

ABSTRAK

Tujuan riset ini guna mendeskripsikan prosedur dan sistem pengendalian intern dalam pemberian kredit pada koperasi simpan pinjam yang diterapkan Koperasi Wanita Mekar Sari di Desa Bogempinggir. Deskriptif kualitatif tergolong sebagai metode penelitian. Ketua dan bendahara Koperasi Mekar Sari Desa Bogempinggir, Kec. Balongbendo, Sidoarjo merupakan subyek penelitian. Sedangkan, obyek data yang diteliti adalah dokumen perjanjian pinjaman, buku anggota koperasi, gambaran koperasi, serta bukti dari permintaan kredit, pelunasan maupun pembayaran kredit. Data dapat dikumpulkan bersumber dari triangulasi data yang berupa observasi, dokumentasi maupun wawancara. Serta, dilakukan analisis data dengan menggunakan metode Miles&Humberman diantaranya reduksi data, penyajian data, maupun penarikan kesimpulan.

Temuan riset ini menyiratkan bahwa pada prosedur pemberian kredit Koperasi Wanita Mekar Sari tidak menerapkan 2 prinsip pemberian kredit tersebut dapat menimbulkan kecurangan yang dapat merugikan koperasi hingga terjadinya risiko kredit macet pada anggota yang mengajukan kredit sehingga prosedur pemberian kredit masih dinilai kurang baik. Sedangkan pada penerapan sistem pengendalian intern pemberian kredit oleh Koperasi Wanita Mekar Sari sudah dapat dinilai baik. Hal itu dapat dibuktikan dari penerapan unsur-unsur pengendalian memiliki internal check pada sistem dan prosedur pencatatan sehingga mengurangi terjadi risiko kesalahan dalam pencatatan.

Kata Kunci : Prosedur, Sistem Pengendalian Intern, Pemberian Kredit

ABSTRACT

The purpose of this research is to describe the procedure and internal control system in granting credit to the savings and loan cooperative implemented by the Mekar Sari Women's Cooperative in Bogempinggir Village. Qualitative descriptive is classified as a research method. The chairman and treasurer of the Mekar Sari Cooperative, Bogempinggir Village, Kec. Balongbendo, Sidoarjo is the research subject. Meanwhile, the data objects studied were loan agreement documents, cooperative member books, descriptions of cooperatives, as well as evidence of credit requests, repayments and credit payments. Data can be collected from data triangulation in the form of observation, documentation and interviews. Also, data analysis was carried out using the Miles&Humberman method including data reduction, data presentation, and drawing conclusions.

The findings of this research imply that the procedure for granting credit to the Mekar Sari Women's Cooperative not applying the 2 principles of granting credit can lead to fraud which can harm the cooperative and lead to the risk of bad credit on members applying for credit so that the credit granting procedure is still considered unfavorable. Meanwhile, the application of the internal control system for granting credit by the Mekar Sari Women's Cooperative can be assessed as good. This can be proven from the implementation of control elements having an internal check on the system and recording procedures so as to reduce the risk of errors in recording.

Keywords : Procedures, Internal Control Systems, Credit Granting