

**ABSTRAK****EVALUASI PENGENDALIAN INTERNAL PEMBERIAN KREDIT****(Studi Kasus di Bank Pembangunan Daerah Kantor Cabang Senopati)**

Winda Ayudita Rachmawati

142114133

Universitas Sanata Dharma

Yogyakarta

2018

Penelitian ini bertujuan untuk mengetahui kesesuaian pengendalian internal pemberian kredit yang diterapkan oleh Bank BPD Kantor Cabang Senopati Yogyakarta dengan unsur pengendalian internal menurut *Committee Of Sponsoring Of The Treadway Organization* (COSO). Penelitian ini sangat penting dilakukan agar Bank BPD dapat mengevaluasi pengendalian internal yang telah diterapkan.

Jenis Penelitian yang dilakukan adalah studi kasus di Bank BPD Kantor Cabang Senopati Yogyakarta. Teknik pengumpulan data yang akan digunakan peneliti adalah kuesioner, wawancara, dokumentasi. Terdapat dua teknik analisis yang digunakan dalam penelitian. Teknik analisis yang pertama untuk mengolah hasil kuesioner menggunakan skala guttman cross sectional. Teknik analisis yang kedua menggunakan tabel perbandingan antara teori pengendalian internal menurut COSO dengan pengendalian internal pemberian kredit yang diterapkan oleh Bank BPD Kantor Cabang Senopati Yogyakarta.

Hasil penelitian menunjukkan bahwa pengendalian internal pemberian kredit yang diterapkan oleh Bank BPD Kantor Cabang Senopati Yogyakarta telah sesuai dengan empat komponen pengendalian internal menurut COSO yaitu komponen lingkungan pengendalian, komponen penilaian risiko, komponen aktivitas pengendalian dan komponen pemantauan. Komponen yang belum sesuai yaitu komponen informasi dan komunikasi.

Kata Kunci : Pengendalian Internal, *Committee of Sponsoring Organizations of the Treadway Commission* (COSO), Kredit

## ABSTRACT

### AN EVALUATION OF INTERNAL CONTROL OF CREDIT GIVING

(A Case Study On Regional Development Bank

Senopati Branch Office Yogyakarta)

Winda Ayudita Rachmawati

142114133

Universitas Sanata Dharma

Yogyakarta

2018

The purpose of this research was to find out the appropriateness of the application of internal control of credit giving in BPD Bank branch office of Senopati Yogyakarta with the internal control standards according to the *Committee of Sponsoring Organizations of the Treadway Commission* (COSO). This research was important for the Regional Development Bank to evaluate internal control that has been applied in BPD Bank Senopati Branch Office Yogyakarta.

The type of this research was a case study in BPD Bank branch office of Senopati Yogyakarta. The data were collected through some techniques which were questionnaire, interview, and documentation. There were two analytical techniques used in this research. First analytical techniques for process the results of the questionnaire using Guttman scale. Second analytical techniques was using comparison table between internal control standards according to the COSO with internal control of credit giving applied by Bank branch office of Senopati Yogyakarta.

The results of the evaluation showed that internal control of credit giving applied by Bank branch office of Senopati Yogyakarta has been appropriate with four components of internal control standards according to the COSO, which is control environment component, risk assessment component, control activities component, monitoring activities component. The component which has not been fully implemented was information and communication component.

**Keywords:** *Internal Control, Committee of Sponsoring Organizations of the Treadway Commission (COSO), Credit*