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Research Article

Analysis Of The Accounting System For Providing Precious Metal Investment Credit At Gallery 24 In Improving Future Investment (At PT. Pegadaian Sukabumi Branch)

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Abstract: *This study aims to analyze the implementation of the accounting system for providing investment credit for Logam Mulia Galeri 24 at PT Pegadaian Sukabumi Branch, evaluate its effectiveness, identify implementation constraints, and analyze its role in increasing future investment. The study used a qualitative approach with a case study method. Data were obtained through interviews, observation, and documentation, then analyzed using the interactive model of Miles, Huberman, and Saldaña which includes data reduction, data presentation, and drawing conclusions. The results show that the credit accounting system has been implemented in accordance with the company's operational procedures through the process of financing applications, verification, approval, transaction recording, installment payments, and integrated financial reporting. The system is able to improve the accuracy of transaction recording, service efficiency, internal control, and management of receivables. However, its implementation still faces several obstacles, including the potential for human error, system disruptions, data synchronization between units, and credit risk. Overall, the accounting system for providing investment credit for Logam Mulia Galeri 24 contributes to improving the quality of financing management, strengthening customer trust, and supporting increased public investment in the future.*

Keywords: Accounting Information System, Investment Credit, Precious Metal Investment, Gallery 24, PT Pegadaian.

1. Introduction

Investment is a crucial instrument for wealth management, particularly in economic conditions characterized by uncertainty, inflation, and financial market fluctuations. In recent years, gold has increasingly been viewed as a safe haven asset due to its ability to maintain its value compared to other, riskier investment instruments. This situation has driven increased public interest in investing in precious metals, both through cash purchases and financing or credit facilities provided by financial institutions (World Gold Council, 2024). In line with rising gold prices and public awareness of the importance of long-term investment, credit-based gold investment products have become a popular alternative, offering easy access for various groups.

PT Pegadaian, as a state-owned non-bank financial institution, plays a strategic role in expanding public investment access through various financing products, one of which is the Galeri 24 Precious Metals investment. This product allows people to own gold bullion through an installment payment mechanism, thereby increasing investment inclusion, especially for those with limited funds to make cash purchases. The increase in precious metal investment credit transactions directly increases the complexity of the company's operational activities, especially in the process of recording transactions, managing receivables, internal control, and preparing financial reports. Therefore, a credit accounting system is a very important component to ensure the accuracy of financial information, the effectiveness of internal control, and sustainable credit risk management.

A credit accounting system is a series of procedures used to record, process, control, and report all credit transactions, resulting in relevant, reliable, accurate, and timely information as a basis for management decision-making. An effectively designed system not only supports operational efficiency but also strengthens internal controls, minimizes recording errors, and reduces the potential for non-performing loans. In a financing institution like PT Pegadaian, the quality of the accounting system is a critical factor in determining the success of financing product management because it is directly related to the security of the company's assets, the quality of financial reports, and customer trust.

The increasing public interest in gold investment is inextricably linked to macroeconomic conditions. Global economic uncertainty, inflationary pressures, and exchange rate fluctuations are driving people to seek relatively safe and stable investment instruments.(Pawnshop, 2024)In this situation, gold is viewed as a safe haven asset or hedging instrument capable of maintaining purchasing power and wealth value. This situation has a direct impact on increasing precious metal investment transactions through various financial institutions, including PT Pegadaian. This increased interest is also reflected in precious metal transaction activity at various Pegadaian branches, including the Sukabumi branch. This increasing transaction volume automatically requires the support of an increasingly accurate, fast, and transparent accounting system so that all transactions can be recorded and reported reliably. To clarify this phenomenon, a graph of the increase in gold prices from 2020 to 2025 is provided.

Figure 1.1Gold price fluctuation chart for the last 5 years (pawnshop, 2025b)

Based on the gold price chart, the price of gold has consistently increased annually from 2020 to 2025. The rising gold price has increased its appeal as a relatively stable investment. This has resulted in increased public interest in investing in gold through PT Pegadaian's Gallery 24 gold installment scheme.

