

ABSTRAK

ANALISIS PENGENDALIAN INTERN SISTEM PEMBERIAN KREDIT BERBASIS COSO (Studi kasus di BPR Chandra Muktiartha)

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Tujuan penelitian ini untuk mengetahui bagaimana sistem pemberian kredit dan mengetahui apakah pengendalian intern prosedur pemberian kredit yang terdapat di BPR Chandra Muktiartha sesuai dengan unsur pengendalian intern menurut COSO (*Committe Of Sponsoring Organization*).

Jenis penelitian ini adalah penelitian kualitatif dengan metode studi kasus. Data diperoleh dengan melakukan wawancara, dokumentasi dan observasi. Analisis yang digunakan dalam penelitian ini adalah deskriptif melalui tahapan deskripsi dan perbandingan pada bagian sistem pemberian kredit.

Hasil penelitian ini menunjukkan bahwa sistem pemberian kredit yang dilakukan oleh BPR Chandra Muktiartha belum sepenuhnya dilakukan sesuai dengan kelima komponen pengendalian intern menurut standar COSO (*Committe Of Sponsoring Organization*).

Kata Kunci: Sistem Pemberian Kredit. Pengendalian Intern, COSO

ABSTRACT

**ANALYSIS OF INTERNAL CONTROL SYSTEM
LENDING OF CREDIT BASED ON COSO
(Case study at BPR Chandra Muktiartha)**

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The purpose of this study was to find out how the crediting system was and whether the internal control of lending procedures in BPR Chandra Muktiartha were paralleled with internal control elements under COSO (Committee of Sponsoring Organization).

This research type was qualitative research with case study method. Data obtained by conducting interviews, documentation and observation. The analysis used in this research was descriptive through the stages of description and comparison on the part of the crediting system.

The results of this study showed that lending system conducted by BPR Chandra Muktiartha had not been fully done in accordance with the five internal control components according to the COSO standard.

Keywords : Credit Landing System, Internal Control, COSO