchar	200	Not Null
loan_description	Varchar	200	Not Null
date_now	Timestamp		Not Null
COOPERATIVE_ID	int	200	Not Null

Table Name: log_details

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
last_active	timestamp		Not Null
COOPERATIVE_ID	Int	200	Not Null

Table Name: remaining_balance

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
remaining_balance	Int	200	Not Null
loaner_id	Int	200	Not Null
COOPERATIVE_ID	Int	200	
loan_number	Int	200	

Table Name: log_details

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
repayment_amount	double	200	Not Null
repayment_method	Varchar	200	Not Null
collection_date	Varchar	200	Not Null
collected_by	Varchar	200	Not Null
description	Varchar	200	Not Null
loan_number	Int	200	Not Null
loaner_id	Int	200	Not Null
COOPERATIVE_ID	int	200	Not Null

Table Name: repayments

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
repayment_amount	int	200	Not Null
repayment_method	Varchar	200	Not Null
collection_date	Timestamp		Not Null
collected_by	Varchar	200	Not Null
description	Varchar	200	Not Null
loan_number	Int	200	Not Null
loaner_id	Int	200	Not Null
COOPERATIVE_ID	int	200	Not Null

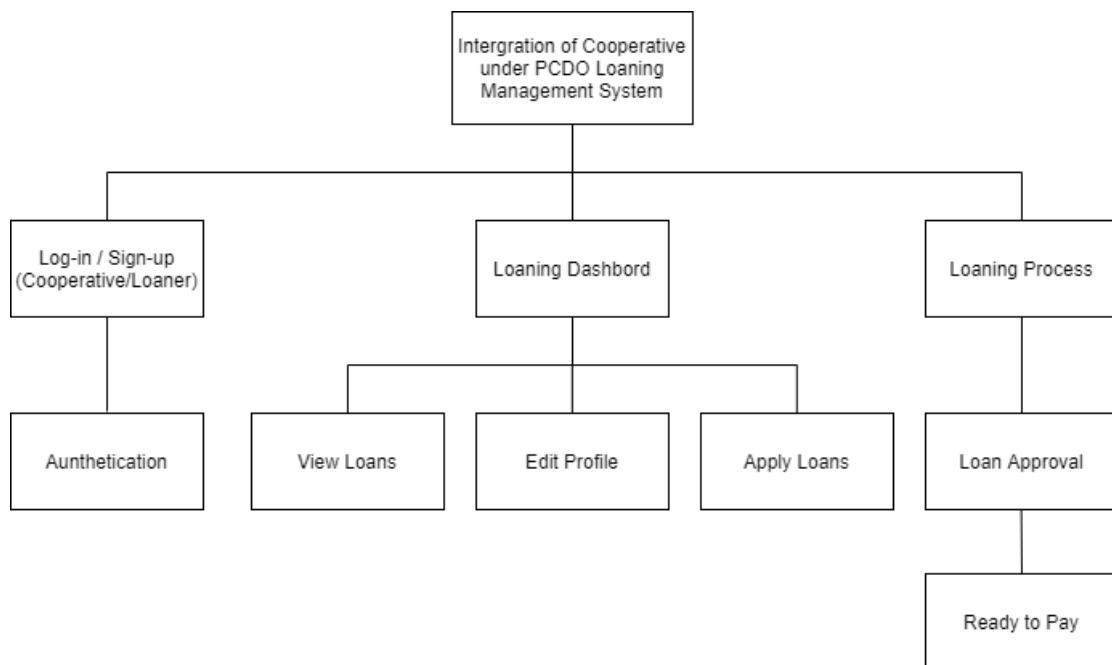
Table Name: total_due_and_interest

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
total_interest	int	200	Not Null
total_due	Int	200	Not Null
loaner_id	Int	200	Not Null
loan_number	Int	200	Not Null
COOPERATIVE_ID	int	200	Not Null

Table Name: total_due_and_interest

Field Name	Data Type	Length	Constraint
id	Int	200	Primary Key
amount_paid	int	200	Not Null
loaner_id	Int	200	Not Null
COOPERATIVE_ID	Int	200	Not Null
loan_number	Int	200	Not Null

Hierarchical Input process output model



Project schedule

Software resources

Materials Name	Total Cost
Internet	300.00 pesos
Transportation	350.00 pesos
Papers	200.00 pesos
Letters being printed	150.00 pesos
Rent For PC/Laptop	500.00 pesos
Foods	500.00 pesos
Total	1500.00 pesos

Input/output reports screenshots

Testing Results

Loaner Account Testing Questionnaire - Excel														
A1	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1 Timestamp	Username	Tester's Name:	Date Tested:	Contact No.	STATUS	ACTUAL RSTATUS								
2 2021/02/c.reynalen.justo@lspu.edu.ph	R.Justo		2/6/2021		PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS	PASS
3 2021/02/c.ronnelvirtucio@gmail.com	ronnel virtucio		2/7/2021		PASS	pass	PASS	pass	PASS	pass	PASS	pass	PASS	pass
4 2021/02/c.jeremyreyes33218@gmail.com	Jeremy C. Reyes		2/27/2021	9494398808	PASS	Passed	PASS	Passed	PASS	Passed	PASS	Passed	PASS	Passed
5														

TAM Results.

Technology Acceptance Questionnaire - Excel																									
A1	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
1	1.Correct	2.Reliable	3.Efficient	4.Integrity	1.Learnab	2.Underst	3.Operable	4.Attractiv	1.Operabi	2.Utilit	3.Efficien	4.Function	1.The dev	2.The dev	3.The dev	4.The dev	1.I am will	2.I am will	3.I am sati	4.I am will	1.I can eas	2.I never	3.Using th	4.The system wi	
2	5	5	5	5	5	4	5	5	5	4	5	5	4	5	5	4	5	5	4	5	5	4	5	5	
3	4	5	5	5	5	4	5	5	5	4	5	5	5	4	5	5	4	5	4	5	5	4	5	5	
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26	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
27	5	5	5	5	5	4	5	5	5	4	5	5	4	5	5	4	4	5	5	5	5	5	5	5	
28	5	4	4	5	4	4	5	4	5	4	5	5	5	5	5	4	4	5	5	3	4	4	4	4	
29	5	4	4	5	5	5	5	5	5	4	5	5	5	5	5	5	4	5	5	4	5	5	5	5	
30	5	5	4	4	5	5	5	5	4	4	5	5	4	5	5	5	4	5	4	4	4	4	4	4	
31	5	5	5	5	5	5	5	5	4	5	5	4	5	4	5	5	4	5	4	4	4	4	4	4	
32																									
33																									

Google Form Questionnaire

TEST SCENARIO: Viewing page of the Loaner account.

Description (optional)

STEP NO.:

STEP DETAILS: Navigate "Join the Community"

EXPECTED RESULT: Display two options: "Sign up" and "Log in"

STATUS *

PASS

FAIL

ACTUAL RESULT

Long answer text

STEP NO.2

STEP DETAILS: Click the "Log In"

EXPECTED RESULT: Display a modal log in form.

STATUS *

PASS

Testing and evaluation Instructions

Evaluation Instruction.

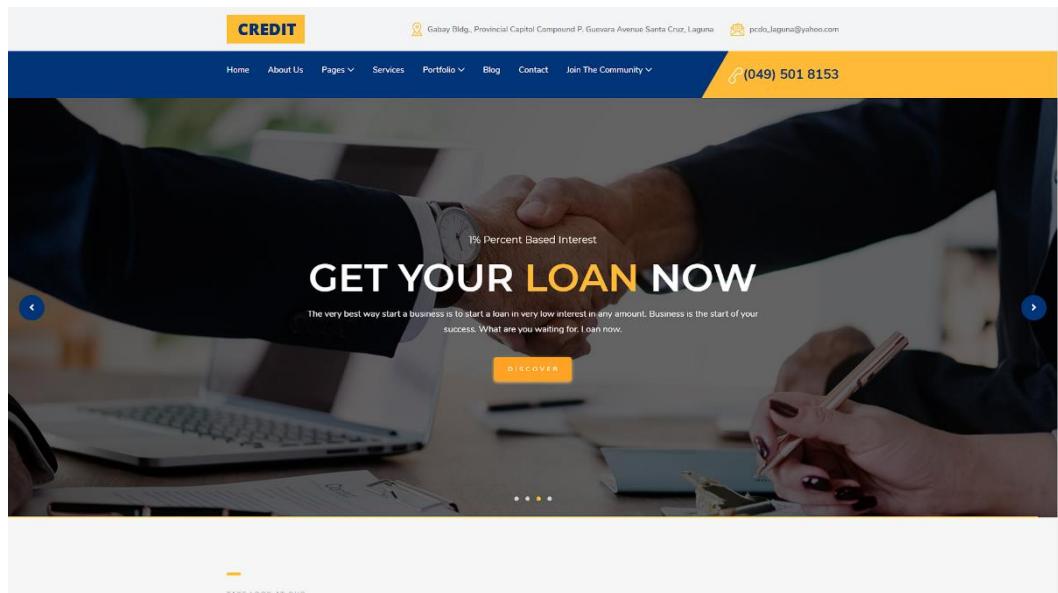
The screenshot shows a Google Form titled "Technology Acceptance Questionnaire". At the top, there are tabs for "Questions" and "Responses". The form begins with a greeting and a brief introduction about the study's purpose and confidentiality. It includes a signature from three individuals: Pefianondono, John Randolph M.; Pamplona, David Angelo G.; and Artaga, Jomer Jay S. Below the introduction, there is a field for "Email address *". A note states that the form is collecting email addresses and provides a link to change settings. On the right side of the form, there is a sidebar with various icons for managing the form. At the bottom, there is a video player showing a YouTube video titled "SYSTEM DEMO AND EXPLANATION" with the URL https://www.youtube.com/watch?v=if7zaTWyLINE&feature=youtube_gdata.

Testing Google Form

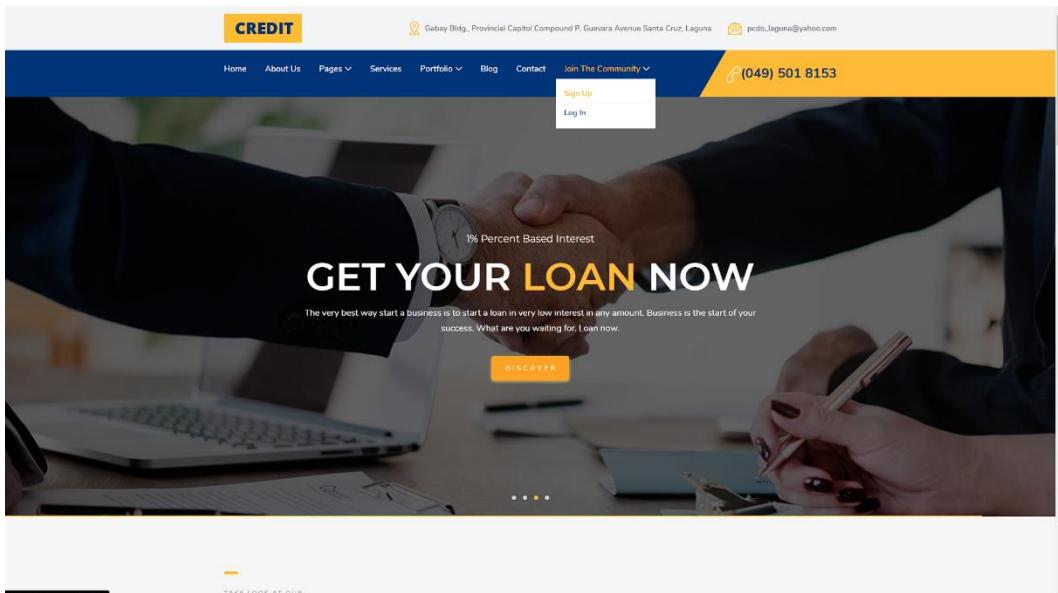
The screenshot shows a Google Form titled "Loaner Account Testing Questionnaire". The form is divided into sections. The first section, "Section 1 of 3", contains fields for "Email address *" and "Tester's Name *". The "Email address" field has a note indicating it is a valid email address. The "Tester's Name" field is a "Short answer text" type. The second section, "Section 2 of 3", contains a field for "Date Tested *". The third section, "Section 3 of 3", contains a field for "Contact No.". At the bottom of the form, there is a section titled "PRECONDITIONS:" with the following bullet points:

- Tester should know how to handle and use basic functionalities of a Laptop or Personal Computer.
- Laptop or Personal Computer must have access to internet.
- An activated Loaner account is required.

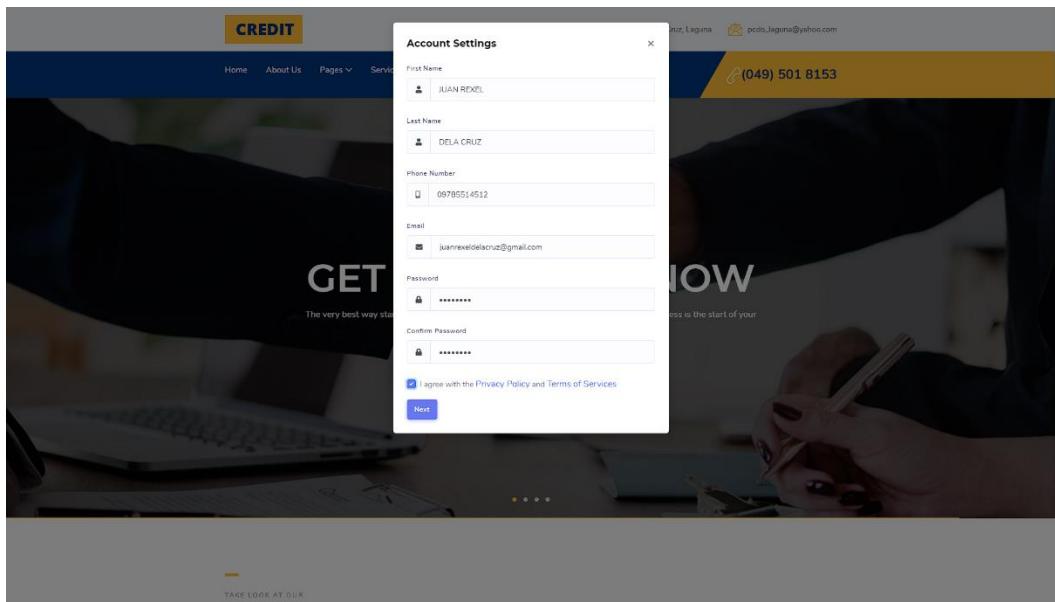
User's manual



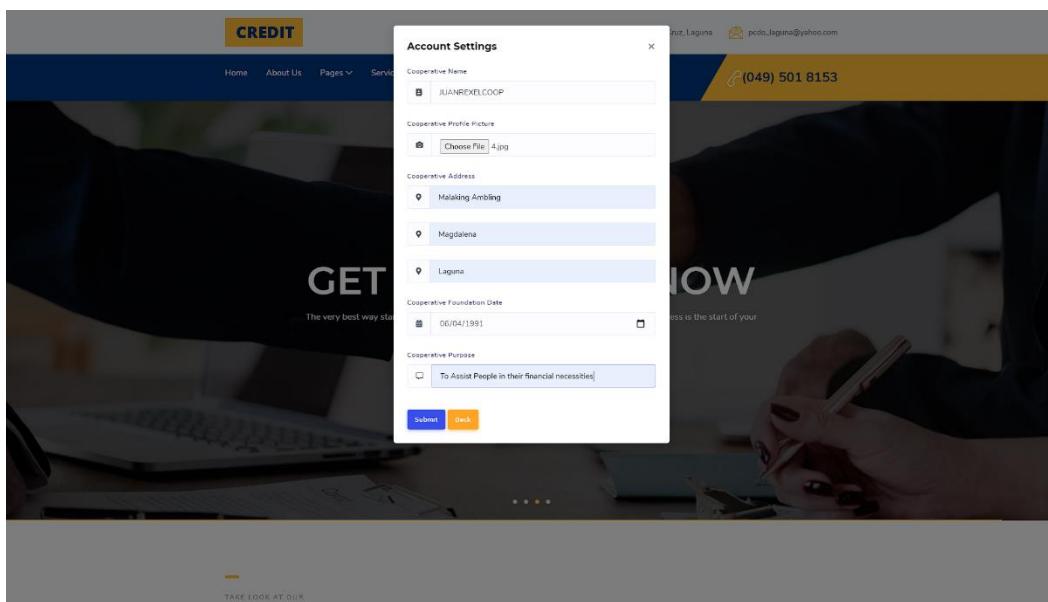
This is our front page in which the users (Cooperative Head's and Loaners) can view.