At PT Pegadaian's Sukabumi Branch, the provision of Precious Metals investment credit, Galeri 24, has become one of the services experiencing increasing demand, along with growing public awareness of gold investment. This increasing transaction volume requires an accounting system capable of effectively integrating the credit application process, customer data verification, receivables recording, installment payments, and financial reporting. If the system does not operate optimally, the increase in transactions has the potential to cause various problems, such as delays in reconciliation, transaction recording errors, an increased risk of non-performing loans, and weakened internal controls, which can ultimately affect the quality of the company's financial information. This condition indicates that the accounting system no longer functions solely as a medium for recording transactions, but also as a risk management instrument in gold investment financing activities.

Various previous studies have discussed the accounting information system at PT Pegadaian, but most have focused on the implementation of the pawn credit accounting information system, the effectiveness of internal controls, and the gold pawn financing system in general. Research by Meilinda et al. (2024) shows that the gold pawn credit accounting information system supports the effectiveness of internal controls through standardized operational procedures. Research by Basri et al. (2025) also found that a computerized gold pawn financing accounting system can improve operational efficiency and the accuracy of financial reporting. Furthermore, research by Sumigar et al. (2025) revealed that the effectiveness of the credit accounting information system is influenced by the quality of internal controls, separation of functions, and adequate oversight mechanisms.

However, studies specifically analyzing the credit accounting system for Galeri 24's precious metal investment product are still relatively limited. Previous research has focused more on gold pawn products, Secure Fast Credit (KCA), and conventional financing from Pegadaian. However, there has been little research on integrating the gold investment credit accounting system with increased public investment at the branch level. Furthermore, most previous research has focused on procedural and internal control aspects without linking how these accounting systems contribute to increased public investment through precious metal investment products. This situation indicates a research gap that allows this study to make a more specific empirical contribution.

The novelty of this research lies in its comprehensive analysis of the accounting system for providing investment credit for Logam Mulia Gallery 24 at PT Pegadaian Sukabumi Branch, by reviewing the relationship between transaction recording processes, internal control, information system integration, credit risk management, and their contribution to increasing public investment in the future. Unlike previous studies that only partially evaluated the effectiveness of accounting information systems or internal control, this study examines the credit accounting system as a mechanism that supports the creation of transparency, accountability, customer trust, and the sustainability of gold investments.

Based on the description, this study aims to analyze the implementation of the accounting system for providing investment credit for Precious Metals Gallery 24 at PT Pegadaian Sukabumi Branch, evaluate its effectiveness from the aspects of transaction recording, internal control, information system integration, and credit risk management, identify obstacles faced in its implementation, and analyze the contribution of the accounting system in increasing public investment in the future. The results of the study are expected to contribute to the development of accounting literature, especially regarding the accounting system for providing credit at non-bank financial institutions, as well as being practical input for PT Pegadaian in improving the quality of the accounting system and services for precious metal investments.

Formulation of the problem

Based on this background, the problem formulation in this research is as follows:

a. How is the credit accounting system applied to Gallery 24 precious metal investments at PT Pegadaian Sukabumi Branch?
b. How is the effectiveness of the credit granting accounting system reviewed from the aspects of transaction recording, internal control, information system integration, and credit risk management?
c. What are the obstacles and weaknesses faced in implementing the credit accounting system, particularly regarding recording, internal control, and credit risk management?

d. How is the application of the accounting system for providing investment credit for precious metals at Gallery 24 to increase community investment in the future?

2. Literature Review

Accounting System

An accounting system is a system designed to collect, record, process, store, and present financial information needed by management for planning, controlling, and decision-making. A good accounting system is capable of producing relevant, reliable, accurate, and timely information, thereby improving the effectiveness of organizational operations and supporting the preparation of quality financial reports (Romney & Steinbart, 2021). According to Mulyadi (2018), an accounting system is an organization of forms, records, and reports structured in such a way as to provide the financial information needed by management in running a company.

In financial institutions, accounting systems serve a broader function than simply recording transactions. They serve as an internal control system that safeguards company assets, increases the reliability of financial information, and reduces the likelihood of errors and irregularities in operational activities (Hall, 2022). Through an integrated system, every transaction can be systematically documented, facilitating the monitoring, evaluation, and preparation of financial reports.

