

ABSTRAK

Prosedur atau proses pemberian kredit dilakukan dengan menerapkan prinsip kehati-hatian dan juga berjalan sesuai dengan standar operasional perusahaan agar fasilitas kredit yang diberikan tepat sasaran dan tidak menimbulkan kredit macet atau bermasalah. Tujuan dilakukannya penelitian ini adalah untuk mengetahui prosedur pemberian kredit, mengetahui sistem yang digunakan PT PNM Mekaar Cabang Trowulan dalam pengendalian Intern sehingga meminimalisir Kredit Macet serta mengetahui penyebab adanya kredit macet dan cara penyelesaian pada PT PNM Mekaar Cabang Trowulan. Pendekatan penelitian dengan kualitatif, teknik sampling dengan sampling jenuh (sensus), sampel penelitian adalah karyawan bagian kredit sebanyak 21 orang, analisis data dengan analisis kualitatif. Hasil penelitian menunjukkan prosedur permohonan kredit pihak-pihak yang terlibat adalah peminjam, bagian administrasi, account officer, senior account officer, kepala cabang. Sistem Pengendalian intern dalam pemberian Kredit pada PT PNM Mekaar Cabang Trowulan melalui tahap-tahap pengendalian intern yaitu lingkungan pengendalian, penaksiran risiko, aktivitas pengendalian, informasi dan komunikasi serta pemantauan/monitoring telah berjalan sangat efektif. Kendala yang sering dihadapi dalam penyelesaian kredit macet adalah adanya debitur yang beretika tidak baik

Kata kunci: kredit, prosedur, kendala

ABSTRACT

The procedure or process of granting credit is carried out by applying the precautionary principle and also running according to the company's operational standards so that the credit facilities provided are right on target and do not cause bad or problem loans. The purpose of this study was to determine the procedure for granting credit, to find out the system used by PT PNM Mekaar Trowulan Branch in internal control so as to minimize bad loans and to find out the cause of bad loans and how to resolve it at PT PNM Mekaar Trowulan Branch. The research approach is qualitative, the sampling technique is saturated sampling (census), the research sample is credit department employees as many as 21 people, data analysis is qualitative analysis. The results of the study show that the credit application procedure of the parties involved are the borrower, the administration department, the account officer, the senior account officer, and the head of the branch. The internal control system in providing credit at PT PNM Mekaar Trowulan Branch through internal control stages, namely the control environment, risk assessment, control activities, information and communication and monitoring/monitoring has been very effective. Obstacles that are often faced in resolving bad loans are debtors who have bad ethics

Keywords: credit, procedures, constraints