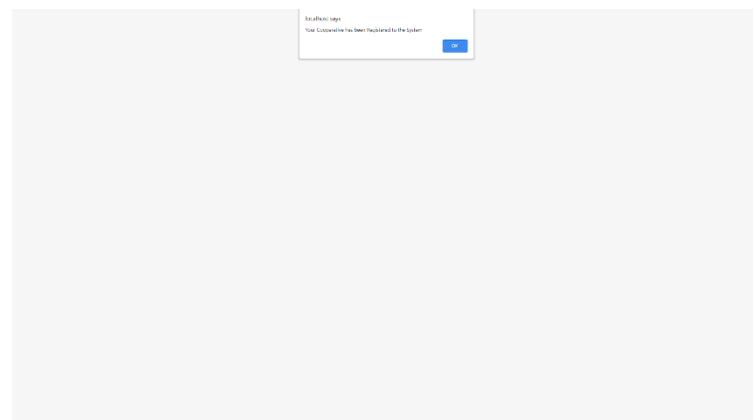
To “Sign Up and Log in” click “Join The Community”



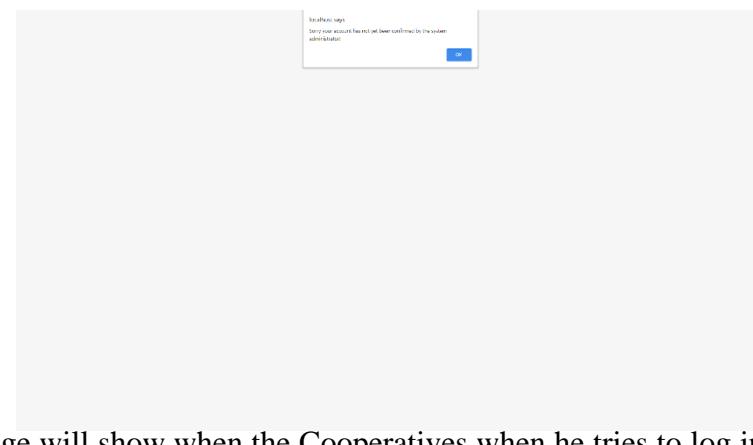
In this page the cooperative head will register their own cooperative and will wait for the PCDO to confirm/ approved their cooperative.



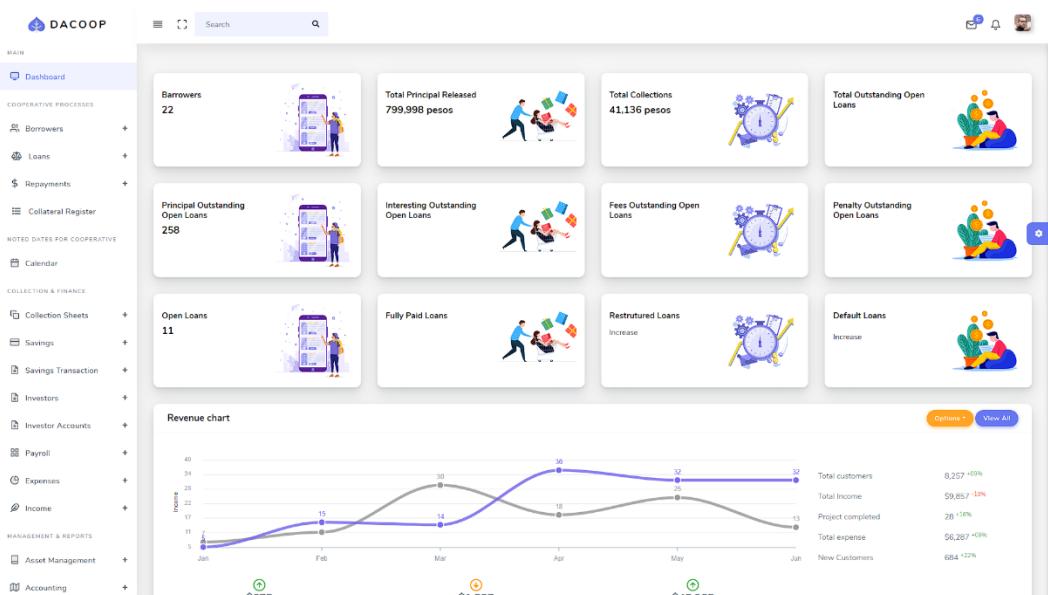
This is the continuation of the modal for registration of the cooperative.



This message will show after clicking the submit button in the registration form.



This message will show when the Cooperatives when he tries to log in even the PCDO doesn't confirm their register account.



This is the dashboard of the cooperatives in which they can view their total number of borrowers, total amount being released, and the total amount being collected.

The screenshot shows the DACOOP software interface with the title 'DACOOP' at the top left. The main menu on the left includes sections like 'MAIN', 'COOPERATIVE PROCESSES' (with 'Borrowers' selected), 'NOTED DATES FOR COOPERATIVE', 'COLLECTION & FINANCE', and 'MANAGEMENT & REPORTS'. The right side displays the 'Register New Borrower' form. At the top, there's a note: 'All fields are required and you must type at least First Name and Middle / Last Name or Business Name.' The form fields include:

- First Name:** GREGORIO
- Last Name:** MACAPAGAL
- Business Name:** TAPSHAN NI MANG REGS.
- Unique Number:** # 10140 (Note: You can enter unique number to identify the borrower such as Social Security Number, License #, Registration Id....)
- Gender:** Male
- Title:** Mr.
- Phone Number (PH Format):** 09145254158 (Note: Do not put country code, spaces, or characters in mobile otherwise you won't be able to send SMS to this mobile.)
- Email:** peseredondojohnandoi@gmail.com
- Birthday:** 02/04/2021
- Barangay:** Malaking Ambing
- Municipality:** Magdalena
- Province:** Laguna
- Zipcode:** 4003
- Working Status:** Government Employee
- Photo of the Borrower:** A note states it will serve as an identification ID and Avatar of his/her Account. It includes fields for 'Borrower's Photo' (Choose File: team-3-800x800.jpg) and 'Description' (NONE).
- Submit:** A blue button at the bottom.

This is the registration form for adding the new borrower of the cooperatives.

The screenshot shows a dashboard titled "Dashboard" under the "COOPERATIVE PROCESSES" section. The main area displays a table titled "Export Table" with columns: View, Avatar, Full Name, Unique#, Mobile, Address, Date Registered, Status, and Action. The table lists 10 entries of borrowers, each with a profile picture, name, unique ID, phone number, address, registration date, status (active), and an "Edit" button. The table has a search bar at the top and navigation buttons at the bottom.

View	Avatar	Full Name	Unique#	Mobile	Address	Date Registered	Status	Action
Loans	Savings	Mr. PERAREDONDO, JOHN RANDOLF	10001	09109984082	Malaking Ambing, Magdalena	2021-01-28 23:54:07	active	Edit
Loans	Savings	Mrs. SALIMBAGAT, LAINYN	10002	09109983082	Malaking Ambing, Magdalena	2021-01-28 23:58:57	active	Edit
Loans	Savings	Mrs. ARTIAGA, JOMER JAY	10003	0956525841	Bagong Silang, Los Baños	2021-02-02 11:07:51	active	Edit
Loans	Savings	Mr. PAMPLONA, DAVID ANGELO	10004	09562147852	Bungkot, Magdalena	2021-02-02 12:25:32	active	Edit
Loans	Savings	Mr. UNSON, SHAREWIN	10005	09102256854	Malaking Ambing, Magdalena	2021-02-02 12:28:10	active	Edit
Loans	Savings	PROTHIBMALAY, KRIS	10006	09652563214	Poblacion, Magdalena	2021-02-02 12:30:14	active	Edit
Loans	Savings	Mr. LUMAY, NATHANIEL LEE	10007	09854425147	Malaking Ambing, Magdalena	2021-02-02 12:37:50	active	Edit
Loans	Savings	Mrs. TUAZON, MONIQUE MAE	10008	09852147451	Munting Ambing, Magdalena	2021-02-02 12:41:01	active	Edit
Loans	Savings	Mrs. PALLA, ELLAINE	10009	09502254525	Malaking Ambing, Magdalena	2021-02-02 12:47:42	active	Edit
Loans	Savings	Mr. MOLE, JEROME	10010	09523125465	Malaking Ambing, Magdalena	2021-02-02 13:23:45	active	Edit

In this page the cooperatives can view all of their loaners, and they can view the loaners profile, loans, and editing their account.

The screenshot shows a form titled "Register New Borrower". The form fields include: First Name (JOHN RANDOLF), Last Name (PERAREDONDO), Business Name (JMB PHOTOGRAPHY), Unique Number (00001), Gender (Male), Phone Number (+6399984072), Email (jperaredondo@rediffmail.com), Birthdate (2021-01-28 23:57:57), Barangay (Malaking Ambing), Municipality (Magdalena), Province (Laguna), Details (4000), Working Status (Employee), Borrower Photo (Choose File), Description (None), and a "Submit" button.

After clicking the “Edit” button in the loaners account/table this page will show for editing the loaner’s info.

The screenshot shows the DACOOP platform's loan management interface. On the left, a sidebar lists cooperative processes: Borrowers, Loans, Repayments, and Collateral Register. Below this is a section for 'NOTED DATES FOR COOPERATIVE' with a Calendar icon. The main content area is titled 'COLLECTION & FINANCE' and contains a table for 'Collection Sheets'. The table has columns for Loan No., Released, Maturity, Principal, Loan Interest, Total Gain Interest, Fees, Penalty, Due, Paid, Balance, and Status. One row is shown with values: Loan No. 1, Released 2021-02-03 00:00:00, Maturity -----, Principal ₱50,000.00, Loan Interest 1%, Total Gain Interest ₱1,750.00, Fees 0.00, Penalty 0.00, Due ₱51,750.00, Paid ₱8,333.00, Balance ₱43,417.00, and Status Open. At the bottom right of the main content area is a blue 'Open' button.

This page will show when the user cooperative will click the “**Loan**” button. In this page the cooperative head can see/view the loans and personal information of the loaner.

The screenshot shows the 'Add New Loan' form. The 'Loan Details' section includes fields for 'Loan Type' (Personal), 'Amount' (₱50,000.00), and 'Term' (12 months). The 'Interest' section includes 'Interest Rate' (1%) and 'Repayment Cycle' (Bi-monthly). The 'Borrower' section shows a profile for 'JOHN RANDOLF PENAREDONDO' with ID 10001 and a creation date of 2021-01-28 23:54:07. The 'Co-makers' section indicates 'None'. The 'Comments' section is empty. The 'Loan Details' section at the bottom is a duplicate of the top one. At the bottom of the form are 'Cancel' and 'Save' buttons.

This is the adding loan form for the cooperatives to add loan for their own loan interest, repayment cycle, number of co-makers, and others.

The screenshot shows the DACOOP software interface. On the left, there's a sidebar with various menu items like Borrowers, Loans, Repayments, and Collateral Register. The main area is titled 'Export Table' and contains a table with the following data:

		View	Released	Name	Principal	Interest%	Due	Paid	Balance	Last Payment	Status
	2021-02-03 00:00:00		PEÑAREDONDO, JOHN RANDOLF	₱50,000.00 Php	1%	₱5,1750.00	₱8,333.00	₱43,417.00	2021-04-04		
	2021-02-03 00:00:00		SALIMBAGAT, LAILYN	₱55,000.00 Php	1%	₱5,8575.00	₱5,133.00	₱53,442.00	2021-03-05		
	2021-02-03 00:00:00		ARTIAGA, JOMER JAY	₱15,500.00 Php	1%	₱16,508.00	₱1,447.00	₱15,061.00	2021-02-10		
	2021-02-03 00:00:00		PAMPLONA, DAVID ANGELO	₱77,500.00 Php	1%	₱81,763.00	₱8,525.00	₱73,238.00	2021-03-05		
	2021-02-03 00:00:00		UNSON, SHAREWIN	₱250,000.00 Php	1%	₱311,250.00	₱7,708.00	₱303,542.00	2021-03-05		
	2021-02-03 00:00:00		HIMALAY, KRIS	₱64,998.00 Php	1%	₱67,923.00	₱0.00	₱67,923.00	0000-00-00		
	2021-02-03 00:00:00		LUMAY, NATHANIEL LEE	₱90,000.00 Php	1%	₱93,150.00	₱0.00	₱93,150.00	0000-00-00		
	2021-02-03 00:00:00		TUAZON, MONIQUE MAE	₱85,000.00 Php	1%	₱96,475.00	₱0.00	₱96,475.00	0000-00-00		
	2021-02-03 00:00:00		PALLA, ELLAINE	₱12,000.00 Php	1%	₱12,680.00	₱0.00	₱12,680.00	0000-00-00		
	2021-02-03 00:00:00		DELA CRUZ, JUAN	₱90,000.00 Php	1%	₱94,950.00	₱9,990.00	₱84,960.00	2021-03-03		
			Total Amount:	₱799,998 pesos		₱865,003 pesos	₱41,136.00	₱643,868.00			

can view the total amount being released and being collected.

The screenshot shows the DACOOP software interface. On the left, there's a sidebar with various menu items like Borrowers, Loans, Repayments, and Collateral Register. The main area shows a detailed view of a loan for 'JOHN RANDOLF PENAREDONDO' with the following information:

Summary Card:

- Photo: JOHN RANDOLF PENAREDONDO
- ID: 10001
- Date Created: 2021-01-28 23:54:07
- Buttons: Add Loans, View All Loans, Edit Lenders Info
- Note: NONE
- Add/Edit Restriction on Borrower

Repayments Table:

Loan No.	Released	Maturity	Principal	Loan Interest	Total Gain Interest	Fees	Penalty	Due	Paid	Balance	Status
1	2021-02-03 00:00:00	-----	₱50,000.00	1%	₱1,750.00	0.00	0.00	₱51,750.00	₱8,333.00	₱43,417.00	

Repayments Details:

Collection Date	Collected By	Method	Amount	Action
2021-04-04	David Angelo Pamplona	Cash	₱8,333.00	

Total Amount: ₱8,333.00

Showing 1 to 1 of 1 entries

This will show after the loan has been registered. This will display all the information being recorded during the loaning process.

The screenshot shows the DACOOP software interface. On the left is a sidebar with navigation links: Dashboard, COOPERATIVE PROCESSSES (Barrowers, Loans, Repayments, Collateral Register), COLLECTION & FINANCE (Collection Sheets, Savings, Savings Transaction, Investors, Investor Accounts, Payroll, Expenses, Income). The main area displays a profile for 'JOHN RANDOLPH PENAREDONDO' with a date created of 2021-01-28 23:54:07. It includes buttons for Add Loan, View All Loans, and Edit Loaners Info. A note says 'NONE' under 'Add/Edit Restriction on Borrower'. Below this is a table of loans:

Loan No.	Released	Maturity	Principal	Loan Interest	Total Gain Interest	Fees	Penalty	Due	Paid	Balance	Status
1	2021-02-03 00:00:00	-----	₱50,000.00	1%	₱1,750.00	0.00	0.00	₱51,750.00	₱8,333.00	₱43,417.00	Open

Below the table is a detailed loan schedule table:

Date	Principal	Interest	Fees	Penalty	Due	Paid	Principal Balance
21/04/04	₱8,333.00	500	0.00	0.00	₱8,833.00	0.00	₱50,000.00
21/06/03	₱8,333.00	417	0.00	0.00	₱8,750.00	0.00	₱41,667.00
21/08/02	₱8,333.00	333	0.00	0.00	₱8,667.00	0.00	₱33,333.00
21/10/01	₱8,333.00	250	0.00	0.00	₱8,583.00	0.00	₱25,000.00
21/11/30	₱8,333.00	167	0.00	0.00	₱8,500.00	0.00	₱16,667.00
22/01/29	₱8,333.00	83	0.00	0.00	₱8,417.00	0.00	₱8,333.00
Total Due	₱50,000.00	₱1,750.00	0.00	---	---	---	---

This will show/ display the loan schedule of the loaner after being generated by the system based on the computations being made.

The screenshot shows the DACOOP software interface. The main area displays a profile for 'JOHN RANDOLPH PENAREDONDO' with a date created of 2021-01-28 23:54:07. It includes buttons for Add Loan, View All Loans, and Edit Loaners Info. A note says 'NONE' under 'Add/Edit Restriction on Borrower'. Below this is a table of loans:

Loan No.	Released	Maturity	Principal	Loan Interest	Total Gain Interest	Fees	Penalty	Due	Paid	Balance	Status
1	2021-02-03 00:00:00	-----	₱50,000.00	1%	₱1,750.00	0.00	0.00	₱51,750.00	₱8,333.00	₱43,417.00	Open

Below the table is a detailed loan terms table:

Loan Status	
Loan Status	Open
Loan ID	
Loan ID	1
Loan Product	
Loan Product	Overseas Worker Loan
Disbursed By	
Disbursed By	Cash
Principal Amount	
Principal Amount	₱50,000.00
Loan Released Date	
Loan Released Date	2021-02-03 00:00:00
Loan Interest Method	
Loan Interest Method	Reducing Balance - Equal Principal
Loan Interest	
Loan Interest	1% interest Per Payment
Number of Repayments	
Number of Repayments	6
Loan Added On	
Loan Added On	2021-02-03 02:29:29

This will show the loan terms of the loaner.

The screenshot shows the 'Add New Repayments' form within the DACOOP application. The form is titled 'Add New Repayments' and contains the following fields:

- Repayment Amount:** Two input fields for 'Repayment Amount'.
- Repayment Method:** A dropdown menu set to 'Cash'.
- Collection Date:** A date input field with a placeholder 'mm/dd/yyyy'.
- Collected By:** A dropdown menu.
- Description:** A text area for notes.

At the bottom of the form are 'Cancel' and 'Submit' buttons. The background shows the main navigation menu with categories like 'Dashboard', 'Borrowers', 'Loans', 'Repayments', etc.

After clicking the add repayment button this form will show.

