

Abstrak

Koperasi BMT Artha Karima Prembun merupakan salah satu koperasi jasa keuangan syariah (KJKS) yang kegiatan utamanya adalah memberikan pembiayaan kepada masyarakat. Penelitian ini bertujuan untuk mengevaluasi prosedur pemberian pembiayaan kredit pada Koperasi BMT Artha Karima Prembun.

Penelitian ini menggunakan metode studi kasus yang memfokuskan pada prosedur – prosedur dalam melakukan pemberian pembiayaan yang ada di bagian pembiayaan Koperasi BMT Artha Karisma Prembun berdasarkan SOP (Standar Operasional Prosedur)..

Hasil evaluasi menunjukkan bahwa prosedur pembiayaan di Koperasi BMT Artha Karima Prembun sudah tergolong cukup baik. Koperasi BMT Artha mempunyai kendala dalam melakukan prosedur pembiayaan yaitu, masih lemah dalam analisa pembiayaan, kelemahan dalam dokumen, dan pengelolaan sumber daya manusia yang kurang.

Kata kunci: Prosedur Pembiayaan, Departemen Pembiayaan, Koperasi Syariah

Abstract

Cooperative of BMT Artha Karima Prembun is one of Islamic Financial Services Cooperatives (KJKS) whose main activity is to provide financial assistance to the public. This activity has a great risk; therefore, internal control in the finance department is needed to mitigate the risk. This study is aimed to evaluate the internal control on the credit financing of BMT Artha Karima Prembun using COSO's concept of internal control.

This study employs a case study that focuses on internal control that exists in the finance department of Cooperative of BMT Artha Karima Prembun. This study is conducted by reviewing the data about internal control elements, documents, and credit procedures through interviews and observations.

Evaluation results show that the internal control in the finance department of cooperative of BMT Artha Karima Prembun has already been implemented. Cooperative of BMT Artha Karima Prembun has already met most of internal control elements on the financing. However, there are still some weaknesses in the cooperative of BMT Artha Karima Prembun related to human resources management and financial risk handling.

Keywords: internal control, finance department, Islamic Cooperative