ABSTRACT

To increase economics in Indonesia, governmental refers institutes which has organized carefully, especially bank. To assist public in capital area through credit policy. But fairly not just bank can grant every the application, because will be worried of to the happening of credit to have problem. Hence from that is bank makes Intern Control System in process of giving of the credit. This thing done for preventing / minimizing the happening of credit that is is not run effectively.

Bank in it’s the activity, assess as far as which effectiveness from Intern Control System, hence executed Intern Control / Audit Internal, is standing in watching and points administration of banking, especially in credit area.

Purpose of internal audit poured in this thesis to analyse operation effectiveness of giving process of credit and its the activity done by a bank, in this case research is done in Bank BNI (PERSERO TBK) Jl. Perintis Kemerdekaan No. 3 Bandung. Has been based on rules which has been specified and supported by correct evidence and enough relevant.

Research method applied in this research is method survey, and with primary data collecting technique (covers observation, interview, and questionnaire spreading) and secondary data collecting (that is library research).

Conclusion obtained based on examination of hypothesis done hence gotten result that role of Internal audit of the Bank BNI has is adequate, causing can give positive impact to effectiveness Intern Control System of Giving Process of Credit.
ABSTRAK


Bank dalam kegiatannya, menilai sejauh manakah keefektifan dari Sistem Pengendalian Intern tersebut, maka dilaksanakanlah Pemeriksaan Intern / Audit Internal, yang berperan dalam memantau dan mengarahkan administrasi perbankan, khususnya di bidang kredit.

Tujuan audit internal yang dituangkan dalam skripsi ini yaitu untuk menganalisis keefektifan pengendalian proses pemberian kredit dan pelaksanaannya yang dilakukan oleh suatu bank, dalam hal ini penelitian dilakukan di Bank BNI (PERSERO Tbk) Jalan Perintis Kemerdekaan No. 3 Bandung. Apakah telah didasarkan pada ketentuan-ketentuan yang telah ditetapkan dan didukung oleh bukti-bukti yang benar dan cukup relevan.

Metode penelitian yang digunakan didalam penelitian ini adalah metode survey, dan dengan teknik pengumpulan data primer (meliputi observasi, wawancara, dan penyebaran kuesioner) dan pengumpulan data sekunder (yaitu studi kepustakaan).

Kesimpulan yang diperoleh berdasarkan pengujian hipotesis yang dilakukan maka didapatlah hasil bahwa peranan Audit Internal yang ada pada Bank BNI telah memadai, sehingga dapat memberikan dampak positif terhadap efektivitas Sistem Pengendalian Intern Proses Pemberian Kredit.
DAFTAR ISI

HALAMAN JUDUL ........................................................................................................................................... i
HALAMAN PENGESAHAN .......................................................................................................................... ii
SURAT PERNYATAAN KEASLIAN SKRIPSI ............................................................................................. iii
KATA PENGANTAR ..................................................................................................................................... iv
ABSTRACT .................................................................................................................................................. vii
ABSTRAK .................................................................................................................................................... viii
DAFTAR ISI ................................................................................................................................................ ix
DAFTAR GAMBAR .................................................................................................................................. xiii
DAFTAR TABEL ......................................................................................................................................... xiv
DAFTAR LAMPIRAN ............................................................................................................................... xv

BAB I PENDAHULUAN

1.1 Latar Belakang ....................................................................................................................................... 1
1.2 Identifikasi Masalah .............................................................................................................................. 5
1.3 Maksud dan Tujuan Penelitian ........................................................................................................... 5
1.4 Kegunaan Penelitian .......................................................................................................................... 6

BAB II KAJIAN PUSTAKA, KERANGKA PEMIKIRAN, DAN HIPOTESIS

2.1 Kajian Pustaka .................................................................................................................................... 8
   2.1.1 Pengertian Audit ........................................................................................................................ 8
   2.1.1.1 Jenis-jenis Audit ............................................................................................................ 10
   2.1.2 Pengertian Audit Internal ....................................................................................................... 10