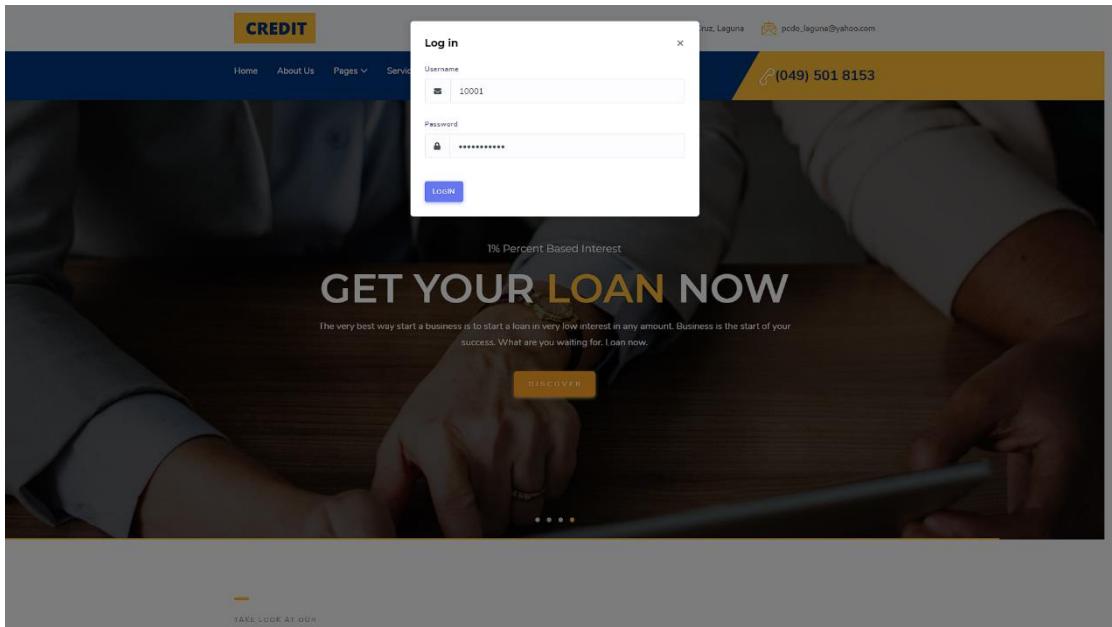
The screenshot shows the 'Export Table' view within the DACOOP application. The table displays the following data:

Action	Collection Date	Name	Loan No.	Collected By	Method	Amount
<input checked="" type="checkbox"/>	2021-04-04	Mr. PENAREDONDO, JOHN RANDOLF	1	David Angelo Pamplona	Cash	\$8,333.00
<input checked="" type="checkbox"/>	2021-03-05	Mrs. SALIMBAGAT, LAINYN	1	David Angelo Pamplona	Cash	\$5,133.00
<input checked="" type="checkbox"/>	2021-02-10	Mrs. ARTIAGA, JOMER JAY	1	David Angelo Pamplona	Cash	\$1,447.00
<input checked="" type="checkbox"/>	2021-03-05	Mr. PAMPLONA, DAVID ANGELO	1	David Angelo Pamplona	Cash	\$8,525.00
<input checked="" type="checkbox"/>	2021-03-05	Mr. UNSON, SHAREWIN	1	David Angelo Pamplona	Cash	\$7,708.00
<input checked="" type="checkbox"/>	2021-03-03	Mr. DELA CRUZ, JUAN	1	David Angelo Pamplona	Cash	\$9,990.00

Total Amount: \$41,136.00

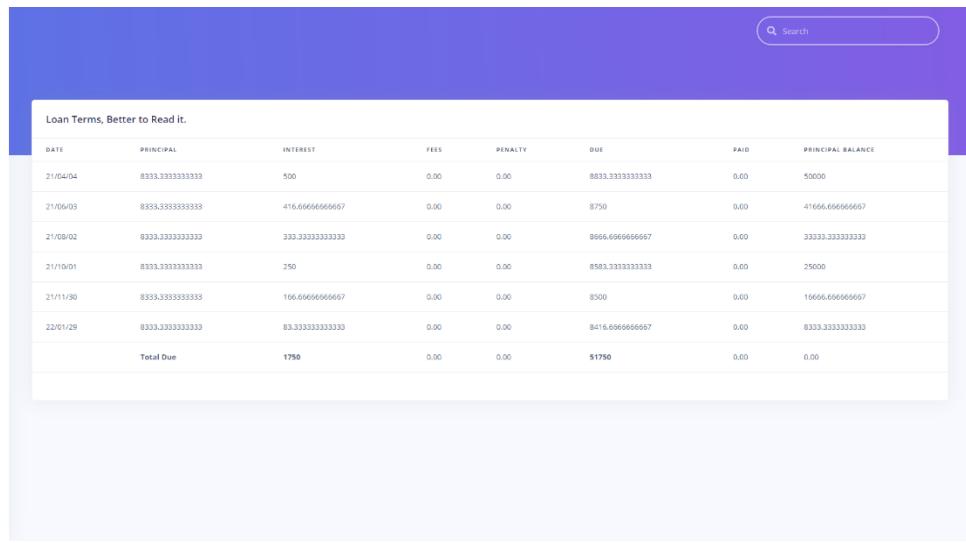
Showing 1 to 6 of 6 entries

This will show all the repayments of the loaners from the cooperatives for easy viewing of the loaner's debts.



This is the log in form for the loaners. They need to use their unique number as a user and the cellphone number.

This will show the user page of the loaner after logging in their account.



The screenshot shows a web-based application interface for managing loans. On the left, there is a sidebar menu with the following items:

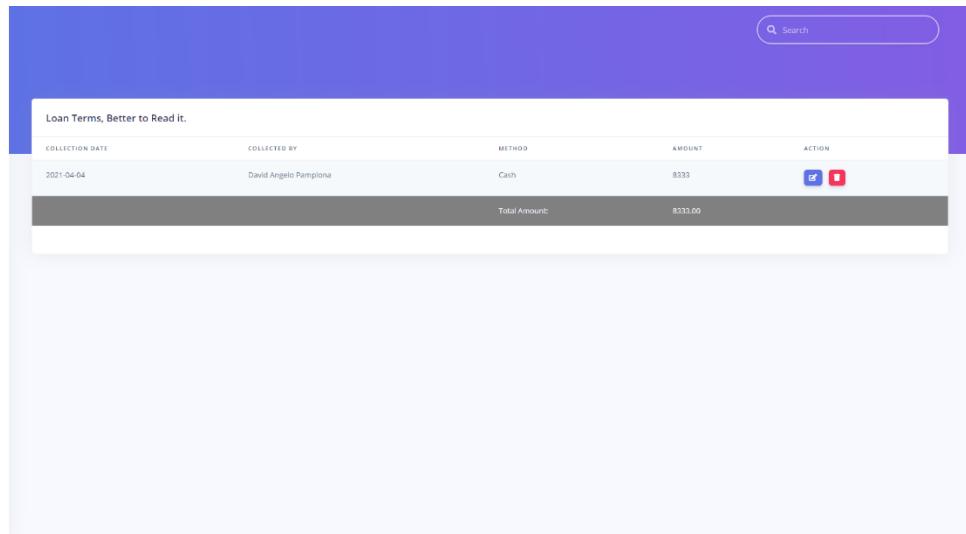
- My Profile
- Ledger
- Repayments
- Loan Terms
- Log Activities
- Logout

A message "THERE WOULD BE A NEW UPDATE ON:" is displayed above the sidebar.

On the right, the main content area has a header "Loan Terms, Better to Read it." and a search bar. Below the header is a table titled "Loan Schedule" with the following columns: DATE, PRINCIPAL, INTEREST, FEES, PENALTY, DUE, PAID, and PRINCIPAL BALANCE. The table contains the following data:

DATE	PRINCIPAL	INTEREST	FEES	PENALTY	DUEDUE	PAIDPAID	PRINCIPAL BALANCE
21/04/04	8333.3333333333	500	0.00	0.00	8333.3333333333	0.00	50000
21/06/05	8333.3333333333	416.6666666667	0.00	0.00	8750	0.00	41666.6666666667
21/08/02	8333.3333333333	333.3333333333	0.00	0.00	8666.6666666667	0.00	33333.3333333333
21/10/01	8333.3333333333	250	0.00	0.00	8500.3333333333	0.00	25000
21/11/30	8333.3333333333	166.6666666667	0.00	0.00	8500	0.00	16666.6666666667
22/01/29	8333.3333333333	83.3333333333	0.00	0.00	8416.6666666667	0.00	8333.3333333333
Total Due	1750		0.00	0.00	51750	0.00	0.00

This is page in which the loaners can view their loan schedule in which they will monitor their own loan schedule.



The screenshot shows a web-based application interface for managing repayments. On the left, there is a sidebar menu with the following items:

- My Profile
- Ledger
- Repayments
- Loan Terms
- Log Activities
- Logout

A message "THERE WOULD BE A NEW UPDATE ON:" is displayed above the sidebar.

On the right, the main content area has a header "Loan Terms, Better to Read it." and a search bar. Below the header is a table titled "Repayment Transaction" with the following columns: COLLECTION DATE, COLLECTED BY, METHOD, AMOUNT, and ACTION. The table contains the following data:

COLLECTION DATE	COLLECTED BY	METHOD	AMOUNT	ACTION
2021-04-04	David Angelo Pamplona	Cash	8333	 
		Total Amount:	8333.00	

This page will display all the repayment's transaction between the loaners and the cooperative to avoid the double repayments.

The screenshot shows a web application interface with a sidebar on the left containing navigation links such as My Profile, Ledger, Repayments, Loan Terms, Log Activities, and Logout. A message in the sidebar indicates there is a new update. The main content area has a purple header with a search bar. Below the header, a section titled "Loan Terms, Better to Read it." displays various loan details in a table format:

Loan Status	Open
Loan ID	1
Loan Product	Overseas Worker Loan
Disbursed By	Cash
Principal Amount	50000
Loan Released Date	2021-02-03 00:00:00
Loan Interest Method	Reducing Balance - Equal Principal
Loan Interest	1% interest Per Payment
Number of Repayments	6
Loan Added On	2021-02-03 02:29:29

In this page the loan terms will be showed.

The screenshot shows a web application interface with a sidebar on the left containing navigation links such as My Profile, Ledger, Repayments, Loan Terms, Log Activities, and Logout. A message in the sidebar indicates there is a new update. The main content area has a purple header with a search bar. Below the header, a section titled "Log Details" displays a table of log entries:

Date	Status
2021-02-05 06:24:25	Not Active
2021-01-30 21:28:16	Not Active
2021-01-29 10:47:18	Not Active
2021-01-29 03:14:44	Not Active
2021-01-29 03:08:50	Not Active
2021-01-29 00:36:50	Not Active
2021-01-28 23:54:38	Not Active

This will display all the log in and log out activities of the loaners.

Relevant Source code

```

<?php
    // Establishing Connection with Server by passing inputs as a
    parameter

$con = mysqli_connect('localhost','root','','future_webcoop') or die(mysqli_error());
$con1 = mysqli_connect('localhost','root','','future_webcoop') or die(mysqli_error());
$connect = new PDO("mysql:host=localhost;dbname=future_webcoop", "root", "");
$mysqli = new mysqli("localhost", "root", "", "future_webcoop");
date_default_timezone_set("Asia/Manila");

?>

<?php
session_start();
include('connection.php');
include('for_registration_of_cooperative.php');
include('for_login.php');
include('for_registration_of_loaner.php');

if (!isLoggedIn()) {
    $_SESSION['msg'] = "You must log in first";
    header('location: home_page.php');
}

?>
<?php
date_default_timezone_set('Asia/Manila');

if (isset($_POST['button_login'])) {

$usern = strip_tags($_POST['email']);
$_SESSION['usern'] = $usern;

$password = strip_tags($_POST['password']);
$_SESSION['password'] = $password;

$checkingin = mysqli_query($con, "select * from cooperatives where EMAIL
='$usern' and PASSWORD = '$password'");

}

```

```

$check_login = mysqli_num_rows($checklogin);
//query for loaner log in
$checkloginloaner = mysqli_query($con, "select * from loaners where unique_number
='usern' and phone_number = '$password'");
$check_loginloaner = mysqli_num_rows($checkloginloaner);

if ($check_login == 1) {
    $result = mysqli_fetch_array($checklogin); //fetching values from database
    $usern = $result['COOPERATIVE_ID'];
    $accesstype = $result['ACCESS_TYPE'];
    $status = $result['ACCOUNT_STATUS'];
    $_SESSION['un'] = getUserId($usern);

    if ($status == "inactive"){
        echo '<script type="text/javascript">alert("Sorry your account has not yet been
confirmed by the system administrator!");</script>';
    } else {

        if ($accesstype == "cooperative"){
            $_SESSION['success'] = "You are now logged in";
            header ("Location:index.php");
        }

        else if ($accesstype == "admin")
        {
            $_SESSION['success'] = "You are now logged in";
            header ("Location:index.php");
        }
    }

//insert log in details
    $sub_query = "INSERT INTO log_details (COOPERATIVE_ID) VALUES
    ($usern)";
    $sql_query = mysqli_query($con, $sub_query);
    $_SESSION['log_id'] = mysqli_insert_id($con);
    exit();
    mysqli_close($con);
}
}

```

```

elseif ($check_loginloaner==1) {

    $result = mysqli_fetch_array($checkinginloaner); //fetching values from database
    $usern = $result['id'];
    $accesstype = $result['account_type'];
    $status = $result['account_status'];
    $_SESSION['un'] = getUserByIduser($usern);

    if ($status == "inactive"){

        echo '<script type="text/javascript">alert("Sorry your account has not yet been confirmed by the system administrator!");</script>';

    }else {

        if ($accesstype == "loaner"){

            $_SESSION['success'] = "You are now logged in";
            header ("Location:UserProfile.php");

        }

        //insert log in details
        $sub_queryuser = "INSERT INTO userlog_details (loaner_id) VALUES ($usern)";
        $sql_queryuser = mysqli_query($con, $sub_queryuser);
        $_SESSION['lcfirst(str)og_id'] = mysqli_insert_id($con);
        exit();
        mysqli_close($con);
    }

} else {

    echo '<script type="text/javascript">alert("Log in Failed! Username or Password Incorrect!");</script>';
    session_destroy();
    unset($_SESSION['un']);
    unset($_SESSION['usern']);
    unset($_SESSION['password']);

}

```

```

}

//new function
function isLoggedIn()
{
    if (isset($_SESSION['un'])) {
        return true;
    }else{
        return false;
    }
}

if (isset($_GET['logout'])) {
    session_destroy();
    unset($_SESSION['un']);
    header("location:home_page.php");
}

?>
<!DOCTYPE html>
<html lang="en">

<!-- forms-advanced-form.html 21 Nov 2019 03:54:41 GMT -->
<head>
    <meta charset="UTF-8">
    <meta content="width=device-width, initial-scale=1, maximum-scale=1, shrink-to-fit=no" name="viewport">
    <title><?php if (isset($_SESSION['un'])) : ?>
        <?php echo $_SESSION['un']['COOPERATIVE_NAME'];
        endif;?>
    </title>

    <!-- General CSS Files -->
    <link rel="stylesheet" href="assets/css/app.min.css">
    <link rel="stylesheet" href="assets/bundles/bootstrap-daterangepicker/daterangepicker.css">
    <link rel="stylesheet" href="assets/bundles/bootstrap-colorpicker/dist/css/bootstrap-colorpicker.min.css">

```

```

<link rel="stylesheet" href="assets/bundles/select2/dist/css/select2.min.css">
<link rel="stylesheet" href="assets/bundles/jquery-selectric/selectric.css">
<link rel="stylesheet" href="assets/bundles/bootstrap-timepicker/css/bootstrap-timepicker.min.css">
<link rel="stylesheet" href="assets/bundles/bootstrap-tagsinput/dist/bootstrap-tagsinput.css">
<!-- Template CSS -->
<link rel="stylesheet" href="assets/css/style.css">
<link rel="stylesheet" href="assets/css/components.css">
<!-- Custom style CSS -->
<link rel="stylesheet" href="assets/css/custom.css">
<link rel='shortcut icon' type='image/x-icon' href='assets/img/favicon.ico' />
</head>

<body>
<?php include('sidebar_left.php'); ?>
<?php include('for_header.php'); ?>
<!-- Main Content -->
<form method="post" enctype="multipart/form-data">
<div class="main-content">
<section class="section">
<div class="section-body">
<div class="row">
<div class="col-12 col-md-12 col-lg-12">
<div class="card">
<div class="card-header">
<h4>Register New Borrower</h4>
</div>
<hr>
<div class="card-body">

<div style="background-color: gray;color: white;padding-left: 5px;padding-top: 6px;"><label><u>All fields are required and you must type at least</u> <b> First Name and Middle / Last Name</b><u> or</u> <b>Business Name</b>.</label></div>
<br>

<div class="form-group">
<label>First Name</label>
<input type="text" class="form-control" placeholder="Enter Firstname" name="firstname">
</div>

<div class="form-group">
<label>Last Name</label>
<input type="text" class="form-control" placeholder="LastName" name="lastname">

