

ABSTRAK

Penelitian ini dimaksudkan untuk mengetahui ketentuan tentang prosedur pemberian kredit sepeda motor di PT. *Federal International Finance* Cabang Surabaya 3. Penelitian ini dilakukan dengan menggunakan metode kualitatif, karena metode ini lebih peka dan lebih dapat menyesuaikan diri dengan banyak penajaman pengaruh bersama terhadap pola-pola yang dihadapi. Dengan sampel berupa data dan dokumentasi dari suatu jaringan yang terkait dalam prosedur pemberian kredit pada PT. *Federal International Finance* Cabang Surabaya 3. Berdasarkan analisa penelitian tersebut penulis menyimpulkan bahwa prosedur pemberian kredit PT. *Federal International Finance* Cabang Surabaya 3 sudah baik dikarenakan ada jaringan prosedur sehingga nasabah yang baru akan cepat memahami aturan yang di tetapkan di mana prosedur pemberian kredit terdiri atas 12 tahap yaitu: tahap permohonan kredit, tahap pengajuan aplikasi, tahap verifikasi kelengkapan dan validasi keabsahan dokumen, cek *database* konsumen, tahap penilaian hasil SIP, tahap pengecekan atau *survey*, tahap analisis kredit, tahap pengikatan keputusan kontrak perjanjian pembiayaan konsumen, tahap pengiriman unit kendaraan / barang kepada konsumen, tahap pengiriman berkas tagihan dari dealer ke PT. *Federal International Finance* Cabang Surabaya 3, tahap pencairan dana secara sistem, *Finance* HO mencairkan dana ke rekening *dealer / supplier*.

Kata Kunci : Prosedur Pemberian Kredit, Sistem Informasi Akuntansi, Kredit Sepeda Motor FIF

ABSTRACT

This research is intended to find out the provisions on the procedure of granting credit motorcycle PT. Federal International Finance Surabaya Branch 3. The research was conducted using qualitative method, because this method is more sensitive and more able to adjust to the many refinements influence together against the patterns encountered. With sample data and documentation in the form of a network involved in the procedure of granting credit at PT. Federal International Finance Surabaya Branch 3. Based on the analysis of the study authors conclude that credit granting procedures of PT. Federal International Finance Surabaya Branch 3 is already good because there is a network client so that the new procedures will quickly understand the rules that are in specify where the procedure of granting credit consists of 12 stages, namely: credit application stage, the stage of the filing of the application, verification of completeness and validation phase of the validity of the document, check the database of the consumer, the stage of the assessment of the results of the SIP, phase-checking or the survey, the credit analysis, the stages of the binding decisions of the contractual agreement, the consumer finance unit of the vehicle/goods delivery to the consumer, the stage of delivery from the dealer bill file to PT. Federal International Finance Surabaya Branch 3, disbursement stage in the system, Finance HO disburse funds to the account of the dealer/supplier.

Keywords: Credit Procedures, Information Systems, Accounting, Credit Motorcycle FIF