The implementation of an effective accounting system is also a crucial factor in improving the quality of corporate governance. The resulting financial information serves as the basis for management in making strategic decisions, evaluating operational performance, and identifying various risks that may arise in business activities (Romney & Steinbart, 2021). Therefore, an accounting system is a fundamental element in supporting effective organizational management, particularly in financial institutions with high financial transaction volumes.

Credit Granting Accounting System

Credit is the provision of funds or debt based on an agreement between the lender and the borrower, requiring the borrower to repay the debt within a specified timeframe in accordance with agreed-upon terms (Kasmir, 2018). In practice, providing credit involves not only the process of disbursing funds but also requires an administration and record-keeping system capable of ensuring accurate information, asset security, and effective internal control.

A credit accounting system is a series of procedures used to manage all financing activities, from credit application submission, customer eligibility analysis, credit approval, disbursement of funds, recording receivables, installment payments, and loan repayment (Mulyadi, 2018). Each stage must be systematically documented to produce accurate and accountable financial information.

Implementing an effective credit accounting system offers various benefits to companies, including improving the accuracy of transaction recording, strengthening internal controls, simplifying receivables monitoring, and reducing the risk of non-performing loans (Hall, 2022). Furthermore, an integrated accounting system also enables companies to obtain financial information quickly, supporting managerial decision-making and evaluating the quality of their credit portfolios.

In the context of PT Pegadaian, the credit accounting system plays a crucial role in supporting precious metal investment financing services. The system integrates credit administration processes with accounting records, allowing for continuous monitoring of all financing transactions. This allows the company to control receivables, monitor customer installment payments, and produce more accurate and reliable financial reports.

Precious Metal Investment

Investment is the activity of placing funds in an asset with the goal of obtaining future economic benefits. Precious metals, or gold, are a popular investment instrument due to their relatively stable characteristics and ability to maintain asset value over the long term. Compared to other investment instruments, gold is known as a safe haven asset, offering resistance to inflation, economic turmoil, and exchange rate fluctuations (World Gold Council, 2024).

Rising public awareness of the importance of investment has encouraged financial institutions to offer a variety of easily accessible investment products. PT Pegadaian, through Galeri 24, offers precious metal investment services that can be purchased in cash or through credit facilities. This credit purchase scheme makes it easier for people to own gold without having to provide the full amount upfront, thus expanding investment access for various groups.

Increasing precious metal investment transactions through credit facilities requires companies to have accounting systems capable of supporting effective financing administration processes. These accounting systems must integrate transaction recording, accounts receivable management, internal controls, and financial reporting, ensuring all financing activities are conducted transparently, accurately, and accountably. With a sound accounting system, companies can not only improve the quality of financing management but also strengthen public trust in the precious metal investment products they offer.

3. Hypothesis Development And Framework

Research Proposition Development

A credit accounting system is a crucial component in supporting effective financing management in financial institutions. An integrated system ensures that every financing transaction is accurately recorded, properly documented, and accounted for through reliable financial reports. In addition to supporting administrative functions, the accounting system also serves as an internal control instrument, assisting companies in managing credit risk, monitoring receivables, and improving the quality of financial information (Romney & Steinbart, 2021; Hall, 2022).

In Galeri 24's Precious Metals investment credit service, the implementation of an effective accounting system is expected to systematically integrate the credit application process, customer data verification, transaction recording, accounts receivable management, installment payments, and financial reporting. This integration enables the company to obtain faster, more accurate information, which can be used as a basis for decision-making in managing precious metals investment financing.

On the other hand, the growing public interest in gold investment has led to a higher volume of financing transactions. This situation demands an accounting system capable of supporting internal control and minimizing the risk of recording errors and non-performing loans. An effectively operating accounting system not only improves the company's operational efficiency but also strengthens transparency, accountability, and public trust in the precious metal investment products offered by PT Pegadaian.

Based on this theoretical foundation, this study is built on the proposition that the effective implementation of the accounting system for providing investment credit for Logam Mulia Gallery 24 will support the quality of financing management through accurate transaction recording, adequate internal control, better credit risk management, and increased public confidence in investing in the future. This proposition is then explored in depth through a case study approach at PT Pegadaian Sukabumi Branch.