```

```

</div>

<div class="form-group">
  <label>Business Name</label>
  <input type="text" class="form-control" placeholder="Enter Business
Name" name="businessname">
</div>

<hr>
<div style="background-color: gray;color: white;padding-left:
5px;padding-top: 6px;"> <label>Personal Information of the Borrower that are
required to be Fill Up. <b><u>Please Do Not Leave Empty
Forms.*</u></b></label></div>
<br>

<div class="form-group">
  <label>Unique Number</label>
  <div class="input-group">
    <div class="input-group-prepend">
      <div class="input-group-text">
        <i class="fas fa-hashtag"></i>
      </div>
    </div>
    <input type="number" class="form-control" placeholder="###-###"
name="unique_number">
  </div>
  <label style="font-size: 13px;padding-left: 43px;">You can enter unique
number to identify the borrower such as Social Security Number, License #,
Registration Id....</label>
</div>

<div class="form-group">
  <label>Gender</label>
  <div class="form-group">
    <select class="form-control" name="gender" type="text">
      <option value="">Gender</option>
      <option value="Male">Male</option>
      <option value="Female">Female</option>
    </select>
  </div>
</div>

<div class="form-group">
  <label>Title</label>
    <div class="form-group">
    <select class="form-control" name="title" type="text">
      <option value="">Title</option>
      <option value="Mr.">Mr.</option>
      <option value="Mrs.">Mrs.</option>
    </select>
  </div>
</div>

```

```

<option value="Miss.">Miss.</option>
<option value="Ms.">Ms.</option>
<option value="Dr.">Dr.</option>
<option value="Proof.">Proof.</option>
<option value="Rev.">Rev.</option>
</select>
</div>
</div>

<div class="form-group">
    <label>Phone Number (PH Format)</label>
    <div class="input-group">
        <div class="input-group-prepend">
            <div class="input-group-text">
                <i class="fas fa-phone"></i>
            </div>
        </div>
        <input type="text" class="form-control" placeholder="Phone Number" name="phone_number">
    </div>
    <label style="font-size: 13px;padding-left: 43px;">Do not put country code, spaces, or characters in mobile otherwise you won't be able to send SMS to this mobile.</label>
</div>

<div class="form-group">
    <label>Email</label>
    <div class="input-group">
        <div class="input-group-prepend">
            <div class="input-group-text">
                <i class="fab fa-google"></i>
            </div>
        </div>
        <input type="text" class="form-control" placeholder="Email" name="email">
    </div>
</div>
<div class="form-group">
    <label>Birthday</label>
    <div class="input-group">
        <div class="input-group-prepend">
            <div class="input-group-text">
                <i class="fas fa-calendar"></i>
            </div>
        </div>
        <input type="date" class="form-control" name="birthday">
    </div>
</div>
<div class="form-group">

```

```

<label>Barangay</label>
<div class="input-group">
  <div class="input-group-prepend">
    <div class="input-group-text">
      <i class="fas fa-location-arrow"></i>
    </div>
  </div>
  <input type="text" class="form-control" placeholder="Barangay"
name="barangay">
</div>
</div>
<div class="form-group">
  <label>Municipality</label>
  <div class="input-group">
    <div class="input-group-prepend">
      <div class="input-group-text">
        <i class="fas fa-location-arrow"></i>
      </div>
    </div>
    <input type="text" class="form-control" placeholder="Municipality"
name="municipality">
    </div>
  </div>
</div>

<div class="form-group">
  <label>Province</label>
  <div class="input-group">
    <div class="input-group-prepend">
      <div class="input-group-text">
        <i class="fas fa-location-arrow"></i>
      </div>
    </div>
    <input type="text" class="form-control" placeholder="Province"
name="province">
    </div>
  </div>
</div>

<div class="form-group">
  <label>Zipcode</label>
  <div class="input-group">
    <div class="input-group-prepend">
      <div class="input-group-text">
        <i class="fas fa-code-branch"></i>
      </div>
    </div>
    <input type="number" class="form-control" placeholder="Zipcode"
name="zipcode">
    </div>
  </div>
</div>

```

```

<div class="form-group">
    <label>Working Status</label>
    <div class="form-group">
        <select class="form-control" name="working_status" type="text">
            <option value="">Working Status</option>
            <option value="Employee">Employee</option>
            <option value="Government Employee">Government
Employee</option>
            <option value="Private Sector Employee">Private Sector
Employee</option>
            <option value="Owner">Owner</option>
            <option value="Student">Student</option>
            <option value="Overseas Worker">Overseas Worker</option>
            <option value="Pensioner">Pensioner </option>
            <option value="Unemployed">Unemployed </option>
        </select>
    </div>
</div>

<hr>
<div style="background-color: gray;color: white;padding-left: 5px;padding-top: 6px;"> <label>Photo of the Borrower will serves as an identification ID and Avatar of his/her Account.</u><b></b></label></div>
<br>
<input type="hidden" name="image" value="100000">
<input type="hidden" name="uploadnow" value="upload">
<div class="form-group">
    <label>Borrower's Photo</label>
    <input type="file" class="form-control" name="image">
</div>

<div class="form-group">
    <label>Description</label>
    <textarea class="form-control" name="description"></textarea>
</div>

<div class="card-footer">
    <input type="submit" name="submit" class="btn btn-primary" />
</div>

</div>
</div>
</div>
</form>

```

```

</section>
<div class="settingSidebar">
  <a href="javascript:void(0)" class="settingPanelToggle" > <i class="fa fa-spin fa-cog"></i>
  </a>
  <div class="settingSidebar-body ps-container ps-theme-default">
    <div class=" fade show active">
      <div class="setting-panel-header">Setting Panel
      </div>
      <div class="p-15 border-bottom">
        <h6 class="font-medium m-b-10">Select Layout</h6>
        <div class="selectgroup layout-color w-50">
          <label class="selectgroup-item">
            <input type="radio" name="value" value="1" class="selectgroup-input-radio select-layout" checked>
            <span class="selectgroup-button">Light</span>
          </label>
          <label class="selectgroup-item">
            <input type="radio" name="value" value="2" class="selectgroup-input-radio select-layout">
            <span class="selectgroup-button">Dark</span>
          </label>
        </div>
      </div>
      <div class="p-15 border-bottom">
        <h6 class="font-medium m-b-10">Sidebar Color</h6>
        <div class="selectgroup selectgroup-pills sidebar-color">
          <label class="selectgroup-item">
            <input type="radio" name="icon-input" value="1" class="selectgroup-input select-sidebar">
            <span class="selectgroup-button selectgroup-button-icon" data-toggle="tooltip"
                  data-original-title="Light Sidebar"><i class="fas fa-sun"></i></span>
          </label>
          <label class="selectgroup-item">
            <input type="radio" name="icon-input" value="2" class="selectgroup-input select-sidebar" checked>
            <span class="selectgroup-button selectgroup-button-icon" data-toggle="tooltip"
                  data-original-title="Dark Sidebar"><i class="fas fa-moon"></i></span>
          </label>
        </div>
      </div>
      <div class="p-15 border-bottom">
        <h6 class="font-medium m-b-10">Color Theme</h6>
        <div class="theme-setting-options">
          <ul class="choose-theme list-unstyled mb-0">
            <li title="white" class="active">
              <div class="white"></div>
            </li>

```

```

<li title="cyan">
    <div class="cyan"></div>
</li>
<li title="black">
    <div class="black"></div>
</li>
<li title="purple">
    <div class="purple"></div>
</li>
<li title="orange">
    <div class="orange"></div>
</li>
<li title="green">
    <div class="green"></div>
</li>
<li title="red">
    <div class="red"></div>
</li>
</ul>
</div>
</div>
<div class="p-15 border-bottom">
    <div class="theme-setting-options">
        <label class="m-b-0">
            <input type="checkbox" name="custom-switch-checkbox"
class="custom-switch-input"
                id="mini_sidebar_setting">
            <span class="custom-switch-indicator"></span>
            <span class="control-label p-l-10">Mini Sidebar</span>
        </label>
    </div>
</div>
<div class="p-15 border-bottom">
    <div class="theme-setting-options">
        <label class="m-b-0">
            <input type="checkbox" name="custom-switch-checkbox"
class="custom-switch-input"
                id="sticky_header_setting">
            <span class="custom-switch-indicator"></span>
            <span class="control-label p-l-10">Sticky Header</span>
        </label>
    </div>
</div>
<div class="mt-4 mb-4 p-3 align-center rt-sidebar-last-ele">
    <a href="#" class="btn btn-icon icon-left btn-primary btn-restore-theme">
        <i class="fas fa-undo"></i> Restore Default
    </a>
</div>
</div>
</div>

```

```

        </div>
    </div>
    <footer class="main-footer">
        <div class="footer-left">
            <a href="#">CAPSTONE PROJECT</a></a>
        </div>
        <div class="footer-right">
        </div>
    </footer>
</div>
<!-- General JS Scripts -->
<script src="assets/js/app.min.js"></script>
<!-- JS Libraries -->
<script src="assets/bundles/cleave-js/dist/cleave.min.js"></script>
<script src="assets/bundles/cleave-js/dist/addons/cleave-phone.us.js"></script>
<script src="assets/bundles/jquery-pwstrength/jquery.pwstrength.min.js"></script>
<script src="assets/bundles/bootstrap-daterangepicker/daterangepicker.js"></script>
<script src="assets/bundles/bootstrap-colorpicker/dist/js/bootstrap-
colorpicker.min.js"></script>
<script src="assets/bundles/bootstrap-timepicker/js/bootstrap-
timepicker.min.js"></script>
<script src="assets/bundles/bootstrap-tagsinput/dist/bootstrap-
tagsinput.min.js"></script>
<script src="assets/bundles/select2/dist/js/select2.full.min.js"></script>
<script src="assets/bundles/jquery-selectric/jquery.selectric.min.js"></script>
<!-- Page Specific JS File -->
<script src="assets/js/page/forms-advanced-forms.js"></script>
<!-- Template JS File -->
<script src="assets/js/scripts.js"></script>
<!-- Custom JS File -->
<script src="assets/js/custom.js"></script>
</body>

<!-- forms-advanced-form.html 21 Nov 2019 03:55:08 GMT -->
</html>
<?php
session_start();
include('connection.php');
include('for_registration_of_cooperative.php');
include('for_login.php');
include('for_loaning.php');

if (!isLoggedIn()) {
    $_SESSION['msg'] = "You must log in first";
    header('location: home_page.php');
}

```

```

$_SESSION['userid'] = ($_SESSION['un']['COOPERATIVE_ID']);

$query4="SELECT id,firstname,lastname from loaners where COOPERATIVE_ID =
".$_SESSION['userid'].";
if ($r_set=$con->query($query4))

$query5="SELECT id,firstname,lastname from loaners where COOPERATIVE_ID =
".$_SESSION['userid'].";
if ($r_set1=$con->query($query5))

?>

<!DOCTYPE html>
<html lang="en">

<!-- forms-advanced-form.html 21 Nov 2019 03:54:41 GMT -->
<head>
    <meta charset="UTF-8">
    <meta content="width=device-width, initial-scale=1, maximum-scale=1, shrink-to-fit=no" name="viewport">
    <title><?php if (isset($_SESSION['un'])) : ?>
        <?php echo $_SESSION['un']['COOPERATIVE_NAME'];
        endif;?></title>
    <!-- General CSS Files -->
    <link rel="stylesheet" href="assets/css/app.min.css">
    <link rel="stylesheet" href="assets/bundles/bootstrap-daterangepicker/daterangepicker.css">
    <link rel="stylesheet" href="assets/bundles/bootstrap-colorpicker/dist/css/bootstrap-colorpicker.min.css">
    <link rel="stylesheet" href="assets/bundles/select2/dist/css/select2.min.css">
    <link rel="stylesheet" href="assets/bundles/jquery-selectric/selectric.css">
    <link rel="stylesheet" href="assets/bundles/bootstrap-timepicker/css/bootstrap-timepicker.min.css">
    <link rel="stylesheet" href="assets/bundles/bootstrap-tagsinput/dist/bootstrap-tagsinput.css">
    <!-- Template CSS -->
    <link rel="stylesheet" href="assets/css/style.css">
    <link rel="stylesheet" href="assets/css/components.css">
    <!-- Custom style CSS -->
    <link rel="stylesheet" href="assets/css/custom.css">
    <link rel='shortcut icon' type='image/x-icon' href='assets/img/favicon.ico' />
</head>

<body>
<?php include('sidebar_left.php'); ?>
<?php include('for_header.php'); ?>

```

```

<!-- Main Content -->
<form method="post">
  <div class="main-content">
    <section class="section">
      <div class="section-body">
        <div class="row">
          <div class="col-12 col-md-12 col-lg-12">
            <div class="card">
              <div class="card-header">
                <h4>Add New Loan</h4>
              </div>
              <hr>
              <div class="card-body">

                <div class="card">
                  <div class="card-body">

                    <div class="form-group">
                      <label>Loan Product</label>
                    <div class="form-group">
                      <select class="form-control " name="loan_product">
                        <option>Business Loan</option>
                        <option>Overseas Worker Loan</option>
                        <option>Pensioner Loan</option>
                        <option>Personal Loan</option>
                        <option>Student Loan</option>

                      </select>
                      <a href="#" target="_blank">Add/Edit Loan Products</a>
                    </div>
                  </div>

                  <div class="form-group">
                    <label>Barrower</label>
                    <div class="form-group">

                      <SELECT class="form-control" name="borrower" />
                      <option >Select Barrower's name</option>
<?php
{while ($row=$r_set->fetch_assoc()) {
  echo "<option value=$row[id] > $row[firstname] $row[lastname] </option> ";
}

echo "</select>";}
?>

                </div>
              </div>
            </div>
          </div>
        </div>
      </div>
    </section>
  </div>
</form>

```

```

</div>

<div class="form-group">
  <label>Loan Number</label>
  <input type="number" class="form-control" placeholder="#####"
  name="loan_number">

</div>

</div>
</div>

<hr>
<div style="background-color: gray;color: white;padding-left:
5px;padding-top: 6px;"> <label> Loan Terms (Required Fields):</label></div>
<br>
<div class="card">
  <div class="card-body">
    <div style="color: red;padding-left: 5px;padding-top: 6px;"> <label>
<b>Principal:</b></label></div>
    <div class="form-group">
      <label>Disbursed By</label>
      <div class="form-group">
        <select class="form-control " name="disbursed_by">
          <option>Cash</option>
          <option>Cheque</option>
          <option>Online Transfer</option>
          <option>Wire Transfer</option>
        </select>
      </div>
    </div>
  </div>
</div>

<div class="form-group">
  <label>Principal Amount</label>
  <div class="input-group">
    <input type="number" class="form-control" placeholder="Principal
Amount" name="principal_amount">
  </div>
</div>

<div class="form-group">
  <label>Loan Release Date</label>
  <div class="input-group">
    <div class="input-group-prepend">
      <div class="input-group-text">
        <i class="fas fa-calendar"></i>
      </div>
    </div>
  </div>
</div>

```

```

        </div>
    </div>
    <input type="date" class="form-control" name="date_released">
</div>
</div>

</div>
</div>

<div class="card">
    <div class="card-body">
        <div style="color: red; padding-left: 5px; padding-top: 6px;"> <label>
<b>Interest:</b></label></div>

        <div class="form-group">
            <label>Interest Method</label>
            <div class="input-group">
                <input type="text" disabled="" class="form-control"
placeholder="Reducing Balance-equal Capital" >
            </div>
        </div>

        <div class="form-group">
            <label>Interest Type</label>
            <div class="input-group">
                <input type="text" disabled="" class="form-control"
placeholder="Interest type would be Percentage % Based">
            </div>
        </div>

        <div class="form-group">
            <label>Loan Interest</label>
            <div class="input-group">
                <input type="number" class="form-control" placeholder="Loan
Interest (%)" name="loan_interest">
            </div>
        </div>

        </div>
    </div>

    <div class="card">
        <div class="card-header">

```

```

<div style="color: red;padding-left: 5px;padding-top: 6px;"> <label>
<b>Duration:</b></label></div>
</div>
<div class="card-body">
<div class="form-row">

    <div class="form-group col-md-6" >

        <input type="number" class="form-control" placeholder="Loan
Duration" name="loan_duration" id="loan_duration">
    </div>
    <div class="form-group col-md-6">

        <select class="form-control" name="loan_duration_per"
id="loan_duration_per">
            <option value="1">Days</option>
            <option value="7">Weeks</option>
            <option value="30">Months</option>
            <option value="365">Years</option>

        </select>
    </div>
    </div>
    </div>
</div>

<div class="card">
<div class="card-header">
    <div style="color: red;padding-left: 5px;padding-top: 6px;"> <label>
<b>Repayments:</b></label></div>
    </div>
    <div class="card-body">
    <div class="form-group">
        <label>Repayment Cycle</label>
        <div class="form-group">
            <select class="form-control" name="repayment_cycle"
id="repayment_cycle">
                <option value="1">Daily</option>
                <option value="7">Weekly</option>
                <option value="14">Biweekly </option>
                <option value="30">Monthly</option>
                <option value="60">Bimonthly</option>
                <option value="90">Quarterly</option>
                <option value="120">Every Four Months</option>
                <option value="180">Semi-anual</option>
                <option value="365">Yearly</option>
            </select>
            <a href="#" target="_blank">Add/Edit Repayment Cycle</a>
        </div>
    </div>
</div>

```

```

<div class="form-group">
    <label>Number of Repayments</label>
    <input type="number" class="form-control"
name="number_of_repayments" id="number_of_repayments" >
</div>

</div>
</div>
</div>

<div class="card">
<div class="card-header">
    <div style="color: red;padding-left: 5px;padding-top: 6px;"> <label>
<b>Loan Status:</b></label></div>
</div>
<div class="card-body">
<div class="form-group">
    <label>Loan Status</label>
    <div class="form-group">
        <select class="form-control " name="loan_status">
            <option>Open</option>
            <option>Defaulted</option>
            <option>---Credit Counseling </option>
            <option>---Collection Agency</option>
            <option>---Sequestrate</option>
            <option>---Debt Review</option>
            <option>---Fraud</option>
            <option>---Investigaton</option>
            <option>---Legal</option>
            <option>---Write-off</option>
            <option>Denied</option>
            <option>Not-Taken-up</option>
        </select>
        <a href="#" target="_blank">Add/Edit Loan Status</a>
    </div>
</div>
</div>
</div>

<hr>
<div style="background-color: gray;color: white;padding-left: 5px;padding-top: 6px;"> <label>Others (Optional):</label></div>

