ABSTRAK

AHMAR SAPUTRA TAMBING, 2023. Analisis Sistem dan Prosedur Pemberian Kredit Pemilikan Rumah (KPR) Bersubsidi melalui Peran Consumer Loan Service (Studi kasus PT. Bank Tabungan Negara (Persero) Tbk. Kantor Cabang Panakkukang). Skripsi, Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh Pembimbing I Abdul Salam dan Pembimbing II Indriana.

Penelitian ini bertujuan untuk mengetahui pelaksanaan sistem dan prosedur pemberian Kredit Pemilikan Rumah (KPR) Subsidi pada PT. Bank Tabungan Negara (Persero) Tbk. Kantor Cabang Panakkukang). Metode penelitian yang digunakan adalah deskriptif kualitatif dengan mengumpulkan data melalui observasi, wawancara, dan dokumentasi. Langkah dalam menganalisis data dilakukan dengan mengidentifikasi mengenai metodologi pelaksanaan sistem dan prosedur pemberian Kredit Pemilikan Rumah (KPR) Subsidi dari beberapa sumber data.

Hasil penelitian menunjukan pelaksanaan sistem dan prosedur pemberian Kredit Pemilikan Rumah (KPR) Subsidi telah dilaksanakan dengan baik dan sesuai dengan standar yang telah diterapkan oleh pemerintah. Sistem pemberian Kredit Pemilikan Rumah (KPR) Subsidi melibatkan fungsi yang terkait, dokumen yang digunakan, dan catatan akuntansi yang digunakan, serta prosedur pemberian KPR Subsidi yang diantaranya prosedur pemberkasan, wawancara awal, analisa, pengambilan keputusan, dan prosedur akad.

Kata Kunci: Sistem, dan Prosedur, Pemberian Kredit

ABSTRACT

AHMAR SAPUTRA TAMBING, 2023. *Analysis of Systems and Procedures for Providing Subsidized Housing Loans (KPR) through the Role of Consumer Loan Service (Case study of PT. Bank Tabungan Negara (Persero) Tbk. Panakkukang Branch Office). Thesis, Accounting Study Program, Faculty of Economics and Business, University of Muhammadiyah Makassar. Supervised by Advisor I Abdul Salam and Advisor II Indriana.*

This study aims to determine the implementation of systems and procedures for granting subsidized housing loans (KPR) at PT. State Savings Bank (Persero) Tbk. Panakkukang Branch Office). The research method used is descriptive qualitative by collecting data through observation, interviews and documentation. The step in analyzing the data was carried out by identifying the methodology for implementing the system and procedures for granting Subsidized Housing Loans (KPR) from several data sources.

The results showed that the implementation of the system and procedures for granting subsidized housing loans (KPR) had been carried out properly and in accordance with the standards set by the government. The Subsidized Housing Loan (KPR) granting system involves related functions, documents used, and accounting records used, as well as procedures for granting Subsidized Mortgages, which include filing procedures, initial interviews, analysis, decision making, and contract procedures.

Keywords: Systems, and Procedures, Lending