Conceptual Framework

This study considers the credit accounting system to be the primary mechanism integrating all precious metals investment financing activities. Implementing an effective system will produce accurate financial information, strengthen internal controls, support credit risk management, and improve the quality of customer service. Furthermore, this is expected to increase public trust in Galeri 24's precious metals investment products, thereby encouraging increased investment in the future. Conceptually, the relationships between the concepts in this study can be illustrated as follows.

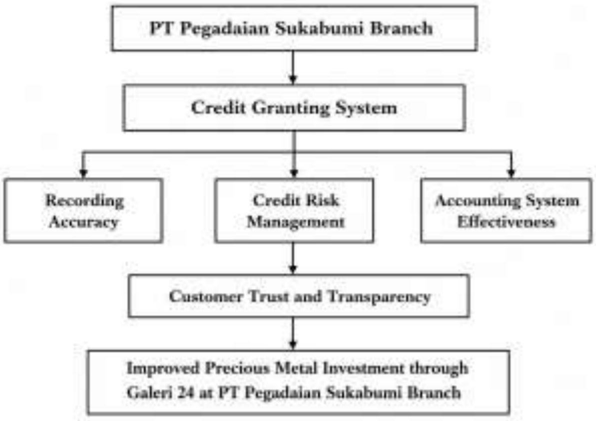

Figure 2.1 Framework of thinking

4. Method

Research Design

This research uses a qualitative approach with a case study design. The qualitative approach was chosen because the research aims to deeply understand the implementation of the accounting system for providing investment credit at Logam Mulia Gallery 24 and its contribution to increasing future investment at PT Pegadaian Sukabumi Branch. The case study design allows researchers to comprehensively examine a phenomenon in a real-world context through exploration of the processes, activities, and conditions that occur within the organization (Yin, 2018). This approach is considered appropriate for explaining the phenomenon of the credit accounting system, which involves various administrative, operational, and internal control aspects (Creswell & Poth, 2018).

Research Location and Object

The research was conducted at PT Pegadaian, Sukabumi Branch, West Java. The location was selected based on the consideration that the branch actively finances the Logam Mulia Galeri 24 investment through a credit mechanism, thus providing relevant information regarding the implementation of the credit accounting system. The research object focused on the implementation of the Logam Mulia Galeri 24 investment credit accounting system, which includes the credit application process, transaction recording, accounts receivable management, internal control, and financial reporting.

Research Informants

The research informants were determined using purposive sampling technique, namely the selection of informants based on the consideration that they have knowledge, experience, and direct involvement in the implementation of the accounting system for providing precious metal investment credit. The informants in this study consisted of the Branch Manager of PT Pegadaian Sukabumi Branch, Pawn Manager (MNG), and employees who handle the administration and recording of the Galeri 24 Precious Metal investment credit transactions. The selection of informants is expected to be able to provide in-depth information regarding the implementation of the accounting system, internal control, and management of precious metal investment financing (Patton, 2015).

Data collection technique

Data collection was conducted through semi-structured interviews, observation, and documentation. Interviews were used to obtain information regarding the implementation of the credit granting accounting system, internal control mechanisms, and obstacles encountered in the precious metals investment financing process. Direct observations were made of operational activities related to the credit granting process and transaction recording. Meanwhile, documentation was conducted by reviewing various company documents, such as standard operating procedures (SOPs), credit application forms, transaction documents, administrative reports, and other supporting documents related to the credit granting accounting system (Sugiyono, 2023).

Data Analysis Techniques

Data analysis used an interactive analysis model developed by Miles, Huberman, and Saldaña (2020), which includes three stages: data reduction, data presentation, and drawing and verifying conclusions. Data reduction was carried out by selecting, grouping, and simplifying information obtained from interviews, observations, and documentation according to the research focus. Next, the data was presented in descriptive narrative form to facilitate the identification of patterns, relationships, and meanings of each research finding. The final stage was carried out through continuous drawing and verification of conclusions so that the research results reflect the empirical conditions found in the field.