```

```

<br>

    <div class="card">
        <div class="card-body">

            <div class="form-group">
                <label>Comakers</label>
                <div class="form-group">

                    <SELECT class="form-control select2" name="comakers[]" multiple="" />
                    <option >Select Borrower's name</option>

                    <?php
                    {while ($row2=$r_set1->fetch_assoc()) {
                        echo "<option value=$row2[id]> $row2[firstname] $row2[lastname] $row2[id]</option> ";
                    }

                    echo "</select>";}
                </div>
            ?>

            </div>
        </div>

        <div class="form-group">
            <label>Loan Files</label>
            <input type="text" class="form-control" readonly="" placeholder="After you add the loan, you will see the 'View Loan Details' page for this loan. There, please click on the 'Loan Files' tab to add loan files.">
        </div>

        <div class="form-group">
            <label>Loan Title</label>
            <input type="text" class="form-control" placeholder="Loan Title" name="loan_title">
            <label>This is useful if you have investors for this loan. The investors can login into their portal and search and identify loans by typing the loan title.</label>
        </div>

        <div class="form-group">
            <label>Loan Description</label>
            <textarea class="form-control" name="loan_description"></textarea>
        </div>

    </div>

```

```

        </div>
<div class="card-footer">
    <input type="reset" class="btn btn-warning" value="Cancel">
    <input type="submit" class="btn btn-primary" name="submit"
value="Submit" />
</div>

</div>

</div>
</div>
</section>
</form>
<div class="settingSidebar">
    <a href="javascript:void(0)" class="settingPanelToggle" ><i class="fa fa-spin
fa-cog"></i>
    </a>
    <div class="settingSidebar-body ps-container ps-theme-default">
        <div class=" fade show active">
            <div class="setting-panel-header">Setting Panel
            </div>
            <div class="p-15 border-bottom">
                <h6 class="font-medium m-b-10">Select Layout</h6>
                <div class="selectgroup layout-color w-50">
                    <label class="selectgroup-item">
                        <input type="radio" name="value" value="1" class="selectgroup-input-
radio select-layout" checked>
                            <span class="selectgroup-button">Light</span>
                    </label>
                    <label class="selectgroup-item">
                        <input type="radio" name="value" value="2" class="selectgroup-input-
radio select-layout">
                            <span class="selectgroup-button">Dark</span>
                    </label>
                </div>
            </div>
            <div class="p-15 border-bottom">
                <h6 class="font-medium m-b-10">Sidebar Color</h6>
                <div class="selectgroup selectgroup-pills sidebar-color">
                    <label class="selectgroup-item">
                        <input type="radio" name="icon-input" value="1" class="selectgroup-
input select-sidebar">
                            <span class="selectgroup-button selectgroup-button-icon" data-
toggle="tooltip"
                                data-original-title="Light Sidebar"><i class="fas fa-sun"></i></span>
                    </label>
                    <label class="selectgroup-item">

```

```

<input type="radio" name="icon-input" value="2" class="selectgroup-
input select-sidebar" checked>
    <span class="selectgroup-button selectgroup-button-icon" data-
    toggle="tooltip"
        data-original-title="Dark Sidebar"><i class="fas fa-moon"></i></span>
    </label>
</div>
</div>
<div class="p-15 border-bottom">
    <h6 class="font-medium m-b-10">Color Theme</h6>
    <div class="theme-setting-options">
        <ul class="choose-theme list-unstyled mb-0">
            <li title="white" class="active">
                <div class="white"></div>
            </li>
            <li title="cyan">
                <div class="cyan"></div>
            </li>
            <li title="black">
                <div class="black"></div>
            </li>
            <li title="purple">
                <div class="purple"></div>
            </li>
            <li title="orange">
                <div class="orange"></div>
            </li>
            <li title="green">
                <div class="green"></div>
            </li>
            <li title="red">
                <div class="red"></div>
            </li>
        </ul>
    </div>
</div>
<div class="p-15 border-bottom">
    <div class="theme-setting-options">
        <label class="m-b-0">
            <input type="checkbox" name="custom-switch-checkbox"
            class="custom-switch-input"
                id="mini_sidebar_setting">
            <span class="custom-switch-indicator"></span>
            <span class="control-label p-l-10">Mini Sidebar</span>
        </label>
    </div>
</div>
<div class="p-15 border-bottom">
    <div class="theme-setting-options">
        <label class="m-b-0">

```

```

<input type="checkbox" name="custom-switch-checkbox"
class="custom-switch-input"
    id="sticky_header_setting">
<span class="custom-switch-indicator"></span>
<span class="control-label p-l-10">Sticky Header</span>
</label>
</div>
</div>
<div class="mt-4 mb-4 p-3 align-center rt-sidebar-last-ele">
    <a href="#" class="btn btn-icon icon-left btn-primary btn-restore-theme">
        <i class="fas fa-undo"></i> Restore Default
    </a>
</div>
</div>
</div>
</div>
</div>
</div>
</div>
</div>
</div>
<!-- General JS Scripts -->
<script src="assets/js/app.min.js"></script>
<!-- JS Libraies -->
<script src="assets/bundles/cleave-js/dist/cleave.min.js"></script>
<script src="assets/bundles/cleave-js/dist/addons/cleave-phone.us.js"></script>
<script src="assets/bundles/jquery-pwstrength/jquery.pwstrength.min.js"></script>
<script src="assets/bundles/bootstrap-daterangepicker/daterangepicker.js"></script>
<script src="assets/bundles/bootstrap-colorpicker/dist/js/bootstrap-
colorpicker.min.js"></script>
<script src="assets/bundles/bootstrap-timepicker/js/bootstrap-
timepicker.min.js"></script>
<script src="assets/bundles/bootstrap-tagsinput/dist/bootstrap-
tagsinput.min.js"></script>
<script src="assets/bundles/select2/dist/js/select2.full.min.js"></script>
<script src="assets/bundles/jquery-selectric/jquery.selectric.min.js"></script>
<!-- Page Specific JS File -->
<script src="assets/js/page/forms-advanced-forms.js"></script>
<!-- Template JS File -->
<script src="assets/js/scripts.js"></script>
<!-- Custom JS File -->
<script src="assets/js/custom.js"></script>
</body>
```

```

<!-- forms-advanced-form.html 21 Nov 2019 03:55:08 GMT -->
</html>
<script >
  $(document).ready(function (){
    $('#repayment_cycle').on('input', function() {

      $('#number_of_repayments').val(Math.floor( [ parseInt($('#loan_duration_per').val())
      * parseInt($('#loan_duration').val())] / [parseInt($('#repayment_cycle').val()) ] ));

    });

  });
</script>
<?php
include('connection.php');
$_SESSION['userid'] = ($_SESSION['un']['COOPERATIVE_ID']);
$COOPERATIVE_ID=$_SESSION['userid'];
date_default_timezone_set('Asia/Manila');

if (isset($_POST['submit'])) {

  $loan_product=$_POST['loan_product'];
  $borrower=$_POST['borrower'];
  $loan_number=$_POST['loan_number'];
  $disbursed_by=$_POST['disbursed_by'];
  $principal_amount=$_POST['principal_amount'];
  $date_released=$_POST['date_released'];
  $loan_interest=$_POST['loan_interest'];
  $loan_duration=$_POST['loan_duration'];
  $loan_duration_per=$_POST['loan_duration_per'];
  $repayment_cycle=$_POST['repayment_cycle'];
  $number_of_repayments=$_POST['number_of_repayments'];
  $loan_status=$_POST['loan_status'];
  $loan_title=$_POST['loan_title'];
  $loan_description=$_POST['loan_description'];

}

$sql5="INSERT INTO loans (
  loan_product,
  loaner_id,
  loan_number,
  disbursed_by,
  principal_amount,
  date_released,
  loan_interest,
  loan_duration,
  loan_duration_per,
  repayment_cycle,
  number_of_repayments,

```

```

        loan_status,
        loan_title,
        loan_description,
        COOPERATIVE_ID)

values (
        '$loan_product',
        '$borrower',
        '$loan_number',
        '$disbursed_by',
        '$principal_amount',
        '$date_released',
        '$loan_interest',
        '$loan_duration',
        '$loan_duration_per',
        '$repayment_cycle',
        '$number_of_repayments',
        '$loan_status',
        '$loan_title',
        '$loan_description',
        $COOPERATIVE_ID)";

mysql_query($mysqli,$sql5);
}


```

```

if (isset($_POST['submit'])) {

$comakers=$_POST['comakers'];
$borrower=$_POST['borrower'];

foreach ($comakers as $i) {
$comakers=$i;

$sql6="INSERT INTO comakers (loaner_id,
loaner_being_comaker_id,COOPERATIVE_ID) values
('{$borrower}', '{$comakers}', {$COOPERATIVE_ID})";

mysql_query($mysqli,$sql6);

}


```

```

if (isset($_POST['submit'])) {
```

```

$date= $_POST['date_released'];
$balance=$_POST['principal_amount'];
$interestRate=$_POST['loan_interest'];
$terms=$_POST['number_of_repayments'];

$borrower=$_POST['borrower'];

$repayment_cycle=$_POST['repayment_cycle'];
if ($repayment_cycle == "1")
{
    $date = new DateTime();
    $date->add (new DateInterval('P1D'));
    $interval= 1;
}

elseif ($repayment_cycle== "7") {
    $date = new DateTime();
    $date->add (new DateInterval('P7D'));
    $interval= 7;

}

elseif ($repayment_cycle== "14") {
    $date = new DateTime();
    $date->add (new DateInterval('P14D'));
    $interval= 14;
}

elseif ($repayment_cycle== "30") {
    $date = new DateTime();
    $date->add (new DateInterval('P30D'));
    $interval= 30;
}

elseif ($repayment_cycle== "60") {
    $date = new DateTime();
    $date->add (new DateInterval('P60D'));
    $interval= 60;
}

elseif ($repayment_cycle== "90") {
    $date = new DateTime();
    $date->add (new DateInterval('P90D'));
    $interval= 90;

}

elseif ($repayment_cycle== "120") {
    $date = new DateTime();
}

```

```

$date->add (new DateInterval('P120D'));
$interval= 120;

}

elseif ($repayment_cycle== "180") {
    $date = new DateTime();
    $date->add (new DateInterval('P180D'));
    $interval= 180;

}

elseif ($repayment_cycle== "365") {
    $date = new DateTime();
    $date->add (new DateInterval('P365D'));
    $interval= 365;

}

$interestRate=$interestRate/100.00;
$payment= $balance/$terms;
for ($i=1; $i <=$terms ; $i++) {
$interest=0;
$monthlyprincipal=0;
@$totalbalance=$totalbalance + $balance;
@$totalinterest= $totalinterest + ($interestRate * $balance);
@$totalpayment= $totalpayment + ((($balance * $interestRate)+ $payment));
@$totalprincipal=$totalprincipal + $payment;
$datesched= $date->format('y/m/d'); $date->modify('+'. $interval .' day');
$interestofloan= $balance * $interestRate;
$babayaranBawatDate=($balance * $interestRate)+ $payment;

$sql7="INSERT INTO loan_schedule
        (dateloan,
         balance,
         interest,
         principal,
         due,
         loaner_id,
         loan_number,
         COOPERATIVE_ID
        ) VALUES (
'$datesched',
'$balance',
'$interestofloan',
'$payment',
'$babayaranBawatDate',
'$borrower',
'$loan_number',

```

```

'$COOPERATIVE_ID')";

mysqli_query($mysqli,$sql7);

$balance = $balance - $payment;
}

$sql8="INSERT INTO total_due_and_interest
(
total_interest,
total_due,

loaner_id,
loan_number,
COOPERATIVE_ID
)
VALUES (
'$totalinterest',
'$totalpayment',

'$barrower',
'$loan_number',
'$COOPERATIVE_ID'
)";

mysqli_query($mysqli,$sql8);

$sql10="INSERT INTO last_payment
(
last_payment,
loaner_id,
COOPERATIVE_ID,
loan_number)
VALUES (
'0000-00-00',
'$barrower',
'$COOPERATIVE_ID',
'$loan_number')";

mysqli_query($mysqli,$sql10);

$sql11="INSERT INTO remaining_balance
(
remaining_balance,
loaner_id,
COOPERATIVE_ID,
loan_number)
VALUES (
'$totalpayment',
'$barrower',
'$loan_number',
'$COOPERATIVE_ID')";

mysqli_query($mysqli,$sql11);

```

```

        '$COOPERATIVE_ID',
        '$loan_number')";
mysqli_query($mysql,$sql11);

$sql9="INSERT INTO total_paid
(
amount_paid,
loaner_id,
COOPERATIVE_ID,
loan_number)
VALUES (
'0.00',
'$barrower',
'$COOPERATIVE_ID',
'$loan_number')";

if(!mysqli_query($mysql,$sql9))
{
echo "<script> alert('Failed to store to database, Please try again'); </script>";

}
else
{
echo "<script> alert('Inserted New Records successfully'); </script>";
header("Location:
view_loan_details.php?loaner_id=$barrower&&loannumber=$loan_number");
}

?>
<?php
session_start();
include('connection.php');
include('for_registration_of_cooperative.php');
include('for_login.php');

if (!isLoggedIn()) {
    $_SESSION['msg'] = "You must log in first";
    header('location: home_page.php');
}

$_SESSION['userid'] = ($_SESSION['un']['COOPERATIVE_ID']);

```

```

$loaner_id = $_GET['loaner_id'];
$sql2= "SELECT * FROM loaners where id='".$loaner_id."'";
$sql_query2= mysqli_query($con, $sql2);
while ($row=mysqli_fetch_array($sql_query2)) {
$firstname=$row['firstname'];
$lastname=$row['lastname'];
$unique_number=$row['unique_number'];
$date_registered=$row['date_registered'];
getDescription = $row['description'];

}

$sql4= "SELECT * FROM loaners where id='".$loaner_id."'";
$sql_query4= mysqli_query($con, $sql4);
while ($row=mysqli_fetch_array($sql_query4)) {
$image = $row['image'];
$image_src2 = "images/".$image;
}

$sql3= "SELECT * FROM loans where loaner_id='".$loaner_id."'";
$sql_query3= mysqli_query($con, $sql3);
while ($row3=mysqli_fetch_array($sql_query3)) {
$loan_status=$row3['loan_status'];
$loan_number=$row3['loan_number'];
$loan_product=$row3['loan_product'];
$disbursed_by = $row3['disbursed_by'];
$principal_amount = $row3['principal_amount'];
$date_released = $row3['date_released'];
$loan_interest = $row3['loan_interest'];
$number_of_repayments = $row3['number_of_repayments'];
$loan_date_added = $row3['date_now'];
}

$resultSet = $mysqli->query ("SELECT
loans.loan_number,
loans.date_released ,
loans.principal_amount,
loans.loan_interest,
loans.loan_status,
total_due_and_interest.total_due,
total_due_and_interest.total_interest,
total_paid.amount_paid

FROM loans
RIGHT JOIN total_due_and_interest on
loans.loaner_id=total_due_and_interest.loaner_id
RIGHT JOIN total_paid ON loans.loaner_id=total_paid.loaner_id

```

```

where loans.loaner_id= ".$loaner_id." group by loan_number order by loan_number
asc
");

$resultSet1 = $mysqli->query ("SELECT
loan_schedule.dateloan,
loan_schedule.balance ,
loan_schedule.interest ,
loan_schedule.principal ,
loan_schedule.due ,
total_due_and_interest.total_due,
total_due_and_interest.total_interest

FROM loan_schedule
RIGHT JOIN total_due_and_interest on
loan_schedule.loaner_id=total_due_and_interest.loaner_id where
loan_schedule.loaner_id= ".$loaner_id."
");

$sql6= "SELECT * FROM repayments where loaner_id='".$loaner_id.'"
and COOPERATIVE_ID='".$SESSION['userid']."' ;
$sql_query6= mysqli_query($con, $sql6);

$sql7="SELECT SUM(repayment_amount)
FROM repayments WHERE loaner_id='".$loaner_id.'"
and COOPERATIVE_ID='".$SESSION['userid']."' ;
$sql_query7= mysqli_query($con, $sql7);

?>

<!DOCTYPE html>
<html lang="en">

<!-- export-table.html 21 Nov 2019 03:55:25 GMT -->
<head>
<meta charset="UTF-8">
<meta content="width=device-width, initial-scale=1, maximum-scale=1, shrink-to-fit=no" name="viewport">
<title><?php if (isset($_SESSION['un'])) : ?>
<?php echo $_SESSION['un']['COOPERATIVE_NAME'];?

