

## ABSTRAK

### EVALUASI PENGENDALIAN INTERNAL TERHADAP SISTEM PEMBERIAN KREDIT (Studi Kasus di Credit Union Sandya Swadaya Yogyakarta)

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Tujuan dari penelitian ini adalah untuk mengetahui kesesuaian pengendalian internal terhadap sistem pemberian kredit yang terdapat di Credit Union Sandya Swadaya dengan pengendalian internal menurut COSO. Penelitian ini penting untuk dilakukan agar Credit Union Sandya Swadaya Yogyakarta dapat memahami dan mengevaluasi pengendalian internal terhadap sistem pemberian kredit.

Jenis penelitian ini adalah studi kasus. Teknik pengumpulan data yang digunakan adalah wawancara, kuesioner, observasi dan dokumentasi. Teknik analisis data dilakukan yaitu dengan membandingkan kesesuaian penerapan pengendalian internal terhadap sistem pemberian kredit dengan komponen pengendalian internal menurut COSO.

Hasil yang diperoleh dari penelitian ini menunjukkan bahwa pengendalian internal terhadap sistem pemberian kredit di Credit Union Sandya Swadaya belum sepenuhnya sesuai dengan kelima komponen pengendalian internal menurut COSO.

Kata Kunci: pengendalian internal, sistem pemberian kredit, *Credit Union*, *COSO*

## ABSTRACT

### **EVALUATION OF INTERNAL CONTROL SYSTEM CREDIT (Case Study at Credit Union Sandya Swadaya Yogyakarta)**

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The purpose of this study was to determine the suitability of internal control over credit granting system contained at Credit Union Sandya Swadaya by COSO internal control. This research was important to do so Credit Union Sandya Swadaya Yogyakarta could understand and evaluate internal control over credit granting system.

The research was a case study. Data collection techniques used were interviews, questionnaires, observation and documentation. Data analysis technique was done by comparing the suitability of the application of internal control over credit supply system components according to the COSO internal control.

Results obtained from this study indicated that the internal control over credit granting system at Credit Union Sandya Swadaya Yogyakarta was not yet fully in accordance with the five components of internal control in accordance with COSO.

Keywords: internal control, systems of credit, Credit Union, COSO