

Abstrak

Penelitian ini bertujuan untuk mengetahui penerapan sistem pengendalian internal, prosedur, kendala, dan kebijakan yang berkaitan dengan program pemberian kredit UMKM di PT BPR Bank Bapas 69 Kabupaten Magelang pada masa pandemi covid-19. Data yang diolah berupa data primer dan data sekunder. Data primer berasal dari hasil wawancara langsung dengan kepala bagian dan staf di PT BPR Bank Bapas 69 Kabupaten Magelang. Sedangkan data sekunder berupa sumber yang didapatkan dari buku, jurnal, dan sumber lainnya yang berhubungan dengan topik penelitian. Metode pengumpulan data yang digunakan adalah studi kepustakaan, wawancara, dan dokumentasi. Data wawancara dan pengamatan yang berhasil diolah menghasilkan informasi terkait prosedur pemberian kredit UMKM di PT BPR Bank Bapas 69 Kabupaten Magelang sebelum masa pandemi tidak jauh berbeda pada saat masa pandemi covid-19. Beberapa kendala juga dialami saat melaksanakan program pemberian kredit UMKM. Namun, terlepas dari kendala yang dihadapi PT BPR Bank Bapas 69 Kabupaten Magelang, secara keseluruhan, pelaksanaan pengendalian internal terhadap pemberian kredit UMKM yang mencakup lingkungan pengendalian, penaksiran risiko, aktivitas pengendalian, informasi dan komunikasi, serta pengawasan kredit UMKM di PT BPR Bank Bapas 69 Kabupaten Magelang sudah baik. Namun, masih terdapat beberapa kekurangan selama proses pemberian kredit UMKM tersebut yaitu dalam hal administrasi kredit, survei terhadap calon debitur, audit internal perusahaan, dan ketidaklengkapan data dari calon debitur. Berbagai kebijakan juga dilakukan demi tercapainya kesejahteraan masyarakat.

Kata kunci: Kredit UMKM, pengendalian internal, kendala, prosedur pemberian kredit

Abstract

This study aims to determine the implementation of the internal control system, procedures, constraints, and policies related to the UMKM lending program at PT BPR Bank Bapas 69 Magelang Regency during the covid-19 pandemic. The processed data are primary data and secondary data. Primary data comes from the results of direct interviews with the head of the section and staff at PT BPR Bank Bapas 69 Magelang Regency. While secondary data are sources obtained from books, journals, and other sources related to the research topic. Data collection methods used are literature study, interviews, and documentation. The interview and observation data that were successfully processed resulted in information related to the procedure for granting UMKM loans at PT BPR Bank Bapas 69 Magelang Regency before the pandemic was not much different from during the covid-19 pandemic. Several obstacles were also experienced in implementing the UMKM lending program. However, apart from the obstacles faced by PT BPR Bank Bapas 69 Magelang Regency, overall, the implementation of internal control over the provision of UMKM loans which includes the control environment, risk assessment, control activities, information and communication, and supervision of UMKM loans at PT BPR Bank Bapas 69 Magelang Regency is already good. However, there are still some shortcomings during the UMKM lending process, namely in terms of credit administration, surveys of prospective debtors, company internal audits, and incomplete data from prospective debtors. Various policies are also carried out to achieve community welfare.

Keywords: UMKM credit, internal control, constraints, lending procedures