

ABSTRAK
EVALUASI DAN PERANCANGAN
SISTEM PENGENDALIAN INTERN PEMBERIAN KREDIT

Studi Kasus pada Credit Union Tilung Jaya Kalimantan Barat

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Penelitian ini bertujuan untuk mengetahui pelaksanaan sistem pengendalian intern pemberian kredit Credit Union Tilung Jaya dan memberikan usulan rancangan sistem pemberian kredit pada Credit Union Tilung Jaya.

Jenis penelitian ini adalah studi kasus, peneliti mencari data yang akan digunakan dalam analisis yang kemudian digunakan untuk merancang sistem. Subyek penelitian adalah manajer, bagian keuangan, dan bagian perkreditan. Teknik pengumpulan data penelitian ini adalah wawancara, kuisisioner, observasi, dan dokumentasi.

Hasil penelitian menunjukkan bahwa :

1. Credit Union Tilung Jaya belum memiliki sistem pemberian kredit yang baik, dan terdapat beberapa pengendalian intern yang belum dilakukan, serta terdapat beberapa masalah yang dapat mengurangi efektivitas kinerja Credit Union. Permasalahan tersebut adalah perangkapan tugas dan fungsi dari bagian akuntansi yang masih dirangkap bagian keuangan. Permasalahan lain yaitu setiap transaksi yang terjadi hanya dicatat dalam jurnal umum dan belum terdapat jurnal pengeluaran kas dan jurnal penerimaan kas untuk memudahkan setiap pencatatan keuangannya.
2. Perancangan sistem akuntansi pemberian kredit yang dilakukan merupakan modifikasi atau pengembangan dari sistem pemberian kredit yang sudah ada. Dalam perancangan tersebut, fungsi keuangan dan fungsi akuntansi telah dipisahkan menurut tugasnya dan menambah format jurnal pengeluaran kas dan jurnal penerimaan kas untuk memudahkan penjurnalan. Selain itu detail perancangan meliputi rancangan struktur organisasi perusahaan, rancangan input (rancangan formulir permohonan kredit, rancangan formulir keputusan kredit, rancangan formulir perjanjian kredit, rancangan formulir penilaian barang jaminan, rancangan formulir anggaran pendapatan dan belanja keluarga, serta rancangan formulir angsuran), rancangan proses sistem (*flowchart* atau bagan alir dokumen), rancangan output sistem (laporan pemantauan harian/bulanan, laporan usia pinjaman, serta ringkasan usia pinjaman).

ABSTRACT

AN EVALUATION AND DESIGN OF INTERNAL CONTROL SYSTEM OF CREDIT EXTENSION

A Case Study on Credit Union Tilung Jaya West Kalimantan

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This study aims to determine the implementation of internal control system of credit extension of Tilung Jaya Credit Union and give a proposition on credit extension system design Tilung Jaya Credit Union.

This research was case study, researchers look for the data to be used in the analysis and then used it to design the system. The research subjects were managers, finance staff, and credit staff. This research data collection techniques were interviews, questionnaires, observation, and documentation.

The results showed that :

1. Tilung Jaya Credit Union did not have good credit extension system, and there are some internal controls that had not been done, and there are some problems that could reduce the effectiveness of credit union performance. The problem was the dual duties and functions of the accounting department by the finance department. Another issue was that every transaction occurred was only recorded in the general ledger, there were no cash payments and cash receipts journals to facilitate any financial records.
2. The accounting system design of credit extension was a modification or development of the existing credit extension system. In that design, the role of financial and accounting functions had been separated according to their duties and cash payment and receipts journals were added to ease journalizing. In addition, the detailed design consisted of the design of the company's organization structure, design of inputs (draft credit application form, a draft form of credit decisions, the draft of loan agreement form, the draft of assessment forms the collateral, the draft of families income and expenditure budget form, and the draft of installments form), the design of process system (flowchart or flow chart document), the design of output system (daily / monthly monitoring reports, reports of the age of the loan, as well as a summary of loan age).