```

```

        endif;?></title>
<!-- General CSS Files -->
<link rel="stylesheet" href="assets/css/app.min.css">
<!-- Template CSS -->
<link rel="stylesheet" href="assets/bundles/datatables/datatables.min.css">
<link rel="stylesheet" href="assets/bundles/datatables/DataTables-
1.10.16/css/dataTables.bootstrap4.min.css">
<link rel="stylesheet" href="assets/css/style.css">
<link rel="stylesheet" href="assets/css/components.css">
<!-- Custom style CSS -->
<link rel="stylesheet" href="assets/css/custom.css">
<link rel='shortcut icon' type='image/x-icon' href='assets/img/favicon.ico' />

</head>

<body>
<?php include('sidebar_left.php'); ?>
<?php include('for_header.php'); ?>
    <!-- Main Content -->
    <div class="main-content">
        <section class="section">
            <div class="section-body">
                <div class="row mt-sm-12">
                    <div class="col-12 col-md-12 col-lg-12">
                        <div class="card author-box">
                            <div class="card-body">
                                <div class="author-box-center">
                                    " class="rounded-
circle author-box-picture">
                                    <div class="clearfix"></div>
                                    <div class="author-box-name">
                                        <a href="#"><?php echo "$firstname"; echo " "; echo "$lastname"; ?>
                                    </a>
                                </div>
                                <div class="author-box-job"><?php echo "$unique_number"; ?></div>
                                <div class="author-box-job">Date Created: <?php echo
"$date_registered"; ?></div>
                                <div class="text-center">
                                    <div class="author-box-description">
                                        <a href="add_loan.php" class="btn btn-success">Add Loans</a>
                                        <a href="view_loans_branch.php" class="btn btn-info">View All
Loans</a>
                                        <a href="edit_loaner.php" class="btn btn-icon btn-primary"><i
class="far fa-edit"></i>Edit Loaners Info</a>
                                    </div>
                                </div>
                            </div>
                        </div>
                    </div>
                </div>
            </section>
        </div>
    </body>

```

```

</div>
<div class="text-center">
  <div class="author-box-description">
    <p>
      <?php echo "$description"; ?>
    </p>
  </div>
</div>
<div class="text-center">
  <div class="author-box-description">
    <a href="#">Add/Edit Restriction on Borrower</a>
  </div>

</div>

</div>
</div>
<div class="card">
  <div class="card-body">
    <div class="table-responsive">
      <table class="table table-striped" >
        <thead>
          <tr>
            <th >
              Loan No.
            </th>
            <th>Released</th>
            <th>Maturity</th>
            <th>Prinicipal</th>
            <th>Loan Interest </th>
            <th>Total Gain Interest</th>
            <th>Fees</th>
            <th>Penalty</th>
            <th>Due</th>
            <th>Paid</th>
            <th>Balance</th>
            <th>Status</th>
          </tr>
        </thead>
        <tbody>
          <tr>
            <?php
              while ($row2 = mysqli_fetch_assoc($resultSet))
                {/////////start
                ?>
                <td>
                  <?php echo $row2['loan_number']; ?>
                </td>
            
```

```

<td><?php echo $row2['date_released']; ?></td>
<td> -- - - ----
</td>
<td>
<?php echo "₱";echo number_format( $row2['principal_amount']);
echo ".00"; ?>
</td>
<td><?php echo $row2['loan_interest'];

?>%</td>
<td>
<?php echo "₱"; echo number_format( $row2['total_interest']);echo
".00";
$total_interest1=$row2['total_interest']; ?>
</td>
<td>0.00</td>
<td>0.00</td>
<td> <?php echo "₱"; echo number_format($row2['total_due']);echo
".00"; ?></td>
<td> <?php echo "₱"; echo
number_format($row2['amount_paid']);echo ".00"; ?></td>
<td> <?php echo "₱"; echo number_format( $row2['total_due']-
$row2['amount_paid']);echo ".00"; ?></td>

<td>      <div class="badge badge-primary badge-shadow"><?php
echo $row2['loan_status']; ?> </div>

</td>
</tr>
<?php
        }//////////end
    ?>
</tbody>
</table>
</div>
</div>

</div>
</div>
</section>
<div class="settingSidebar">
    <a href="javascript:void(0)" class="settingPanelToggle"> <i class="fa fa-spin
fa-cog"></i>
    </a>
    <div class="settingSidebar-body ps-container ps-theme-default">
        <div class=" fade show active">
            <div class="setting-panel-header">Setting Panel

```

```

</div>
<div class="p-15 border-bottom">
  <h6 class="font-medium m-b-10">Select Layout</h6>
  <div class="selectgroup layout-color w-50">
    <label class="selectgroup-item">
      <input type="radio" name="value" value="1" class="selectgroup-input-radio select-layout" checked>
        <span class="selectgroup-button">Light</span>
      </label>
    <label class="selectgroup-item">
      <input type="radio" name="value" value="2" class="selectgroup-input-radio select-layout">
        <span class="selectgroup-button">Dark</span>
      </label>
    </div>
  </div>
  <div class="p-15 border-bottom">
    <h6 class="font-medium m-b-10">Sidebar Color</h6>
    <div class="selectgroup selectgroup-pills sidebar-color">
      <label class="selectgroup-item">
        <input type="radio" name="icon-input" value="1" class="selectgroup-input select-sidebar">
          <span class="selectgroup-button selectgroup-button-icon" data-toggle="tooltip"
            data-original-title="Light Sidebar"><i class="fas fa-sun"></i></span>
        </label>
      <label class="selectgroup-item">
        <input type="radio" name="icon-input" value="2" class="selectgroup-input select-sidebar" checked>
          <span class="selectgroup-button selectgroup-button-icon" data-toggle="tooltip"
            data-original-title="Dark Sidebar"><i class="fas fa-moon"></i></span>
        </label>
      </div>
    </div>
    <div class="p-15 border-bottom">
      <h6 class="font-medium m-b-10">Color Theme</h6>
      <div class="theme-setting-options">
        <ul class="choose-theme list-unstyled mb-0">
          <li title="white" class="active">
            <div class="white"></div>
          </li>
          <li title="cyan">
            <div class="cyan"></div>
          </li>
          <li title="black">
            <div class="black"></div>
          </li>
          <li title="purple">
            <div class="purple"></div>
          </li>
        </ul>
      </div>
    </div>
  </div>

```

```

</li>
<li title="orange">
  <div class="orange"></div>
</li>
<li title="green">
  <div class="green"></div>
</li>
<li title="red">
  <div class="red"></div>
</li>
</ul>
</div>
</div>
<div class="p-15 border-bottom">
  <div class="theme-setting-options">
    <label class="m-b-0">
      <input type="checkbox" name="custom-switch-checkbox"
class="custom-switch-input"
        id="mini_sidebar_setting">
      <span class="custom-switch-indicator"></span>
      <span class="control-label p-l-10">Mini Sidebar</span>
    </label>
  </div>
</div>
<div class="p-15 border-bottom">
  <div class="theme-setting-options">
    <label class="m-b-0">
      <input type="checkbox" name="custom-switch-checkbox"
class="custom-switch-input"
        id="sticky_header_setting">
      <span class="custom-switch-indicator"></span>
      <span class="control-label p-l-10">Sticky Header</span>
    </label>
  </div>
</div>
<div class="mt-4 mb-4 p-3 align-center rt-sidebar-last-ele">
  <a href="#" class="btn btn-icon icon-left btn-primary btn-restore-theme">
    <i class="fas fa-undo"></i> Restore Default
  </a>
</div>
</div>
</div>
</div>
<div class="main-footer">
  <div class="footer-left">
    <a href="templateshub.net">Templateshub</a></a>
  </div>
  <div class="footer-right">
  </div>

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```

</footer>
</div>
</div>
<!-- General JS Scripts --&gt;
&lt;script src="assets/js/app.min.js"&gt;&lt;/script&gt;
<!-- JS Libraies --&gt;
<!-- Page Specific JS File --&gt;
&lt;script src="assets/bundles/datatables/datatables.min.js"&gt;&lt;/script&gt;
&lt;script src="assets/bundles/datatables/DataTables-
1.10.16/js/dataTables.bootstrap4.min.js"&gt;&lt;/script&gt;
&lt;script src="assets/bundles/datatables/export-
tables/dataTables.buttons.min.js"&gt;&lt;/script&gt;
&lt;script src="assets/bundles/datatables/export-tables/buttons.flash.min.js"&gt;&lt;/script&gt;
&lt;script src="assets/bundles/datatables/export-tables/jszip.min.js"&gt;&lt;/script&gt;
&lt;script src="assets/bundles/datatables/export-tables/pdfmake.min.js"&gt;&lt;/script&gt;
&lt;script src="assets/bundles/datatables/export-tables/vfs_fonts.js"&gt;&lt;/script&gt;
&lt;script src="assets/bundles/datatables/export-tables/buttons.print.min.js"&gt;&lt;/script&gt;
&lt;script src="assets/js/page/datatables.js"&gt;&lt;/script&gt;
<!-- Template JS File --&gt;
&lt;script src="assets/js/scripts.js"&gt;&lt;/script&gt;
<!-- Custom JS File --&gt;
&lt;script src="assets/js/custom.js"&gt;&lt;/script&gt;
&lt;/body&gt;
</pre>

```

```

<!-- export-table.html 21 Nov 2019 03:56:01 GMT -->
</html>
<?php
session_start();
include('connection.php');
include('for_registration_of_cooperative.php');
include('for_login.php');

if (!isLoggedIn()) {
    $_SESSION['msg'] = "You must log in first";
    header('location: home_page.php');
}

$_SESSION['userid'] = ($_SESSION['un']['COOPERATIVE_ID']);

$sql2= "SELECT * FROM loaners where
COOPERATIVE_ID='".$._SESSION['userid']."' ";
$sql_query2= mysqli_query($con, $sql2);

$resultSet =$mysqli->query ("SELECT
loaners.id,
loaners.firstname,
loaners.title,
loaners.lastname,
loaners.image,

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loaners.unique_number,
loaners.phone_number,
loaners.account_status,
total_paid.amount_paid,
remaining_balance.remaining_balance

FROM loaners
RIGHT JOIN total_paid ON loaners.id=total_paid.loaner_id
RIGHT JOIN remaining_balance on loaners.id=remaining_balance.loaner_id

where loaners.COOPERATIVE_ID="" .$_SESSION['userid']."'"

");

?>

<!DOCTYPE html>
<html lang="en">

<!-- export-table.html 21 Nov 2019 03:55:25 GMT -->
<head>
  <meta charset="UTF-8">
  <meta content="width=device-width, initial-scale=1, maximum-scale=1, shrink-to-fit=no" name="viewport">
  <title><?php if (isset($_SESSION['un'])) : ?>
    <?php echo $_SESSION['un']['COOPERATIVE_NAME'];
    endif;?></title>
  <!-- General CSS Files -->
  <link rel="stylesheet" href="assets/css/app.min.css">
  <!-- Template CSS -->
  <link rel="stylesheet" href="assets/bundles/datatables/datatables.min.css">
  <link rel="stylesheet" href="assets/bundles/datatables/DataTables-
1.10.16/css/dataTables.bootstrap4.min.css">
  <link rel="stylesheet" href="assets/css/style.css">
  <link rel="stylesheet" href="assets/css/components.css">
  <!-- Custom style CSS -->
  <link rel="stylesheet" href="assets/css/custom.css">
  <link rel='shortcut icon' type='image/x-icon' href='assets/img/favicon.ico' />
</head>

<body>
  <?php include('sidebar_left.php'); ?>
  <?php include('for_header.php'); ?>
  <!-- Main Content -->
  <div class="main-content">
    <section class="section">
      <div class="section-body">
        <div class="row">
          <div class="col-12">
            <div class="card">

```

```

<div class="card-header">
    <h4>Export Table</h4>
</div>
<div class="card-body">
    <div class="table-responsive">
        <table class="table table-striped table-hover" id="tableExport"
style="width:100%;"
            <thead>
                <tr>
                    <th>View</th>
                    <th>Avatar</th>
                    <th>Full Name</th>
                    <th>Unique#</th>
                    <th>Mobile</th>

                    <th>Address</th>
                    <th>Date Registered</th>
                    <th>Status</th>
                    <th>Action</th>
                </tr>
            </thead>
            <tbody>
<tr>
<?php
    while ($row2 = mysqli_fetch_assoc($sql_query2))
        {/////////start
    ?>

        <td>
            <a href="view_loan_barrowers.php?loaner_id=<?php echo $row2['id'];
?>" class="badge badge-secondary badge-shadow">Loans</a>
            <a href="" style="width: 75px;" class="badge badge-success badge-
shadow">Savings</a>
        </td>
        <td>
            
            class="rounded-circle" width="35"
                data-toggle="tooltip" title=" <?php echo $row2['title'] .
$row2['lastname'] . " , " . $row2['firstname'] ;?>">
        </td>

        <td>
            <?php echo $row2['title'] . $row2['lastname'] . " , " . $row2['firstname'] ;?>
        </td>
        <td><?php echo $row2['unique_number']; ?></td>
        <td><?php echo $row2['phone_number']; ?></td>
        <td><?php echo $row2['barangay'] . " , " . $row2['municipality']
;?></td>
        <td><?php echo $row2['date_registered']; ?></td>
        <td><?php echo $row2['account_status']; ?></td>
    
```



```

</label>
<label class="selectgroup-item">
    <input type="radio" name="icon-input" value="2" class="selectgroup-
input select-sidebar" checked>
        <span class="selectgroup-button selectgroup-button-icon" data-
toggle="tooltip">
            data-original-title="Dark Sidebar"><i class="fas fa-moon"></i></span>
        </span>
    </label>
</div>
</div>
<div class="p-15 border-bottom">
    <h6 class="font-medium m-b-10">Color Theme</h6>
    <div class="theme-setting-options">
        <ul class="choose-theme list-unstyled mb-0">
            <li title="white" class="active">
                <div class="white"></div>
            </li>
            <li title="cyan">
                <div class="cyan"></div>
            </li>
            <li title="black">
                <div class="black"></div>
            </li>
            <li title="purple">
                <div class="purple"></div>
            </li>
            <li title="orange">
                <div class="orange"></div>
            </li>
            <li title="green">
                <div class="green"></div>
            </li>
            <li title="red">
                <div class="red"></div>
            </li>
        </ul>
    </div>
</div>
<div class="p-15 border-bottom">
    <div class="theme-setting-options">
        <label class="m-b-0">
            <input type="checkbox" name="custom-switch-checkbox"
class="custom-switch-input"
                id="mini_sidebar_setting">
                <span class="custom-switch-indicator"></span>
                <span class="control-label p-l-10">Mini Sidebar</span>
            </label>
        </div>
    </div>
<div class="p-15 border-bottom">

```

```
<div class="theme-setting-options">
    <label class="m-b-0">
        <input type="checkbox" name="custom-switch-checkbox"
    class="custom-switch-input"
        id="sticky_header_setting">
        <span class="custom-switch-indicator"></span>
        <span class="control-label p-l-10">Sticky Header</span>
    </label>
    </div>
</div>
<div class="mt-4 mb-4 p-3 align-center rt-sidebar-last-ele">
    <a href="#" class="btn btn-icon icon-left btn-primary btn-restore-theme">
        <i class="fas fa-undo"></i> Restore Default
    </a>
</div>
</div>
</div>
</div>
</div>
</div>
</div>
</div>
</div>
<div class="main-footer">
    <div class="footer-left">
        <a href="templateshub.net">Templateshub</a></a>
    </div>
    <div class="footer-right">
    </div>
</div>
</div>
<!-- General JS Scripts -->
<script src="assets/js/app.min.js"></script>
<!-- JS Libraies -->
<!-- Page Specific JS File -->
<script src="assets/bundles/datatables/datatables.min.js"></script>
<script src="assets/bundles/datatables/DataTables-
1.10.16/js/dataTables.bootstrap4.min.js"></script>
<script src="assets/bundles/datatables/export-
tables/dataTables.buttons.min.js"></script>
<script src="assets/bundles/datatables/export-tables/buttons.flash.min.js"></script>
<script src="assets/bundles/datatables/export-tables/jszip.min.js"></script>
<script src="assets/bundles/datatables/export-tables/pdfmake.min.js"></script>
<script src="assets/bundles/datatables/export-tables/vfs_fonts.js"></script>
<script src="assets/bundles/datatables/export-tables/buttons.print.min.js"></script>
<script src="assets/js/page/datatables.js"></script>
<!-- Template JS File -->
<script src="assets/js/scripts.js"></script>
<!-- Custom JS File -->
<script src="assets/js/custom.js"></script>
</body>
```

```

<!-- export-table.html 21 Nov 2019 03:56:01 GMT -->
</html><?php
session_start();
include('connection.php');
include('for_registration_of_cooperative.php');
include('for_login.php');

if (!isLoggedIn()) {
    $_SESSION['msg'] = "You must log in first";
    header('location: home_page.php');
}

$_SESSION['userid'] = ($_SESSION['un']['id']);
$sql2= "SELECT * FROM loaners where id=\"".$_SESSION['userid']."'\"";
$sql_query2= mysqli_query($con, $sql2);

?>

<!DOCTYPE html>
<html lang="en">

<head>
    <meta charset="utf-8" />
    <meta name="viewport" content="width=device-width, initial-scale=1, shrink-to-fit=no">
    <title>
        <?php if (isset($_SESSION['un'])) : ?>
            <?php echo $_SESSION['un']['firstname']; echo " "; echo
            $_SESSION['un']['lastname'];
        endif;?> </title>
    <!-- Favicon -->
    <link href="assets2/img/brand/favicon.png" rel="icon" type="image/png">
    <!-- Fonts -->
    <link href="https://fonts.googleapis.com/css?family=Open+Sans:300,400,600,700"
rel="stylesheet">
    <!-- Icons -->
    <link href="assets2/js/plugins/nucleo/css/nucleo.css" rel="stylesheet" />
    <link href="assets2/js/plugins/@fortawesome/fontawesome-free/css/all.min.css"
rel="stylesheet" />
    <!-- CSS Files -->
    <link href="assets2/css/argon-dashboard.css?v=1.1.0" rel="stylesheet" />
</head>

<body class="">
<?php include('for_sidebar_user.php'); ?>
    <div class="main-content">
        <!-- Navbar -->