Data Validity Test

Data validity was tested using source and technical triangulation techniques. Source triangulation was conducted by comparing information obtained from each informant, while technical triangulation was conducted by comparing the results of interviews, observations, and documentation. Furthermore, this study employed member checking, a process of reconfirming interview results with informants to ensure that the researcher's interpretations align with the information presented. The application of this technique aims to increase the credibility, dependability, confirmability, and validity of the research findings (Lincoln & Guba, 1985).

5. Results and Discussion

General Description of Research Object

PT Pegadaian Sukabumi Branch is one of PT Pegadaian's operational units that provides various financing and investment services to the public, including the Logam Mulia Galeri 24 investment product. This product offers an alternative gold investment through cash or credit purchase mechanisms, thereby expanding public access to owning gold as a long-term investment instrument. As public interest in gold investment increases, the volume of precious metal financing transactions has also increased, requiring companies to have an accounting system capable of supporting administrative processes, transaction recording, internal control, and effective financial reporting.

In carrying out its precious metal investment financing activities, PT Pegadaian Sukabumi Branch implements an accounting system integrated with the company's information system. This system is used to manage the entire credit granting process, from financing applications and customer data verification to credit approval, transaction recording, installment payments, and financial reporting. The system's implementation aims to produce accurate financial information, expedite customer service, and strengthen financing risk controls.

As a financial institution specializing in financing, PT Pegadaian Sukabumi Branch also implements standard operating procedures at every stage of providing precious metal investment credit. Each transaction must undergo identity verification, analysis of the customer's repayment capacity, authorization from authorized officials, and recording in the company's information system. These procedures aim to maintain financing quality while minimizing the risk of administrative errors and non-performing loans.

Implementation of Credit Granting Accounting System

a. Credit Granting Stages

The research results show that the implementation of the accounting system for providing investment credit for Logam Mulia Gallery 24 at PT Pegadaian Sukabumi Branch has been carried out in accordance with the company's operational procedures. The credit disbursement process begins with a prospective customer submitting a financing application after fulfilling established administrative requirements. Next, identity verification and document completeness are carried out to ensure data compliance and eligibility of the prospective customer before obtaining financing approval.

Once all requirements are met, an officer conducts a financing feasibility analysis, taking into account the customer's repayment capacity and compliance with company policies. The next step is approval by an authorized official, followed by recording the financing transaction in the company's information system. The entire process is carried out sequentially so that each step can be traced and accounted for.

The implementation of these procedures shows that the credit granting accounting system not only functions as an administrative mechanism, but also as a form of internal control that ensures that each transaction meets the company's requirements before financing is realized.

b. Transaction Recording System

The research results show that the recording of investment financing transactions for Logam Mulia Galeri 24 has been computerized through the information system used by PT Pegadaian. Each approved transaction automatically generates administrative data that serves as the basis for recording receivables, installment payment schedules, and the company's financial reporting.

This recording system allows for systematic documentation of every change in financing status, installment payment, and loan repayment. This allows for quick and accurate information on accounts receivable balances, customer payment history, and financing status. This facilitates staff monitoring ongoing financing while minimizing the potential for recording errors due to manual administrative processes.

In addition to improving data accuracy, the transaction recording system also supports the preparation of more timely financial reports because all transactions have been documented electronically from the start of the financing process.

c. PT Pegadaian Internal Application Integration

The implementation of the credit accounting system is supported by the use of PT Pegadaian's internal application, which integrates financing administration processes with accounting records. This integration allows every transaction made at the service unit to be directly recorded in the company's database, facilitating monitoring, data reconciliation, and financial reporting.

Through an integrated system, information regarding customer data, financing amounts, installment schedules, payment status, and accounts receivable can be accessed by authorized work units according to their respective functions. This improves coordination between departments and expedites customer service because the required information is available in real time.

The existence of internal applications also strengthens the effectiveness of internal controls through user authorization mechanisms, access restrictions, and centralized data storage. Thus, the implementation of a credit accounting system not only improves operational efficiency but also supports transparency, accountability, and the quality of financial information in managing the investment financing of Logam Mulia Galeri 24.

Effectiveness of Credit Granting Accounting System

a. Recording Accuracy

The research results show that the accounting system for providing investment credit for Logam Mulia Gallery 24 at PT Pegadaian Sukabumi Branch is capable of producing accurate transaction recording. All financing transactions, from credit application and disbursement, receivables recording, installment payments, and settlement, are handled through an integrated information system. Computerized recording minimizes the possibility of human error and produces faster and more accurate financial information compared to manual recording.

