



ABSTRAK

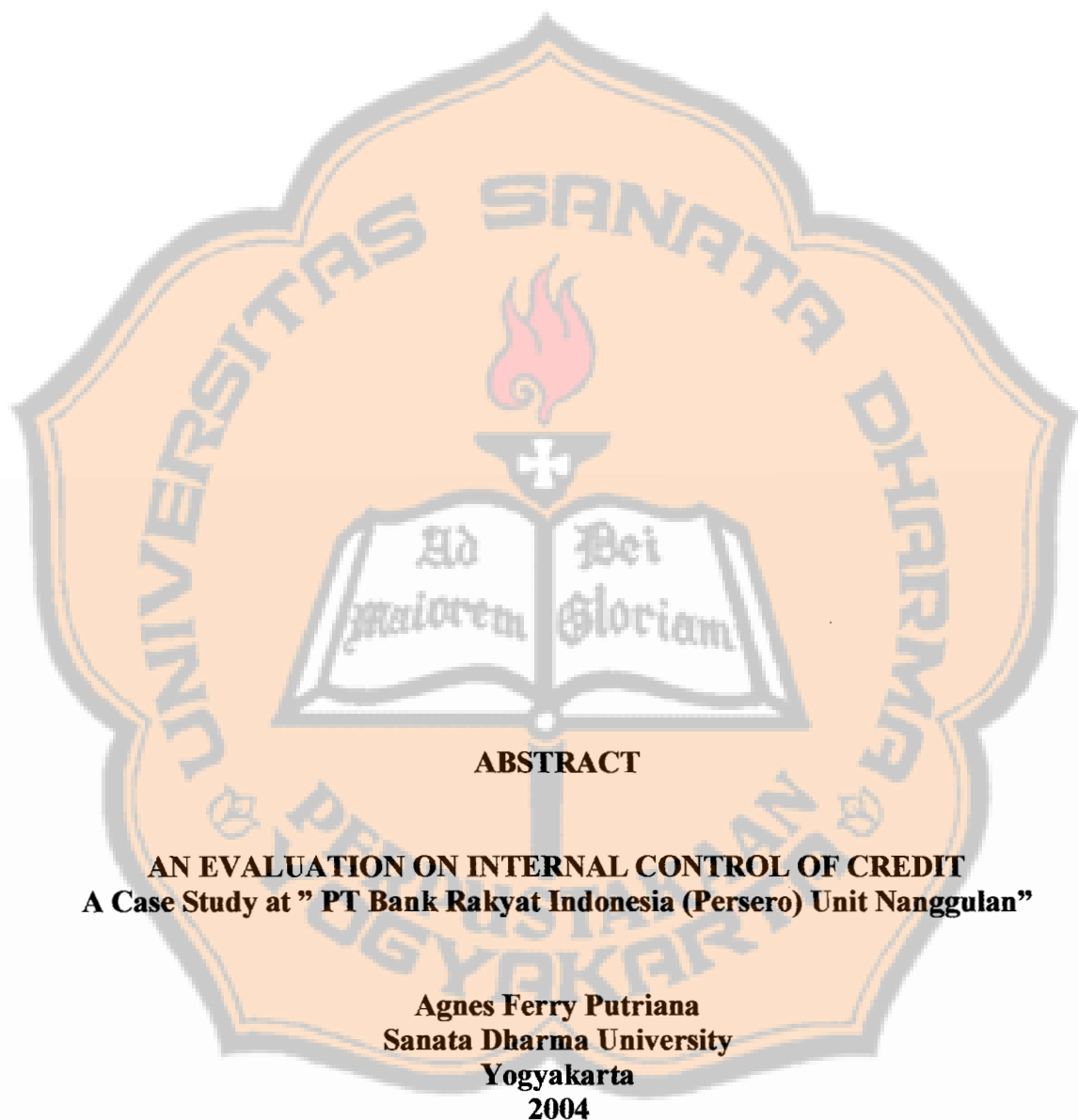
EVALUASI TERHADAP PENGENDALIAN INTERN PERKREDITAN

Studi Kasus pada PT Bank Rakyat Indonesia (Persero) Unit Nanggulan

**Agnes Ferry Putriana
Universitas Sanata Dharma
Yogyakarta
2004**

Tujuan dari penelitian ini adalah untuk mengetahui apakah: (1) struktur organisasi bagian kredit telah memisahkan tanggung jawab fungsional yang tegas; (2) sistem otoritas dan prosedur pencatatan telah memberikan perlindungan yang cukup terhadap kekayaan, utang, pendapatan dan biaya; (3) praktik yang sehat telah diterapkan pada tugas dan fungsi setiap organisasi; (4) mutu karyawan telah sesuai dengan tanggung jawabnya; (5) struktur pengendalian intern dalam sistem pemberian kredit yang diterapkan di bank sudah efektif. Penelitian ini dilaksanakan di PT Bank Rakyat Indonesia (Persero) Unit Nanggulan pada bulan Agustus sampai dengan September 2004.

Teknik pengumpulan data yang digunakan adalah observasi, wawancara,



ABSTRACT

**AN EVALUATION ON INTERNAL CONTROL OF CREDIT
A Case Study at " PT Bank Rakyat Indonesia (Persero) Unit Nanggulan"**

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Yogyakarta
2004**

The purposes of this research were to know whether or not: (1) the organizational structure at credit section had already separated functional responsibilities distinctly; (2) the authority system and recording procedures at credit section had given enough protection; (3) tasks and functions had been performed appropriately; (4) the qualities of the employees had been appropriate to their responsibilities; (5) internal control system element in credit system at the bank had been applied effectively. The research was carried out in " PT Bank Rakyat Indonesia (Persero) Unit Nanggulan" from August – September 2004.

The techniques of collecting data used were observation, interviews, documentation and questionnaire. The population in the research was the letter of credit decision (SPK) with supporting document that was credit request form (FPK) and customer visit report (LKN). The sampling method used was random sampling in the model of step on. The techniques to analyze the data was descriptive