

ABSTRAK

EVALUASI DAN PERANCANGAN SISTEM PEMBERIAN KREDIT

Studi Kasus di *Credit Union Bererod Gratia* Yogyakarta

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Tujuan yang ingin dicapai dalam penelitian ini adalah untuk mengevaluasi apakah sistem pemberian kredit yang terdapat di CU Bererod Gratia telah sesuai dengan teori dan untuk memberikan suatu alternatif perancangan sistem pemberian kredit yang dapat memperkecil kelemahan dan sesuai dengan kebutuhan CU Bererod Gratia.

Teknik pengumpulan data yang digunakan adalah wawancara, dokumentasi dan observasi. Data dianalisis secara deskriptif dengan cara membandingkan sistem pemberian kredit di CU Bererod Gratia dengan sistem pemberian kredit menurut M.Tohar dan teori mengenai sistem pengendalian intern dan membuat rancangan sistem pemberian kredit yang terdiri dari perancangan struktur organisasi, perancangan formulir, dan perancangan prosedur meliputi perancangan bagan alir dokumen (*document flowchart*).

Melalui penelitian dan evaluasi di CU Bererod Gratia, dapat disimpulkan bahwa: (1) *Credit Union* Bererod Gratia belum sepenuhnya menerapkan prosedur sistem pemberian kredit dengan baik berdasarkan teori sistem pemberian kredit dan sistem pengendalian intern. (2) perancangan sistem pemberian kredit yang dapat memperkecil kelemahan yang terdapat pada *Credit Union Bererod Gratia* meliputi perancangan struktur organisasi, perancangan formulir, perancangan bagan alir dokumen (*document flowchart*).

ABSTRACT

**Evaluation and System Design of Credit Issue
A Case Study at Credit Union Bererod Gratia**

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The aim of this research is to evaluate whether the credit issue system in CU Bererod Gratia has been appropriate with the theory and to provide a credit issue system design which can minimize the weaknesses of CU Bererod Gratia and appropriate with the needs of the organization.

Data collection techniques were interview, documentation and observation. The data were analyzed descriptively by comparing the credit issue system in CU Bererod Gratia and credit issue system according to M.Tohar and internal control system theory and making the credit issue system design that consists of organizational structure design, form design, procedures design that include document flowchart.

From the result of the research and the evaluation it can be concluded that: (1) Credit Union Bererod Gratia has not fully implemented the procedures of credit issue system based on the theory of credit issue system and internal control system. (2) The design of credit issue system which can minimize the weaknesses of Credit Union Bererod Gratia consist of organizational structure design, form design, procedures design that include document flowchart.