```

```

<?php include('for_header_user.php'); ?>
    <!-- End Navbar -->
    <!-- Header -->
    <div class="header pb-8 pt-5 pt-lg-8 d-flex align-items-center" style="min-height: 600px; background-image: url(assets2/img/theme/profile-cover.jpg); background-size: cover; background-position: center top;">
        <!-- Mask -->
        <span class="mask bg-gradient-default opacity-8"></span>
        <!-- Header container -->
        <div class="container-fluid d-flex align-items-center">
            <div class="row">
                <div class="col-lg-7 col-md-10">
                    <h1 class="display-2 text-white">Hello <?php if (isset($_SESSION['un'])) : ?>
                        <?php echo $_SESSION['un']['title']; echo " "; echo $_SESSION['un']['lastname'];
                        endif;?></h1>
                    <p class="text-white mt-0 mb-5">This is your profile page. You can see your personal information. In this account you can view all of your transactions about your loans. Happy to Serve you.</p>
                    <a href="#" class="btn btn-info">Edit profile</a>
                </div>
            </div>
        </div>
        <!-- Page content -->
        <div class="container-fluid mt--7">
            <div class="row">
                <div class="col-xl-4 order-xl-2 mb-5 mb-xl-0">
                    <div class="card card-profile shadow">
                        <div class="row justify-content-center">
                            <div class="col-lg-3 order-lg-2">
                                <?php
                                while ($row=mysqli_fetch_assoc($sql_query2)) {
                                    $image = $row['image'];
                                    $image_src = "images/".$image;

                                }echo '
                                    <div class="card-profile-image">
                                        <a href="#">
                                            
                                        </a>
                                    </div>
                                '>
                            </div>
                        </div>
                    <div class="card-header text-center border-0 pt-8 pt-md-4 pb-0 pb-md-4">
                        <div class="d-flex justify-content-between">
                            <a href="#" class="btn btn-sm btn-info mr-4">Connect</a>
                            <a href="#" class="btn btn-sm btn-default float-right">Message</a>
                        </div>
                    </div>
                </div>
            </div>
        </div>
    </div>

```

```

        </div>
    </div>
    <div class="card-body pt-0 pt-md-4">
        <div class="row">
            <div class="col">
                <div class="card-profile-stats d-flex justify-content-center mt-md-5">
                    <div>
                        <span class="heading">22</span>
                        <span class="description">No. of Loans</span>
                    </div>
                    <div>
                        <span class="heading">89</span>
                        <span class="description">Loan Comments</span>
                    </div>
                    <div>
                        <span class="heading">21</span>
                    </div>
                </div>
                <div class="text-center">
                    <h3>
                        <?php if (isset($_SESSION['un'])) : ?>
                        <?php echo $_SESSION['un']['firstname']; echo " "; echo
$_SESSION['un']['lastname'];
                        endif;?><span class="font-weight-light">, 21</span>
                    </h3>
                    <div class="h5 font-weight-300">
                        <i class="ni location_pin mr-2"></i><?php if (isset($_SESSION['un'])) : ?>
                        <?php echo $_SESSION['un']['barangay']; echo ", "; echo
$_SESSION['un']['municipality']; echo ", ";
                        endif;?>
                    </div>
                    <div class="h5 mt-4">
                        <i class="ni business_briefcase-24 mr-2"></i>
                        <?php if (isset($_SESSION['un'])) : ?>
                        <?php echo $_SESSION['un']['working_status']; echo "- "; echo
$_SESSION['un']['businessname'];
                        endif;?>
                    </div>
                    <div>
                        <i class="ni education_hat mr-2"></i> <?php if (isset($_SESSION['un'])) : ?>
                        <?php echo $_SESSION['un']['phone_number']; echo "- "; echo
$_SESSION['un']['email'];
                        endif;?>
                    </div>
                    <hr class="my-4" />
                    <p> <?php if (isset($_SESSION['un'])) : ?>
                    <?php echo $_SESSION['un']['description'];
                    endif;?></p>
                    <a href="#"> <?php if (isset($_SESSION['un'])) : ?>

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```
<?php echo $_SESSION['un']['account_status'];
endif;?></a>
</div>
</div>
</div>
</div>
<div class="col-xl-8 order-xl-1">
<div class="card bg-secondary shadow">
<div class="card-header bg-white border-0">
<div class="row align-items-center">
<div class="col-8">
<h3 class="mb-0">My account</h3>
</div>
<div class="col-4 text-right">
<a href="#" class="btn btn-sm btn-primary">Settings</a>
</div>
</div>
</div>
<div class="card-body">
<form>
<h6 class="heading-small text-muted mb-4">User information</h6>
<div class="pl-lg-4">
<div class="row">
<div class="col-lg-6">
<div class="form-group">
<label class="form-control-label" for="input-username">Unique
Number</label>
<input type="text" id="input-username" class="form-control form-
control-alternative" placeholder="Username" value=" <?php if
(isset($_SESSION['un'])) : ?>
<?php echo $_SESSION['un']['unique_number'];
endif;?>">
</div>
</div>
<div class="col-lg-6">
<div class="form-group">
<label class="form-control-label" for="input-email">Phone
Number</label>
<input type="text" id="input-email" class="form-control form-
control-alternative" placeholder="jesse@example.com" value=" <?php if
(isset($_SESSION['un'])) : ?>
<?php echo $_SESSION['un']['phone_number'];
endif;?>">
</div>
</div>
</div>
<div class="row">
<div class="col-lg-6">
<div class="form-group">
```

```

<label class="form-control-label" for="input-first-name">First
name</label>
    <input type="text" id="input-first-name" class="form-control form-
control-alternative" placeholder="First name" value=" <?php if
(isset($_SESSION['un'])) : ?>
    <?php echo $_SESSION['un']['firstname'];
endif;?>">
    </div>
</div>
<div class="col-lg-6">
    <div class="form-group">
        <label class="form-control-label" for="input-last-name">Last
name</label>
        <input type="text" id="input-last-name" class="form-control form-
control-alternative" placeholder="Last name" value=" <?php if
(isset($_SESSION['un'])) : ?>
    <?php echo $_SESSION['un']['lastname'];
endif;?>">
        </div>
        </div>
        </div>
    </div>
    <hr class="my-4" />
    <!-- Address -->
    <h6 class="heading-small text-muted mb-4">Contact information</h6>
    <div class="pl-lg-4">
        <div class="row">
            <div class="col-md-12">
                <div class="form-group">
                    <label class="form-control-label" for="input-address">Address</label>
                    <input id="input-address" class="form-control form-control-
alternative" placeholder="Home Address" value=" <?php if (isset($_SESSION['un'])) :
?>
    <?php echo "Barangay "; echo $_SESSION['un']['barangay']; echo ", ";
echo $_SESSION['un']['municipality']; echo ", ";echo $_SESSION['un']['province'];
endif;?>" type="text">
                </div>
                </div>
            </div>
            <div class="row">
                <div class="col-lg-4">
                    <div class="form-group">
                        <label class="form-control-label" for="input-city">City</label>
                        <input type="text" id="input-city" class="form-control form-control-
alternative" placeholder="City" value=" <?php if (isset($_SESSION['un'])) : ?>
    <?php echo $_SESSION['un']['municipality'];
endif;?>">
                    </div>
                    </div>
                <div class="col-lg-4">

```

```

<div class="form-group">
    <label class="form-control-label" for="input-country">Country</label>
    <input type="text" id="input-country" class="form-control form-control-alternative" placeholder="Country" value="    Philippines">
</div>
</div>
<div class="col-lg-4">
    <div class="form-group">
        <label class="form-control-label" for="input-country">Zip
code</label>
        <input type="text" id="input-postal-code" class="form-control form-control-alternative" placeholder="Postal code" value="<?php if
(isset($_SESSION['un'])) : ?>
<?php echo $_SESSION['un']['zipcode'];
endif;?>">
    </div>
    </div>
    </div>
</div>
<hr class="my-4" />
<!-- Description -->
<h6 class="heading-small text-muted mb-4">About me</h6>
<div class="pl-lg-4">
    <div class="form-group">
        <label>About Me</label>
        <textarea rows="4" class="form-control form-control-alternative" placeholder="A few words about you ..."><?php if (isset($_SESSION['un'])) : ?>
<?php echo $_SESSION['un']['description'];
endif;?></textarea>
    </div>
    </div>
    </form>
</div>
</div>
</div>
<!-- Footer -->
<footer class="footer">
    <div class="row align-items-center justify-content-xl-between">
        <div class="col-xl-6">
            <div class="copyright text-center text-xl-left text-muted">
                </div>
            </div>
        <div class="col-xl-6">
            </div>
            </div>
        </div>
    </div>
</footer>
</div>

```

```

</div>
<!-- Core -->
<script src="assets2/js/plugins/jquery/dist/jquery.min.js"></script>
<script src="assets2/js/plugins/bootstrap/dist/js/bootstrap.bundle.min.js"></script>
<!-- Optional JS -->
<!-- Argon JS -->
<script src="assets2/js/argon-dashboard.min.js?v=1.1.0"></script>
<script src="https://cdn.trackjs.com/agent/v3/latest/t.js"></script>
<script>
    window.TrackJS &&
    TrackJS.install({
        token: "ee6fab19c5a04ac1a32a645abde4613a",
        application: "argon-dashboard-free"
    });
</script>
</body>

</html>
<?php
session_start();
include('connection.php');
include('for_registration_of_cooperative.php');
include('for_login.php');

if (!isLoggedIn()) {
    $_SESSION['msg'] = "You must log in first";
    header('location: home_page.php');
}

$_SESSION['userid'] = ($_SESSION['un']['id']);

$sql6= "SELECT * FROM repayments where loaner_id='".$._SESSION['userid']."'";

$sql_query6= mysqli_query($con, $sql6);

$sql7="SELECT SUM(repayment_amount)
FROM repayments WHERE loaner_id='".$._SESSION['userid']."'";

$sql_query7= mysqli_query($con, $sql7);

?>

<!DOCTYPE html>
<html lang="en">

```

```

<head>
    <meta charset="utf-8" />
    <meta name="viewport" content="width=device-width, initial-scale=1, shrink-to-fit=no">
    <title>
        <?php if (isset($_SESSION['un'])) : ?>
            <?php echo $_SESSION['un']['firstname']; echo " "; echo
$_SESSION['un']['lastname'];
            endif;?>
    </title>
    <!-- Favicon -->
    <link href="assets2/img/brand/favicon.png" rel="icon" type="image/png">
    <!-- Fonts -->
    <link href="https://fonts.googleapis.com/css?family=Open+Sans:300,400,600,700"
rel="stylesheet">
    <!-- Icons -->
    <link href="assets2/js/plugins/nucleo/css/nucleo.css" rel="stylesheet" />
    <link href="assets2/js/plugins/@fortawesome/fontawesome-free/css/all.min.css"
rel="stylesheet" />
    <!-- CSS Files -->
    <link href="assets2/css/argon-dashboard.css?v=1.1.0" rel="stylesheet" />
</head>

<body class="">
<?php include('for_sidebar_user.php'); ?>

    <div class="main-content">
<?php include('for_header_user.php'); ?>
    <!-- Header -->
    <div class="header bg-gradient-primary pb-8 pt-5 pt-md-8">
        <div class="container-fluid">
            <div class="header-body">

                </div>
            </div>
        </div>
        <div class="container-fluid mt--7">
            <!-- Table -->
            <div class="row">
                <div class="col">
                    <div class="card shadow">
                        <div class="card-header border-0">
                            <h3 class="mb-0">Loan Terms, Better to Read it.</h3>
                        </div>
                        <div class="table-responsive">
                            <table class="table table-striped table-hover" id="tableExport"
style="width:100%;">
                                <thead>
                                    <tr>

```

```

<th>Collection Date</th>
<th>Collected By</th>
<th>Method</th>
<th>Amount</th>
<th>Action</th>

</tr>
</thead>

<tbody>
<?php
    while ($row6 = mysqli_fetch_assoc($sql_query6))
        {/////////start
    ?>
    <tr>

        <td> <?php echo $row6['collection_date']; ?></td>
        <td> <?php echo $row6['collected_by']; ?></td>
        <td> <?php echo $row6['repayment_method']; ?></td>
        <td> <?php echo $row6['repayment_amount']; ?></td>
        <td>
            <a href="view_loan_details.php?loaner_id=<?php echo
                $row2['loaner_id']; ?>" class="btn btn-icon btn-sm btn-primary" data-toggle="tooltip"
                title=" Edit"><i class="fas fa-edit"></i></a>
            <a href="#" class="btn btn-icon btn-sm btn-danger" data-
                toggle="tooltip" title="Delete"> <i class="fas fa-trash"></i></a>
        </td>
    </tr>
    <?php } ?>

<?php while ($row7 = mysqli_fetch_assoc($sql_query7))
    {/////////start ?>

    </tbody>

    <tr style="background: gray; color: white;"><td></td>
        <td></td>
        <td>Total Amount:</td>
        <td> <?php

            echo $totalpayment=number_format(
                $row7['SUM(repayment_amount)'],2,'.'','');

        ?>
    </td> <?php } ?>

```

```

<td></td>

        </tr>
    </table>
</div>
<div class="card-footer py-4">

    </div>
    </div>
    </div>
</div>

</div>
</div>
<!-- Core -->
<script src="assets2/js/plugins/jquery/dist/jquery.min.js"></script>
<script src="assets2/js/plugins/bootstrap/dist/js/bootstrap.bundle.min.js"></script>
<!-- Optional JS -->
<!-- Argon JS -->
<script src="assets2/js/argon-dashboard.min.js?v=1.1.0"></script>
<script src="https://cdn.trackjs.com/agent/v3/latest/t.js"></script>
<script>
    window.TrackJS &&
    TrackJS.install({
        token: "ee6fab19c5a04ac1a32a645abde4613a",
        application: "argon-dashboard-free"
    });
</script>
</body>

</html> <?php
date_default_timezone_set('Asia/Manila');

if (isset($_POST['button_login'])) {

    $usern = strip_tags($_POST['email']);
    $_SESSION['usern'] = $usern;

    $password = strip_tags($_POST['password']);
    $_SESSION['password'] = $password;

    $checkingin = mysqli_query($con, "select * from cooperatives where EMAIL
    ='$usern' and PASSWORD = '$password'");


```

```

$check_login = mysqli_num_rows($checklogin);

if ($check_login == 1) {
    $result = mysqli_fetch_array($checklogin); //fetching values from database
    $usern = $result['COOPERATIVE_ID'];
    $accesstype = $result['ACCESS_TYPE'];
    $status = $result['ACCOUNT_STATUS'];
    $_SESSION['un'] = getUserById($usern);

    if ($status == "inactive"){
        echo '<script type="text/javascript">alert("Sorry your account has not yet been confirmed by the system administrator!");</script>';
    } else {

        if ($accesstype == "cooperative"){
            $_SESSION['success'] = "You are now logged in";
            header ("Location:index.php");

        }
        else if ($accesstype == "admin")
        {
            $_SESSION['success'] = "You are now logged in";
            header ("Location:index.php");
        }
    }

//insert log in details
    $sub_query = "INSERT INTO log_details (COOPERATIVE_ID) VALUES
    ($usern)";
    $sql_query = mysqli_query($con, $sub_query);
    $_SESSION['log_id'] = mysqli_insert_id($con);
    exit();
    mysqli_close($con);
}

else {

```

```

echo '<script type="text/javascript">alert("Log in Failed! Username or Password
Incorrect!");</script>';
    session_destroy();
    unset($_SESSION['un']);
    unset($_SESSION['usern']);
    unset($_SESSION['password']);

}

if (isset($_POST['button_login'])) {

$user = strip_tags($_POST['email']);
$_SESSION['user'] = $user;

$passworduser = strip_tags($_POST['password']);
$_SESSION['passworduser'] = $passworduser;

$checkinginuser = mysqli_query($con, "select * from loaners where unique_number
=' $user ' and phone_number = '$passworduser' ");
$check_loginuser = mysqli_num_rows($checkinginuser);

if ($check_loginuser == 1) {
    $resultuser = mysqli_fetch_array($checkinginuser); //fetching values from database
    $user = $resultuser['id'];
    $accesstypeuser = $resultuser['account_type'];
    $statususer = $resultuser['account_status'];
    $_SESSION['unuser'] = getUserByIdUser($user);

if ($statususer == "inactive"){

    echo '<script type="text/javascript">alert("Sorry your account has not yet been
confirmed by the system administrator!");</script>';

} else {

```

```

if ($accesstypeuser == "loaner"){
    $_SESSION['success'] = "You are now logged in";
    header ("Location:UserProfile.php");

}

//insert log in details
$sub_queryuser = "INSERT INTO userlog_details (loaner_id) VALUES ($user)";
$sql_queryuser = mysqli_query($con, $sub_queryuser);
$_SESSION['log_id'] = mysqli_insert_id($con);
exit();
mysqli_close($con);
}

}

else {

    echo '<script type="text/javascript">alert("Log in Failed! Username or Password Incorrect!");</script>';
    session_destroy();
unset($_SESSION['unuser']);
unset($_SESSION['user']);
unset($_SESSION['passworduser']);

}

}

//new function
function isLoggedIn()
{
    if (isset($_SESSION['un'])) {
        return true;
    }else{
        return false;
    }
}

