

ABSTRAK

EVALUASI PENGENDALIAN INTERN PEMBERIAN KREDIT KONSUMSI DALAM KOPERASI Studi Kasus Pada Koperasi Simpan Pinjam Artha Mandiri Temanggung

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Penelitian ini bertujuan untuk mengetahui pengendalian intern dalam pemberian kredit konsumsi di Koperasi Simpan Pinjam Artha Mandiri Temanggung sudah dilaksanakan dengan efektif atau belum, dan mengetahui bagaimana proses pengendalian intern pemberian kredit konsumsi pada Koperasi Simpan Pijam Artha Mandiri Temanggung. Subjek penelitian adalah bagian administrasi, bagian kredit, serta pimpinan koperasi. Obyek penelitian adalah pengendalian intern pemberian kredit. Teknik yang digunakan untuk pengumpulan data yaitu dengan observasi, wawancara, dan dokumentasi.

Teknik analisis data yang digunakan dalam penelitian ini adalah: (1.) melakukan analisis deskriptif, yaitu dengan cara mendeskripsikan pengendalian intern pemberian kredit dalam koperasi simpan pinjam Artha Mandiri Temanggung, (2.) melakukan pengujian pengendalian dengan menentukan atribut, besarnya populasi, besarnya sampel yang selanjutnya akan dievaluasi dengan model *Fixed Sample Size Attribute Sampling*.

Hasil penelitian menunjukkan bahwa pengendalian intern dalam koperasi simpan pinjam Artha mandiri kurang baik karena masih terjadi perangkapan tugas oleh bagian kredit dalam melakukan pembukuan, pencairan dana kredit, serta pembayaran angsuran yang dapat mengakibatkan penggelapan kas koperasi, serta pimpinan koperasi yang melakukan tugas analisis kredit sekaligus pengambil keputusan kredit. Praktek yang sehat juga belum senuanya dilaksanakan dalam koperasi karena tidak ada nomor urut tercetak dalam salah satu bukti transaksi yaitu kwitansi. Pengendalian intern pemberian kredit koperasi simpan pinjam Artha Mandiri tidak efektif karena masih terdapat beberapa kesalahan sehingga mengakibatkan AUPL lebih besar daripada DUPL, nilai DUPL adalah 5%, sedang nilai AUPL adalah 6% yang diketahui melalui pengujian yang dilakukan dengan menggunakan metode *Fixed Sample Size Attribute Sampling*.

ABSTRACT

AN EVALUATION OF INTERNAL CONTROL ON EXTENSION OF CONSUMPTION CREDIT AT COOPERATION A Case Study at Artha Mandiri Credit Union Temanggung

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The aim of this study was to find out whether the internal control on extension of consumption credit at Artha Mandiri Credit Union Temanggung had been effectively done, and also to find out the process of internal control system of consumption credit extension at Artha Mandiri Credit Union Temanggung. The subjects of this study where the administration division, credit division, and also the chairman of this Credit Union. The object of this study was the internal control on extension of consumption credit. The techniques to collect the data were by observation, interview and documentation.

The data analysis techniques of this study were: (1.) doing description analysis by describing the internal control on extension of consumption credit at Artha Mandiri Credit Union Temanggung, (2.) doing control test by determining the attribute, the population, the sample that would be evaluated by fixed size attribute sampling model.

From the analysis, the writer concluded that the internal control at Artha Mandiri Credit Union was not good enough because there was still found an overlapping job by the credit division on bookkeeping, clearing the credit fund, and also receiving the installment payment that could result in fraud the credit union's fund. The other case was that the chairman did the job of credit analysis as well as in decision making of credit clearing. The internal control on extension of consumption credit practically was not done yet, because there is no printed serial number on transaction proof that was the receipt. The internal control on extension of consumption credit at Artha Mandiri Credit Union was not effectively done because of a few mistakes that were still found so that AUPL was bigger than DUPL. The AUPL was 6% while the DUPL was 5% which was known from the test with fixed sample size attribute sampling model.