

ABSTRACT

Firda Lila Septiani. 2015, *THESIS*. Title : “*Evaluation the Payment System for a Loan with Collateral Fiduciary System (Kreasi) (A Case Study in PT Pegadaian (persero) Cabang Blitar)*”

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Keyword : *Evaluation, Financing, Credit, and Collateral fiduciary system*

This research aims to evaluate the system of credit financing applied in PT Pegadaian (Persero) Cabang Blitar, Especially in terms of the implementation of the financing of credit with collateral system fiduciary (Kreasi) by way of comparing between the theoretical presented by experts in the implementation in PT Pegadaian (Persero) Cabang Blitar, and give recommendations for the implementation of the system of credit financing as collateral with fiduciary system (Kreasi) that is in PT Pegadaian (Persero) Cabang Blitar.

This research using descriptive qualitative approach. Then systematically the goal is described in the research. The study is done through direct observation to the location of the research, Interviews with related parties to research, and evaluating the documents being discussed in research in PT Pegadaian (Persero) Cabang Blitar. The data obtained in the form of company profile, A form of credit financing, Related procedures of credit financing system as collateral by fiduciary (Kreasi) and Creation data customers from 2012 until 2014 on PT Pegadaian (Persero) Cabang Blitar.

The results of research in terms of internal control shows that in the system implementation of credit financing collateral fiduciary system(Kreasi) has been good enough, and views of the procedure the provision of credit, credit analysis procedures, Procedure declaration of credit, The procedure for the payment installment, The procedure of the credit and the procedure the withdrawal of collateral known that in the implementation of overall showing the procedure of procedure has been running well.