

**TINJAUAN SISTEM PROSEDUR PENDAFTARAN HAK TANGGUNGAN  
ELEKTRONIK DI PT. BANK SYARIAH INDONESIA (BSI) *REGIONAL  
FINANCING OPERATION (RFO)* VI KOTA BANDUNG**

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**ABSTRAK**

Hak tanggungan merupakan jaminan kebendaan yang di berikan oleh debitur kepada bank sebagai jaminan pembiayaan atas aset tetap. Dalam penelitian ini bertujuan untuk mengetahui tinjauan sistem prosedur pendaftaran hak tanggungan elektronik di PT. Bank Syariah Indonesia (BSI) *Regional Financing Operation (RFO)*.

Penulis bertujuan untuk mengetahui sistem informasi akuntansi prosedur pendaftaran hak tanggungan elektronik, serta mengetahui efektivitas dari prosedur dalam hal kecepatan, akurasi, dan keamanan informasi yang terdapat di PT. Bank Syariah Indonesia (BSI) *Regional Financing Operation (RFO)*. Penelitian ini menggunakan metode deskriptif yang bersumber dari literatur dan pembelajaran selama Praktek kerja lapangan melalui observasi dan wawancara.

Hasil dari tinjauan yang ditemukan oleh penulis, bahwa dalam Pendaftaran Hak Tanggungan Elektronik Sistem informasi akuntansi yang digunakan sudah baik namun dalam pelaksanaan proses masih mengalami kendala dimana terdapat langkah prosedur yang kadangkala belum sesuai dengan standar karena kelalaian suatu pihak menyebabkan aktivitas yang terhambat.

**KATA KUNCI:** Sistem Informasi Akuntansi, Pembiayaan, Hak Tanggungan.

**REVIEW OF THE ELECTRONIC MORTGAGE REGISTRATION  
PROCEDURE SYSTEM AT PT. BANK SYARIAH INDONESIA (BSI)  
REGIONAL FINANCING OPERATION (RFO) VI BANDUNG CITY**

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***ABSTRACT***

*The liability is the guarantee of the debtor's credibility to the bank as a financial guarantee on the fixed asset. In this study, the aim is to find out the review of the system of procedures for registration of electronic liability rights in PT. Bank Syariah Indonesia (BSI) Regional Financing Operation (RFO).*

*The author aims to know the accounting information system of the electronic accountability registration procedures, as well as the effectiveness of the procedures in terms of speed, accuracy, and security of the information contained in PT. Bank Syariah Indonesia (BSI) Regional Financing Operation (RFO). This research uses descriptive methods that are summarized from literature and learning during field work practices through observations and interviews.*

*The results of the review found by the author that in the Registration of Electronic Liability Rights the accounting information system used is good but in the implementation of the process still faces obstacles where there are procedural steps that sometimes are not in line with the standards due to negligence of a party resulting in inhibited activity.*

***KEY WORDS:*** Accounting Information Systems, Financing, Liability/Mortgage.