```

```

        }
    }

if (isset($_GET['logout'])) {
    session_destroy();
    unset($_SESSION['un']);
    header("location:home_page.php");
}

//new function user
function isLoggedInUser()
{
    if (isset($_SESSION['unuser'])) {
        return true;
    }else{
        return false;
    }
}

if (isset($_GET['logout'])) {
    session_destroy();
    unset($_SESSION['unuser']);
    header("location:home_page.php");
}

?> <nav class="navbar navbar-vertical fixed-left navbar-expand-md navbar-light bg-white" id=" sidenav-main">
    <div class="container-fluid">
        <!-- Toggler -->
        <button class="navbar-toggler" type="button" data-toggle="collapse" data-target="#sidenav-collapse-main" aria-controls="sidenav-main" aria-expanded="false" aria-label="Toggle navigation">
            <span class="navbar-toggler-icon"></span>
        </button>
        <!-- Brand -->

        <!-- Collapse -->
        <div class="collapse navbar-collapse" id="sidenav-collapse-main">
            <!-- Collapse header -->
            <div class="navbar-collapse-header d-md-none">

```

```

<div class="row">
  <div class="col-6 collapse-brand">
    <a href="../index.html">
      
    </a>
  </div>
  <div class="col-6 collapse-close">
    <button type="button" class="navbar-toggler" data-toggle="collapse" data-target="#sidenav-collapse-main" aria-controls="sidenav-main" aria-expanded="false" aria-label="Toggle sidenav">
      <span></span>
      <span></span>
    </button>
  </div>
</div>
<!-- Form -->
<form class="mt-4 mb-3 d-md-none">
  <div class="input-group input-group-rounded input-group-merge">
    <input type="search" class="form-control form-control-rounded form-control-prepended" placeholder="Search" aria-label="Search">
    <div class="input-group-prepend">
      <div class="input-group-text">
        <span class="fa fa-search"></span>
      </div>
    </div>
  </div>
</form>
<!-- Navigation -->
<ul class="navbar-nav">
  <li class="nav-item">
    <a class="nav-link " href="userprofile.php">
      <i class="ni ni-circle-08 text-yellow"></i>My Profile
    </a>
  </li>

  <li class="nav-item">
    <a class="nav-link " href="userledger.php">
      <i class="ni ni-book-bookmark text-green"></i>Ledger
    </a>
  </li>

  <li class="nav-item">
    <a class="nav-link " href="userrepayments.php">
      <i class="ni ni-folder-17 text-red"></i> Repayments
    </a>
  </li>

```

```

<li class="nav-item">
    <a class="nav-link " href="userloanterms.php">
        <i class="ni ni-tag text-blue"></i> Loan Terms
    </a>
</li>

<li class="nav-item">
    <a class="nav-link " href="userlogactivities.php">
        <i class="ni ni-planet text-orange"></i> Log Activities
    </a>
</li>

<li class="nav-item">
    <a class="nav-link" href="logout.php">
        <i class="ni ni-key-25 text-info"></i> LogOut
    </a>
</li>

</ul>
<!-- Divider -->
<hr class="my-3">
<!-- Heading -->
<h6 class="navbar-heading text-muted">There would be a new update on:</h6>
<!-- Navigation -->
<ul class="navbar-nav mb-md-3">
    <li class="nav-item">
        <a class="nav-link" href="#">
            <i class="ni ni-spaceship"></i> Sidebar Menu
        </a>
    </li>
    <li class="nav-item">
        <a class="nav-link" href="#">
            <i class="ni ni-palette"></i> Additional Important Tabs
        </a>
    </li>
    <li class="nav-item">
        <a class="nav-link" href="#">
            <i class="ni ni-ui-04"></i> Just Click and See
        </a>
    </li>
</ul>

</div>
</div>
</nav><?php
include('connection.php');
$_SESSION['userid'] = ($_SESSION['un']['COOPERATIVE_ID']);

```

```

$COOPERATIVE_ID=$_SESSION['userid'];
date_default_timezone_set('Asia/Manila');

$loaner_id = $_GET['loaner_id'];
$loannumber = $_GET['loannumber'];

if (isset($_POST['submit'])) {

    $repayment_amount=$_POST['repayment_amount'];
    $repayment_method=$_POST['repayment_method'];
    $collection_date=$_POST['collection_date'];
    $collected_by=$_POST['collected_by'];
    $description=$_POST['description'];

    $loaner_id = $_GET['loaner_id'];

    $sql6="SELECT SUM(repayment_amount)
FROM repayments WHERE (loaner_id='$loaner_id' AND
COOPERATIVE_ID='$COOPERATIVE_ID' and loan_number='$loannumber') ";
    mysqli_query($mysqli,$sql6);

    $sql5="INSERT INTO repayments (
        repayment_amount,
        repayment_method,
        collection_date,
        collected_by,
        description,
        loan_number,
        loaner_id,
        COOPERATIVE_ID
    )
values (
    '$repayment_amount',
    '$repayment_method',
    '$collection_date',
    '$collected_by',
    '$description',
    '$loannumber',
    '$loaner_id ',
    '$COOPERATIVE_ID')";

    if(!mysqli_query($mysqli,$sql5))
    {
        echo "<script> alert('Failed to store to database, Please try again'); </script>";
    }
    else
    {
}
}

```

```

echo "<script> alert('Inserted New Records successfully'); </script>";
header("Location:
view_loan_details.php?loaner_id=$loaner_id&&loannumber=$loannumber");
}
$sql7="UPDATE total_paid SET amount_paid= amount_paid + '$repayment_amount'
where (loaner_id='$loaner_id' AND COOPERATIVE_ID='$COOPERATIVE_ID'
and loan_number='$loannumber') ";
mysqli_query($mysqli,$sql7);

$sql8="UPDATE last_payment SET last_payment= '$collection_date' where
(loaner_id='$loaner_id' AND COOPERATIVE_ID='$COOPERATIVE_ID' and
loan_number='$loannumber') ";
mysqli_query($mysqli,$sql8);

$sql9="UPDATE remaining_balance SET remaining_balance= remaining_balance -
'$repayment_amount' where (loaner_id='$loaner_id' AND
COOPERATIVE_ID='$COOPERATIVE_ID' and loan_number='$loannumber') ";
mysqli_query($mysqli,$sql9);

}

```

```

?><?php
include('connection.php');
$_SESSION['userid'] = ($_SESSION['un']['COOPERATIVE_ID']);
$COOPERATIVE_ID=$_SESSION['userid'];
date_default_timezone_set('Asia/Manila');
$date_registered = date("Y-m-d");

if (isset($_POST['submit'])) {
$image= $_FILES ['image']['name'];
$target="../images/".$_FILES['image']['name'];
$firstname=$_POST['firstname'];
$lastname=$_POST['lastname'];
$businessname=$_POST['businessname'];
$unique_number=$_POST['unique_number'];
$gender=$_POST['gender'];
$title=$_POST['title'];
$phone_number=$_POST['phone_number'];
$email=$_POST['email'];
$birthday=$_POST['birthday'];
$barangay=$_POST['barangay'];
$municipality=$_POST['municipality'];
$province=$_POST['province'];
$zipcode=$_POST['zipcode'];
$working_status=$_POST['working_status'];
getDescription=$_POST['description'];

```

```
$sql3="INSERT INTO loaners
(firstname,lastname,businessname,unique_number,gender,title,phone_number,email,bi
rthday,barangay,municipality,province,
zipcode,working_status,image,description,COOPERATIVE_ID)

values
('{$firstname}', '{$lastname}', '{$businessname}', '{$unique_number}', '{$gender}', '{$title}', '{$phone_n
umber}', '{$email}', '{$birthday}', '{$barangay}', '{$municipality}', '{$province}', '{$zipcode}', '{$working
_status}', '{$image}', '{$description}', '{$COOPERATIVE_ID}'");

if(!mysqli_query($mysqli,$sql3))
{
    echo "<script> alert('Failed to store to database, Please try again'); </script>";
}

else
{
    echo "<script> alert('Inserted New Records successfully'); </script>";
    header("Location: view_borrowers_branch.php?");
}

if (move_uploaded_file($_FILES['image']['tmp_name'], $target)){
}

else

{

}

?>
```

APPENDIX B

Communication Letters and Forms

Request Letter

Dear Respondents:

Greetings!

We are the students from the College of Computer Studies students of the Laguna State Polytechnic University. We are currently enrolled under the Bachelor of Science in Information Technology (BSIT) program and presently a conducting a study entitled "Integration of the Cooperative Loaning Management System" as a partial requirement on our degree.

In this regard, we are asking for your precious time and effort to answer all the questions in the questionnaire that is truly important and helpful for the completion of the study. Rest assured that all data gathered from you will be kept in the highest level of confidentiality.

Your positive response in this request will be a valuable contribution for the success of the study and will highly appreciated.

Thank you very much for your cooperation.

Respectfully Yours,

Peñaredondo, John Randolph M.

Pamplona, David Angelo G.

Artiaga, Jomer Jay S.

March 2, 2020

MS. NORMILYN P. JAVIER

General Manager

NIA Region IV Employee Multipurpose Cooperative (NEMCO)

Pila, Laguna

Sir/Ma'am:

A pleasant day! We, the students of Bachelor of Science in Information Technology from the College of Computer Studies at Laguna State Polytechnic University, Sta. Cruz Campus, were taking subjects for ITEP 313 (Methods of Research). With regards of this subject, we are required to create a Computer System which serves as our final project for the completion of the said subject.

In connection to this, we would like to ask your office if we could perform an initial investigation including an interview and observation as a part of our data gathering which could help us in formulating a solution to the office's possible problem. This project would be beneficial not only for us students to pass but most importantly, it will help you, specifically with the operations of this office.

If you will agree with regards of this matter, we would like to ask your permission to allow us gather some information which would help us to complete this project.

We are hoping for your approval and cooperation. Thank you and God bless.

Sincerely yours,

JOMER JAY G. ARTIAGA

DAVID ANGELO A. PAMPLONA

JOHN RANDOLF M. PENAREDONDO

Noted by:

MIA V. VILLARICA, DIT

MOR Instructor

APPROVED:

MS. NORMILYN P. JAVIER

General Manager

NIA Region IV Employee Multipurpose Cooperative (NEMCO)

March 3,2020

EDWIN M. KALACAS, Ed.D.

Chairperson

PGMNHS Multipurpose Cooperative

Sta. Cruz, Laguna

Sir/Ma'am:

A pleasant day! We, the students of Bachelor of Science in Information Technology from the College of Computer Studies at Laguna State Polytechnic University, Sta. Cruz Campus, were taking subjects for ITEP 313 (Methods of Research). With regards of this subject, we are required to create a Computer System which serves as our final project for the completion of the said subject.

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If you will agree with regards of this matter, we would like to ask your permission to allow us gather some information which would help us to complete this project.

We are hoping for your approval and cooperation. Thank you and God bless.

Sincerely yours,

**JOMER JAY G. ARTIAGA
DAVID ANGELO A. PAMPLONA
JOHN RANDOLF M. PENAREDONDO**

Noted by:

MIA V. VILLARICA, DIT
MOR Instructor

MRS. REYNALEN C. JUSTO, MM ITM, LPT
Associate Dean of CCS

APPROVED:
EDWIN M. KALACAS, Ed.D.
Chairperson
PGMNHS Multipurpose Cooperative

January 30, 2020

MRS. MARY JANE CORCUERA
Provincial PESO Manager
Public Employment Service Offer (PESO)
Sta. Cruz, Laguna

Sir/Ma'am:

A pleasant day! We, the students of Bachelor of Science in Information Technology from the College of Computer Studies at Laguna State Polytechnic University, Sta. Cruz Campus, were taking subjects for ITEP 313 (Methods of Research). With regards of this subject, we are required to create a Computer System which serves as our final project for the completion of the said subject.

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**JOMER JAY G. ARTIAGA
DAVID ANGELO A. PAMPLONA
JOHN RANDOLF M. PENAREDONDO**

Noted by:

MIA V. VILLARICA, DIT **MRS. REYNALEN C. JUSTO, MM ITM, LPT**
MOR Instructor Associate Dean of CCS

APPROVED:

MRS. MARY JANE CORCUERA
(Position in the Office)
Public Employment Service Offer (PESO)

January 30, 2020

NOLY S. BALBOA
Supervising Cooperative Development Specialist
Provincial Government of Laguna Cooperative Office
Sta. Cruz, Laguna

Sir/Ma'am:

A pleasant day! We, the students of Bachelor of Science in Information Technology from the College of Computer Studies at Laguna State Polytechnic University, Sta. Cruz Campus, were taking subjects for ITEP 313 (Methods of Research). With regards of this subject, we are required to create a Computer System which serves as our final project for the completion of the said subject.

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Sincerely yours,

**JOMER JAY G. ARTIAGA
DAVID ANGELO A. PAMPLONA
JOHN RANDOLF M. PENAREDONDO**

Noted by:

MIA V. VILLARICA, DIT MOR Instructor	MRS. REYNALEN C. JUSTO, MM ITM, LPT Associate Dean of CCS
--	---

APPROVED:
NOLY S. BALBOA
Supervising Cooperative Development Specialist
Provincial Government of Laguna Cooperative Office

January 30, 2020

MS. EMELITA S. MAYORMENTE
General Manager
SUMAPI Multipurpose Cooperative
Sta. Cruz, Laguna

Sir/Ma'am:

A pleasant day! We, the students of Bachelor of Science in Information Technology from the College of Computer Studies at Laguna State Polytechnic University, Sta. Cruz Campus, were taking subjects for ITEP 313 (Methods of Research). With regards of this subject, we are required to create a Computer System which serves as our final project for the completion of the said subject.

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If you will agree with regards of this matter, we would like to ask your permission to allow us gather some information which would help us to complete this project.

We are hoping for your approval and cooperation. Thank you and God bless.

Sincerely yours,

**JOMER JAY G. ARTIAGA
DAVID ANGELO A. PAMPLONA
JOHN RANDOLF M. PENAREDONDO**

Noted by:

MIA V. VILLARICA, DIT MOR Instructor	MRS. REYNALEN C. JUSTO, MM ITM, LPT Associate Dean of CCS
--	---

MS. EMELITA S. MAYORMENTE
General Manager
SUMAPI Multipurpose Cooperative

January 30, 2020

MR. FLODURADA V. DAUSAY
Director
SUMAPI Multipurpose Cooperative
Sta. Cruz, Laguna

Sir/Ma'am:

A pleasant day! We, the students of Bachelor of Science in Information Technology from the College of Computer Studies at Laguna State Polytechnic University, Sta. Cruz Campus, were taking subjects for ITEP 313 (Methods of Research). With regards of this subject, we are required to create a Computer System which serves as our final project for the completion of the said subject.

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We are hoping for your approval and cooperation. Thank you and God bless.

Sincerely yours,

**JOMER JAY G. ARTIAGA
DAVID ANGELO A. PAMPLONA
JOHN RANDOLF M. PENAREDONDO**

Noted by:

MIA V. VILLARICA, DIT
MOR Instructor

MRS. REYNALEN C. JUSTO, MM ITM, LPT
Associate Dean of CCS

MR. FLODURADA V. DAUSAY
Director
SUMAPI Multipurpose Cooperative



Republic of the Philippines
Laguna State Polytechnic University
 Province of Laguna
COLLEGE OF COMPUTER STUDIES

Recommendations for final oral defense

TITLE: Integration of Cooperatives under PCDO Cross platform loaning management System

PANELS	COMMENTS
Mrs. Alliana Miranda Ablan	<ul style="list-style-type: none"> • No page numbers • Too long introduction • What do you mean by common solution? • Too big space in conceptual framework • Figure description must be intext • Separate each chapter from one another. • Some RRL do not have titles • Take note of your formatting in chapter 2 • Do not use websites • Research design is descriptive developmental • Arrange the table in population • Data collection method must discuss how it really worked and happened • Figure description of figure 2. • No bibliography.
Mrs. Renalyn Justo	<ul style="list-style-type: none"> • Report generation
Mrs. Mia Villarica	
Mrs. Laureen Miranda	

PROPONENTS NAMES: Artiaga, Jomer Jay S.
 Pamplona, David Angelo G.
 Penaredondo, John Randolph M.



Republic of the Philippines
Laguna State Polytechnic University
 Province of Laguna
COLLEGE OF COMPUTER STUDIES

Minor revisions from final oral defense

TITLE: Integration of Cooperatives under PCDO Cross platform loaning management System

PANELS	COMMENTS
Mrs. Alliana Miranda Ablan	<ul style="list-style-type: none"> • Abstract shall be 250 words only • Update the table of contents • Definition of terms must be two columns • Figure Description • Chapter Heading must be in Roman numeral • Improve RRL explain more and discuss its connection to the study. • How did you reach the population? • Table format (Chapter 1-4). • IT experts that is familiar with the process flow. • Each phase in Agile must be explained. • Chapter 4 question 1, what did you do to design and develop? • P.61 overlapping tables • Do not cut tables. • Conclusion must be enumerated. • Wrong bibliography format.
Mrs. Renalyn Justo	
Mrs. Mia Villarica	
Mrs. Laureen Miranda	

PROPONENTS NAMES: Artiaga, Jomer Jay S.
 Pamplona, David Angelo G.
 Penaredondo, John Randolph M.