These findings indicate that the accounting system has fulfilled its primary function as a provider of reliable financial information for management in controlling and decision-making. Romney and Steinbart (2021) explain that an integrated accounting information system can produce accurate, relevant, and timely information, thereby improving the quality of an organization's financial reporting. This research finding also aligns with the research of Meilinda et al. (2024), which states that the implementation of an accounting information system at PT Pegadaian can improve the accuracy of financing transaction recording and support the reliability of financial information.

b. Service Efficiency

The research results show that the implementation of a credit accounting system has a positive impact on the efficiency of customer service. Digitizing administrative processes allows officers to verify data, record transactions, and manage installment payments in a shorter time compared to conventional administrative processes. In addition to speeding up service, the system also makes it easier for officers to obtain information on financing status, payment history, and accounts receivable in real time.

This increased efficiency contributes to the quality of service provided to customers because administrative processes become simpler, faster, and well-documented. Hall (2022) states that implementing a technology-based accounting information system can improve operational efficiency by automating business processes and reducing repetitive administrative activities. Similarly, O'Brien and Marakas (2019) explain that integrating information systems within an organization can increase work productivity while accelerating the provision of information needed by users.

c. Internal Control

The research results show that the credit accounting system supports the implementation of internal control at PT Pegadaian Sukabumi Branch. This is evident in the implementation of segregation of functions between employees, authorization procedures at each stage of credit disbursement, verification of customer documents, and electronically stored transaction documentation. This mechanism allows for the retrieval of each transaction, thereby increasing accountability and reducing the potential for irregularities in the financing process.

Good internal control is one indicator of the effectiveness of an accounting system because it can protect company assets while ensuring the reliability of financial information. The Committee of Sponsoring Organizations of the Treadway Commission (COSO, 2013) explains that an effective internal control system must be able to support operational effectiveness, reliable financial reporting, regulatory compliance, and protect organizational assets. The results of this study also strengthen the findings of Basri et al. (2025) who stated that the financing accounting system at PT Pegadaian plays a crucial role in increasing the effectiveness of supervision and reducing the risk of administrative errors.

d. Accounts Receivable Management

Based on the research results, the credit accounting system also plays a role in increasing the effectiveness of the management of receivables for the Logam Mulia Gallery 24 investment financing. The system allows the company to continuously monitor installment payment schedules, receivable balances, and the financing status of each customer. This information facilitates officers in monitoring late payments, allowing for faster collection actions in accordance with company regulations.

Accounts receivable management supported by an integrated information system provides benefits in maintaining the quality of the financing portfolio and minimizing the risk of non-performing loans. Mulyadi (2018) stated that an effective credit accounting system must be able to provide accurate information on the position of receivables as a basis for monitoring and management decision-making. Furthermore, Kieso et al. (2022) explained that accounts receivable management supported by a sound information system will improve the quality of credit control, accelerate the collection process, and maintain company liquidity.

Overall, the research results indicate that the accounting system for providing investment credit for Precious Metals Gallery 24 at PT Pegadaian Sukabumi Branch has been running effectively. This effectiveness is reflected in the increased accuracy of transaction recording, efficiency of customer service, strengthening of internal controls, and more structured management of receivables. These findings demonstrate that the accounting system plays a strategic role in supporting the quality of financing management while increasing public trust in the precious metals investment products provided by PT Pegadaian.

System Implementation Constraints

a. Human Error

The research results indicate that one of the obstacles in implementing the accounting system for the provision of investment credit at Logam Mulia Galeri 24 is the potential for human error during transaction data input. Errors can occur when officers enter customer identification, enter the financing amount, or record the installment payment schedule. Although the system has implemented verification and authorization procedures, user accuracy remains a crucial factor in determining the quality of the information produced. Therefore, human resource competence and adherence to operational procedures are crucial aspects in maintaining the accuracy of the accounting system.

