

## ABSTRACT

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Study Program : Accounting  
Title : Implementation of the Prudence Principle in the Process of Financing Disbursement by Financing Company

This research analyzes the implementation of the Prudence Principle required by Otoritas Jasa Keuangan in PT Tifa Finance with its focus on leasing product. Research data retrieval is done by field observations, interviews with the parties concerned and literature review such as documents owned by PT Tifa Finance. This research uses 5P (Fed, 2004) and 5C (Tirole, 2010) approach in the analysis of the process in financing disbursement. The research result is Prudence Principle in PT Tifa Finance effect on the process of financing disbursement in order to prevent the occurrence of a nonperforming finance (NPF). It is apparent from a series of regulations and systems relating to the Prudence Principle in PT Tifa Finance, such as Know Your Customer (KYC), Underlying Policy, Code of Conduct (CoC), Standard Operating Procedures (SOP) and participation with the Debtor Information System (SID) Bank Indonesia. The weakness of 5P and 5C analysis in PT Tifa Finance can be found on Protection aspect that is less relevant as well as minor flaws on the People and Condition aspect.

Keyword : Prudence Principle, Debtor Information System, Nonperforming Finance, Leasing

## ABSTRAK

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Pembiayaan Oleh Perusahaan Jasa Pembiayaan

Penelitian ini menganalisis pelaksanaan prinsip kehati-hatian yang disyaratkan oleh Otoritas Jasa Keuangan pada PT Tifa Finance dengan berfokus pada produk Sewa Guna Usaha. Pengambilan data penelitian dilakukan dengan observasi lapangan, wawancara dengan pihak yang berkaitan dan tinjauan pustaka seperti dokumen yang dimiliki PT Tifa Finance. Penelitian ini menggunakan pendekatan 5P (Fed, 2004) dan 5C (Tirole, 2010) dalam proses analisis penyaluran pembiayaan. Hasil penelitian adalah prinsip kehati-hatian pada PT Tifa Finance berpengaruh pada proses penyaluran pembiayaan untuk mencegah terjadinya kredit macet (NPF). Hal tersebut terlihat dari serangkaian peraturan dan sistem berkaitan dengan prinsip kehati-hatian PT Tifa Finance, seperti kebijakan *Know Your Customer (KYC)*, *Underlying Policy*, *Code of Conduct (CoC)*, *Standard Operating Procedures (SOP)* dan keikutsertaan dengan Sistem Informasi Debitur (SID) Bank Indonesia. Kelemahan analisis 5P dan 5C PT Tifa Finance dapat ditemukan pada sisi *Protection* yang kurang relevan serta kekurangan *minor* pada sisi *People* dan *Condition*.

Kata Kunci : Prinsip kehati-hatian, Sistem Informasi Debitur, Kredit Macet, Sewa Guna Usaha