

Analisis penggunaan sistem internal scoring pada proses pembiayaan dan pengendalian internal dalam rangka peningkatan kualitas pembiayaan. studi kasus di PT. XYZ persero cabang Jakarta = An analysis of internal scoring system on financing and internal control process to improve the financing quality case study PT. XYZ persero - Jakarta

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Abstrak

Tesis membahas mengenai bagaimana penggunaan sistem scoring 5C pada proses pemberian persetujuan pembiayaan dan kredit dan sistem scoring pada tahapan supervisi monitoring/pengawasan pada proses pengawasan ketaatan terhadap sistem berpengaruh terhadap kualitas pembiayaan atau kredit. Penelitian dilakukan terhadap kasus yang ada pada suatu perusahaan BUMN dengan bidang usaha utama jasa pembiayaan kepada UKMKM. Hasil penelitian menunjukkan bahwa sistem scoring yang dilakukan berpengaruh signifikan terhadap kualitas pembiayaan kredit mikro dan kecil, dimana faktor Prospek Usaha pada sistem scoring untuk melihat kelayakan permohonan pembiayaan menunjukkan sangat signifikan dibandingkan dengan Jaminan Collateral . Sedangkan pada sistem scoring supervisi, aspek ketaatan terhadap proses kredit sangat signifikan terhadap kualitas pembiayaan, dibanding dengan ketaatan terhadap proses Sales ataupun operational.

.....Thesis discusses about how to use the scoring system 5C in the financing approval process and scoring system at the supervision phase monitoring supervision in the observance of the compliance of the system affects the quality of financing or credit. The research tries to conduct research on cases that occurs in a state owned company with the main business financing services to UKMK. The results showed that the scoring system made 14.6 bring significant effect on the quality of financing small and micro loans, and the rest is determined by other variables that are not used in the research. Business Prospects factors in the scoring system to assess the feasibility of financing request showed highly significant compared to the guarantee collateral , Financial capability and quality debtors. While the scoring system supervision, shown that the aspect of the operation one of its adherence to the billing process had significant influence than others. So it can be said that in financing UMK, billing process still be instrumental order to ensure payments from debtor that nonperformance loan could be controlled.