

## ABSTRAK

# ANALISIS PENGENDALIAN INTERNAL PEMBERIAN KREDIT

## Studi Kasus pada CU Dharma Prima Kita Yogyakarta

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Penelitian ini bertujuan untuk mengetahui apakah pengendalian internal pemberian kredit yang diterapkan pada CU Dharma Prima Kita sudah sesuai dengan standar *Credit Union* tersebut. Penelitian ini dilakukan agar memberikan gambaran bagi pihak *Credit Union* Dharma Prima Kita tentang pengendalian internal pemberian kredit apakah sudah sesuai dengan standar pengendalian internal *Credit Union* tersebut sehingga dapat berguna bagi pengambilan keputusan dan menjadi bahan evaluasi bagi sistem pemberian kredit di *Credit Union* Dharma Prima Kita.

Jenis penelitian yang dilakukan adalah studi kasus. Teknik pengumpulan data yang dilakukan yaitu wawancara, dokumentasi, dan *checklist*. Teknik analisis data yang digunakan adalah teknik analisis deskriptif komparatif, yaitu dengan mengelola data yang terjadi di lapangan dan membandingkan dengan teori-teori untuk diambil kesimpulan.

Hasil penelitian ini menunjukkan bahwa CU Dharma Prima Kita telah menerapkan pengendalian internal pemberian kredit menurut standar CU Dharma Prima Kita yang dibuktikan dari pelaksanaan pengendalian internal pemberian kredit CU Dharma Prima Kita sesuai dengan keadaan sebenarnya. Kredit macet masih terjadi sebesar 3%, karena belum adanya strategi yang tepat dalam menilai dan menganalisis *character* setiap anggota.

Kata kunci: *Pengendalian internal, pemberian kredit, standar CU Dharma Prima Kita*

## **ABSTRACT**

### **ANALYSIS OF CREDIT INTERNAL CONTROL**

#### **Case Study at CU Dharma Prima Kita Yogyakarta**

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*This research aims to determine whether the internal control of credit applied to CU Dharma Prima Kita is in accordance with the Credit Union standards. This research was conducted in order to provide an overview for the Credit Union Dharma Prima Kita regarding the internal control of credit whether it is in accordance with the internal control standards of the Credit Union so that it can be useful for decision making and become an evaluation material for the credit system at Credit Union Dharma Prima Kita.*

*The type of research was a case study. Data collection techniques used were interviews, documentation, and checklists. The data analysis technique used was a comparative descriptive analysis technique, by administering data that occurs in the field and comparing it with theories to draw the conclusions.*

*The results of this study indicated that CU Dharma Prima Kita had implemented internal control of credit according to the standards of CU Dharma Prima Kita which was by the implementation of internal control in granting credit to CU Dharma Prima Kita in accordance with the actual situation. Non performing loan still occur at 3% because there was no proper strategy in assessing and analysing the character of each other.*

**Keywords:** *Internal Control, Credit, Standard of CU Dharma Prima*