

ABSTRAK

ANALISIS EFEKTIVITAS PENGENDALIAN INTERNAL KEGIATAN PERKREDITAN

(Studi kasus: Koperasi Simpan Pinjam Dharma Bakti, Sleman, Yogyakarta)

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Tujuan penelitian ini adalah untuk mengetahui apakah pengendalian internal kegiatan kredit Koperasi simpan pinjam Dharma Bakti sesuai dengan komponen dan 17 prinsip pengendalian internal COSO. Selain itu tujuan penelitian ini juga untuk mengetahui efektivitas pengendalian internal kegiatan kredit yang diterapkan oleh Koperasi simpan pinjam Dharma Bakti.

Jenis penelitian adalah penelitian deskriptif dengan pendekatan studi kasus. Pengumpulan data dilakukan menggunakan metode wawancara, observasi, kuesioner, dan dokumentasi. Teknik analisis data yang digunakan adalah teknik analisis data kuantitatif, dengan metode skoring untuk mengukur tingkat kesesuaian terhadap prinsip COSO. Uji efektivitas pengendalian internal dilakukan dengan melakukan analisis tingkat NPL (*Non Performing Loan*) dan tingkat PL (*Performing Loan*).

Hasil penelitian ini menunjukkan bahwa pengendalian internal kegiatan kredit Koperasi Dharma Bakti adalah “Sangat Sesuai” dengan 17 prinsip pengendalian internal COSO dengan tingkat kesesuaian lebih dari 95%. Hasil uji efektivitas menunjukkan bahwa pengendalian internal kegiatan kredit Koperasi Dharma bakti adalah efektif dengan nilai Non performing Loan sebesar 3,18% (<5%) dan tingkat Performing Loan adalah 96,82%.

Kata kunci: Efektivitas, Pengendalian Internal, Kredit, Koperasi, COSO, *Credit Union*.

ABSTRACT

**ANALYSIS OF THE EFFECTIVENESS OF INTERNAL
CONTROL OF CREDIT ACTIVITIES**

(Case study: Dharma Bakti Savings and Loan Cooperative, Sleman, Yogyakarta)

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The purpose of this study was to determine whether the internal control of credit activities of the Dharma Bakti Savings and Loans Cooperative is in accordance with the components and 17 principles of COSO internal control. In addition, the purpose of this study is also to determine the effectiveness of the internal control of credit activities implemented by the Dharma Bakti Savings and Loans Cooperative.

This type of research is descriptive research with a case study approach. Data was collected using interviews, observation, questionnaires, and documentation. The data analysis technique used is quantitative data analysis technique, with a scoring method to measure the level of conformity to COSO principles. Internal control effectiveness test is conducted by analyzing the level of NPL (Non Performing Loan) and level of PL (Performing Loan).

The results of this study indicate that the internal control of the credit activities of the Dharma Bakti Cooperative is "Very Appropriate" with 17 principles of COSO internal control with a level of conformity of more than 95%. The results of the effectiveness test show that the internal control of the Dharma bakti Cooperative credit activities is effective with a Non-performing Loan value of 3.18% (<5%) and a Performing Loan rate of 96,82%.

Keywords: Effectiveness, Internal Control, Credit, Cooperative, COSO, Credit Union.