

**ANALISIS SISTEM PENGENDALIAN INTERNAL PEMBERIAN
KREDIT BERBASIS COSO PADA KOPERASI WANITA PARIKESIT
DESA BANDARKEDUNG Mulyo KECAMATAN
BANDARKEDUNG Mulyo KABUPATEN JOMBANG**

ABSTRAKSI

Oleh:

Lisdayati Sitanggang

1862063

Dosen Pembimbing:

Agus Taufik Hidayat, SE., MM

Penelitian ini bertujuan untuk mengetahui bagaimana sistem pengendalian internal pemberian kredit berbasis COSO pada Koperasi Wanita Parikesit. Metode penelitian yang digunakan dalam penelitian ini adalah kualitatif deskriptif. Hasil penelitian menunjukkan bahwa sistem pengendalian internal pemberian kredit di Koperasi Wanita Parikesit secara garis besar sudah dilaksanakan sesuai dengan teori berbasis COSO. Masalah yang dihadapi Koperasi Wanita Parikesit dalam melaksanakan sistem pengendalian internal pemberian kredit adalah aktivitas pengendalian yang belum sesuai karena review kinerja belum berjalan secara efektif masih ditemukan kredit macet karena pemberian kredit tidak sesuai dengan prosedur oleh karyawan yang bersangkutan sehingga menyebabkan antrian pinjaman dan pemisahan tugas yang kurang memadai karena jumlah karyawan terlalu sedikit masih terdapat rangkap jabatan oleh karyawan.

Kata Kunci : Sistem pengendalian internal, Kredit, Koperasi Wanita

**INTERNAL CONTROL SYSTEM ANALYSIS OF COSO-BASED CREDIT ON
COOPERATIVE WOMEN PARIKESITE VILLAGE
BANDARKEDUNG MULYO SUB-DISTRICT BANDARKEDUNG MULYO
JOMBANG REGENCY**

ABSTRACTION

By:

Lisdayati Sitanggang

1862063

Supervisor:

Agus Taufik Hidayat, SE., MM

This study aims to determine how the internal control system for providing COSO-based credit at the Parikesit Women's Cooperative. The research method used in this research is descriptive qualitative. The results showed that the internal control system for providing credit at the Parikesit Women's Cooperative had been implemented in accordance with the COSO-based theory. The problem faced by the Parikesit Women's Cooperative in implementing the internal control system for providing credit is that the control activity is not appropriate because the performance review has not been running effectively. Bad loans are still found because the credit distribution is not in accordance with the procedures by the employees concerned, causing loan queues and poor segregation of duties. Adequate because the number of employees is too few there are still multiple positions by employees.

Keywords: Internal control system, Credit, Women's Cooperative