These findings indicate that the success of accounting information system implementation is determined not only by the quality of the technology but also by the user's ability to operate the system. Romney and Steinbart (2021) stated that human resources are a key component of accounting information systems because they play a direct role in ensuring the quality of the resulting data. Hall (2022) also explained that user error remains a major cause of information inaccuracy in computer-based accounting systems.

b. System Error

The research also shows that disruptions to information systems remain a significant obstacle to the implementation of the credit accounting system. These disruptions can include slow system access, unstable network connections, or application maintenance, which can delay customer service activities. These conditions have the potential to hinder transaction recording and extend service times if not promptly addressed by the unit responsible for information systems management.

Even if system disruptions don't occur continuously, companies need to ensure adequate information technology infrastructure is available to ensure optimal financing operations. According to Laudon and Laudon (2022), the reliability of information technology infrastructure is a critical factor in determining the success of information systems implementation within an organization. Systems with high levels of availability and reliability will support business process continuity and improve the quality of service to users.

c. Data Synchronization

Another obstacle identified was the need for data synchronization between departments in the precious metals investment financing management process. The accounting system integrates various information from service units, administration, and finance, making data consistency crucial. Delays in data updates or discrepancies between units can lead to suboptimal reconciliation and financial reporting. Therefore, coordination between work units and regular data updates are crucial for maintaining the quality of accounting information.

These findings demonstrate that information system integration requires sound data management to ensure that every transaction is consistently recorded across all relevant units. O'Brien and Marakas (2019) explain that the quality of an information system is significantly influenced by data integration, which produces consistent, accurate, and easily accessible information for all authorized users.

d. Credit Risk

The research results show that the increasing volume of investment financing for Logam Mulia Gallery 24 is also accompanied by increased attention to credit risk. This risk relates to the possibility of late installment payments and the potential for problematic financing, which can impact the quality of the company's receivables. Therefore, the accounting system plays a crucial role in providing information on the receivables position, customer payment history, and installment schedule, enabling the company to monitor and follow up on potentially problematic financing.

The implementation of an integrated accounting system helps companies identify financing that requires early attention (early warning system), thus minimizing credit risk through faster monitoring and collection actions. Kieso et al. (2022) explained that an accounting information system capable of presenting accounts receivable information in a timely manner will improve the effectiveness of credit management and maintain the company's asset quality. Similarly, research by Meilinda et al. (2024) shows that the accounting information system at PT Pegadaian plays a role in supporting credit control by providing accurate information on transactions and financing positions.

Overall, the challenges in implementing the credit accounting system at PT Pegadaian Sukabumi Branch can still be managed through improving human resource competency, strengthening information technology infrastructure, optimizing data synchronization between units, and ongoing monitoring of financing quality. These efforts are expected to improve the effectiveness of the accounting system while strengthening the quality of management of the Logam Mulia Galeri 24 investment credit.

6. Conclusion

This study aims to analyze the implementation of the accounting system for providing investment credit for Logam Mulia Gallery 24 at PT Pegadaian Sukabumi Branch and evaluate its effectiveness in supporting future investment growth. The results show that the credit accounting system has been implemented in accordance with the company's operational procedures through the stages of financing application, customer data verification, feasibility analysis, credit approval, transaction recording, installment payments, and financial reporting integrated within the company's information system. This implementation supports a more systematic, transparent, and accountable financing administration process.

The effectiveness of an accounting system is reflected in its ability to produce accurate financial information, improve customer service efficiency, strengthen internal controls, and simplify the management of financing receivables. Information system integration enables companies to monitor transactions and installment payments more quickly, thereby supporting managerial decision-making and minimizing the potential for administrative errors. Furthermore, the study also identified several implementation constraints, including the potential for human error, system disruptions, the need for data synchronization between work units, and credit risks that require ongoing monitoring. These constraints indicate that the effectiveness of an accounting system is influenced not only by the quality of information technology, but also by the competence of human resources, the reliability of the system infrastructure, and the consistency of operational procedures.

The accounting system for the provision of precious metal investment credit at PT Pegadaian Sukabumi Branch in Gallery 24 has played a role in improving the quality of financing management by providing more reliable financial information, strengthening internal controls, and improving the quality of service to customers. The implementation of an effective system is expected to strengthen public trust in precious metal investment products, support the sustainability of investment financing, and become a contributing factor to increased public investment in the future.

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