Universitas Kristen Maranatha
2.1.2.1 Tujuan dan Ruang Lingkup Audit Internal .............................................................. 12
2.1.2.2 Fungsi Audit Internal ........................................................................................... 13
2.1.2.3 Tanggung Jawab Audit Internal ......................................................................... 15
2.1.2.4 Standarisasi Audit Internal ................................................................................ 15
2.1.2.5 Langkah-langkah Audit Internal ....................................................................... 16
2.1.3 Sistem Pengendalian Intern .................................................................................... 18
  2.1.3.1 Unsur-unsur Sistem Pengendalian Intern .......................................................... 19
  2.1.3.2 Prinsip Dasar Pengendalian Intern .................................................................... 20
  2.1.3.3 Karakteristik Pengendalian Intern .................................................................... 21
  2.1.3.4 Hal-hal yang Memperlemah Sistem Pengendalian Intern ............................... 22
2.1.4 Pemberian Kredit ................................................................................................... 22
  2.1.4.1 Pengertian Bank ............................................................................................... 23
  2.1.4.2 Pengertian Kredit ............................................................................................. 24
  2.1.4.3 Unsur-unsur Kredit .......................................................................................... 24
  2.1.4.4 Tujuan dan Fungsi Kredit ................................................................................. 25
  2.1.4.5 Jenis-jenis Kredit ............................................................................................. 28
2.1.5 Hubungan Peranan Audit Internal Terhadap Efektivitas Sistem Pengendalian Intern

Proses Pemberian Kredit .............................................................................................. 32

2.2. Kerangka Pemikiran ............................................................................................... 33

2.3 Hipotesis ................................................................................................................. 35

**BAB III METODOLOGI PENELITIAN**

3.1 Metode Penelitian yang Digunakan ....................................................................... 36

3.2 Desain Penelitian ..................................................................................................... 36
3.3 Operasional Variabel ...................................................................................................... 37
3.4 Unit Analisis dan Populasi Penelitian ........................................................................ 41
  3.4.1 Unit Analisis ............................................................................................................. 41
  3.4.2 Populasi Penelitian ................................................................................................ 42
3.5 Prosedur Pengumpulan Data ...................................................................................... 43
3.6 Metode Analisis ........................................................................................................... 45
  3.6.1 Metode Pengujian Data .......................................................................................... 45
  3.6.2 Metode Analisis Data ............................................................................................. 47
3.7 Penguajian Hipotesis ................................................................................................... 48

BAB IV HASIL PENELITIAN

4.1 Hasil Penelitian .......................................................................................................... 49
  4.1.1 Hasil Penelitian Variabel (X) ................................................................................. 50
  4.1.2 Hasil Penelitian Variabel (Y) ................................................................................. 51
  4.1.3 Unit Audit Intern .................................................................................................... 53
    4.1.3.1 Maksud dan Tujuan ....................................................................................... 53
    4.1.3.2 Wewenang ....................................................................................................... 53
    4.1.3.3 Pertanggungjawaban .................................................................................... 54
  4.1.4 Audit Intern Proses Pemberian Kredit ..................................................................... 55
  4.1.5 Peranan Audit Intern yang Dilakukan Bank terhadap Proses Pemberian Kredit ...... 57
  4.1.6 Sistem Pengendalian Intern Proses Pemberian Kredit pada Bank BNI .................. 60
4.2 Penguajian Hipotesis .................................................................................................. 63
  4.2.1 Analisis Statistik .................................................................................................... 63

Universitas Kristen Maranatha
BAB V KESIMPULAN DAN SARAN

5.1 Kesimpulan .................................................................................................................................. 74
5.2 Saran ............................................................................................................................................... 76

DAFTAR PUSTAKA............................................................................................................................. 77
LAMPIRAN.............................................................................................................................................. 80
DAFTAR RIWAYAT HIDUP PENULIS (CURRICULUM VITAE)......................................................... 93
DAFTAR GAMBAR

Gambar 2.1 : Kerangka Pemikiran ........................................................................................................ 34
Gambar 4.1 : Struktur Organisasi ...................................................................................................... 58
Gambar 4.2: Sistem Pengendalian Intern Proses Pemberian Kredit .................................................. 60
DAFTAR TABEL

Tabel 3.1: Indikator Pertanyaan........................................................................................................ 38
Tabel 4.1: Daftar Responden........................................................................................................... 49
Tabel 4.2: Hasil Penelitian Variabel (X).......................................................................................... 50
Tabel 4.3: Hasil Penelitian Variabel (Y).......................................................................................... 51
Tabel 4.4: Hasil Uji Validity Variabel (X)....................................................................................... 64
Tabel 4.5: Hasil Uji Validity Variabel (Y)....................................................................................... 66
DAFTAR LAMPIRAN

LAMPIRAN A: Kuesioner ........................................................................................................ 80
LAMPIRAN B: Hasil Pengujian Data .................................................................................... 84
LAMPIRAN C: Surat Hasil Penelitian ................................................................................. 91
LAMPIRAN D: Formulir Kredit .......................................................................................... 92