

## ABSTRAK

### ANALISIS PROSES ROYA DAN PENERBITAN *INVOICE* PADA PENGELOLAAN DATA JAMINAN FIDUSIA DI PT FIFGROUP CABANG LAMPUNG

Oleh

**Ernita Dwi Nuraini**  
**2306061022**

Penelitian ini bertujuan untuk menganalisis proses roya dan penerbitan *invoice* pada pengelolaan data jaminan fidusia di PT FIFGROUP Cabang Lampung. Penelitian dilatarbelakangi oleh adanya kendala administrasi berupa gangguan sistem AHU Online, ketidaksesuaian dan ketidaklengkapan data fidusia, serta koordinasi antar bagian yang belum optimal. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui observasi partisipatif, wawancara semi terstruktur, dan dokumentasi, serta analisis data model *Miles* dan *Huberman*. Hasil penelitian menunjukkan bahwa proses roya dilaksanakan melalui penerimaan permohonan roya, penelusuran kontrak lama pada sistem FIMS, pelaksanaan roya melalui sistem AHU Online, validasi sertifikat roya, dan *assignment* roya, sedangkan proses penerbitan *invoice* dilaksanakan melalui *generate* kontrak baru, penerbitan *invoice* secara otomatis, pencatatan dan *reupload* dokumen, input pada menu *Invoice Entry*, serta verifikasi dan validasi pembayaran. Hambatan yang ditemukan meliputi gangguan sistem AHU Online, ketidaksesuaian data fidusia yang menyebabkan kontrak berstatus WFA, serta keterlambatan pengiriman *invoice* dari notaris. Upaya perusahaan meliputi optimalisasi sistem administrasi, pengecekan kelengkapan data sebelum proses dimulai, serta penguatan koordinasi antar bagian fidusia, *finance*, dan notaris. Secara keseluruhan, proses roya dan penerbitan *invoice* telah berjalan cukup efektif sesuai prosedur perusahaan, namun masih memerlukan peningkatan pada aspek keandalan sistem informasi, ketelitian administrasi, dan koordinasi kerja guna mendukung pengelolaan data jaminan fidusia lebih optimal dan akurat.

**Kata Kunci: Proses Royo, Penerbitan *Invoice*, Jaminan Fidusia, Pengelolaan Data, Administrasi Fidusia**

## **ABSTRACT**

### **ANALYSIS OF THE ROYA PROCESS AND INVOICE ISSUANCE IN FIDUCIARY GUARANTEE DATA MANAGEMENT AT PT FIFGROUP LAMPUNG BRANCH**

**By**

**Ernita Dwi Nuraini  
2306061022**

*This study aims to analyze the roya process and invoice issuance in the management of fiduciary guarantee data at PT FIFGROUP Lampung Branch. The research was motivated by administrative constraints, including AHU Online system disruptions, discrepancies and incompleteness of fiduciary data, and suboptimal coordination between divisions. This study employed a descriptive qualitative approach with data collection through participatory observation, semi-structured interviews, and documentation, analyzed using the Miles and Huberman model. The results showed that the roya process was carried out through receiving roya requests from the notary, tracing old contracts in the FIMS system, executing roya via AHU Online, validating the roya certificate, and roya assignment, while the invoice issuance process involved new contract generation, automatic invoice issuance, document recording and reupload, Invoice Entry input, and payment verification and validation. Obstacles identified included AHU Online system disruptions, fiduciary data discrepancies causing WFA contract status, and delays in invoice delivery from the notary. Company efforts include optimizing the administration system, verifying data completeness prior to processing, and strengthening coordination among the fiduciary, finance, and notary divisions. Overall, the roya process and invoice issuance have been running quite effectively in accordance with company procedures; however, improvements are still needed in system reliability, administrative accuracy, and work coordination to support more optimal and accurate fiduciary guarantee data management.*

***Keywords; Roya Process, Invoice Issuance, Fiduciary Guarantee, Data Management, Fiduciary Administration***