

Reza Pahlevi, 2025, “Efektivitas Pengendalian Internal atas Risiko Pembiayaan Bermasalah pada KPR Murabahah di BTN KCPS Ungaran”, Skripsi, D4 Akuntansi Perpajakan, Universitas Ngudi Waluyo, Arda Raditya Tantra, S.E., M.Ak.

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Skripsi Desember 2025  
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**EFEKTIVITAS PENGENDALIAN INTERNAL ATAS RISIKO  
PEMBIAYAAN BERMASALAH PADA KPR MURABAHAH DI BTN  
KCPS UNGARAN**

**ABSTRAK**

Penelitian ini dilatarbelakangi oleh meningkatnya kebutuhan pembiayaan perumahan berbasis syariah, yang diikuti potensi risiko pembiayaan bermasalah pada produk KPR Murabahah. Fenomena tersebut menimbulkan tiga fokus kajian utama, yaitu bagaimana pengendalian internal di BTN KCPS Ungaran dijalankan, bagaimana sistem pemberian KPR iB berlangsung, serta bagaimana efektivitas pengendalian internal dalam meminimalkan risiko pembiayaan bermasalah. Penelitian ini bertujuan menganalisis proses pengendalian internal, mekanisme pembiayaan, serta efektivitas mitigasi risiko pembiayaan bermasalah pada KPR Murabahah. Metode yang digunakan adalah kualitatif-deskriptif dengan sumber data primer melalui wawancara mendalam terhadap tiga informan utama (sub branch head, operational staff, financing service), serta data sekunder berupa SOP, dan dokumen pembiayaan. Pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi, sedangkan analisis data menggunakan teknik reduksi data, penyajian data, dan penarikan kesimpulan berbasis model interaktif. Hasil penelitian menunjukkan bahwa BTN KCPS Ungaran telah menjalankan pengendalian internal melalui penerapan prinsip COSO dan monitoring digital (I-COLL), proses verifikasi berjenjang dan analisis 5C sehingga risiko pembiayaan dapat ditekan. Simpulan penelitian ini adalah pengendalian internal di BTN KCPS Ungaran berada dalam kategori efektif karena mampu mendukung penyaluran KPR Murabahah dan menjaga kualitas pembiayaan agar tetap terkendali.

Kata kunci : KPR Murabahah, Pengendalian Internal, Risiko Pembiayaan, Efektivitas, COSO

Reza Pahlevi, 2025, “Effectiveness of Internal Control over Problematic Financing Risks in KPR Murabahah at BTN KCPS Ungaran”, Thesis, Tax Accounting, Ngudi Waluyo University, Arda Raditya Tantra, S.E., M.Ak.

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Thesis, December 2025  
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## **EFFECTIVENESS OF INTERNAL CONTROL OVER PROBLEMATIC FINANCING RISKS IN KPR MURABAHAH AT BTN KCPS UNGARAN**

### **ABSTRACT**

This research is motivated by the increasing demand for sharia-based housing financing, which also raises the potential risk of non-performing financing in Murabahah-based mortgage products (KPR iB). This phenomenon leads to three main research focuses: how internal control is implemented at BTN KCPS Ungaran, how the KPR iB financing system is administered, and how effective internal control is in minimizing financing risk. The objective of this study is to analyze the internal control mechanism, the financing procedure, and the effectiveness of risk mitigation on Murabahah mortgage financing. This research employs a qualitative descriptive method with primary data collected through in-depth interviews involving three key informants (sub branch head, operational staff, financing service), supported by secondary data such as SOPs, and financing documentation. Data were obtained through interviews, observation, and documentation, then analyzed using data reduction, data display, and conclusion-drawing based on the interactive analysis model. The findings show that BTN KCPS Ungaran has implemented internal control effectively through COSO-based supervision, digital monitoring (I-COLL), tiered verification, and the application of the 5C credit analysis, enabling the branch to suppress the potential of non-performing financing. This study concludes that the internal control system at BTN KCPS Ungaran is categorized as effective as it supports the distribution of Murabahah KPR while maintaining financing quality within a controlled level.

Keywords: KPR Murabahah, Internal Control, Financing Risk, Effectiveness, COSO