



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)sistem pengendalian intern dalam pemberian kredit yang diterapkan oleh bank sudah efektif. Penelitian ini dilaksanakan di PT Bank Rakyat Indonesia (Persero) Unit Kalibawang pada bulan April sampai dengan Mei 2005.

Teknik pengumpulan data yang digunakan adalah wawancara dan dokumentasi. Populasi dalam penelitian ini adalah seluruh dokumen debitur yang mengajukan kredit antara Rp 5.000.000,00 – Rp 50.000.000,00. Dokumen yang diperiksa antara lain surat keputusan kredit dan disertai dokumen pendukungnya



ABSTRACT
EVALUATION ON INTERNAL CONTROL SYSTEM
OF THE CREDIT APPROVAL

A Study Case at PT Bank Rakyat Indonesia (Persero) Unit Kalibawang

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2005

The purposes of this research were to find out whether: (1) the organization of the credit section had separated objective functional responsibilities; (2) authority system and administration procedures had protected assets, debts, income and cost; (3) a fair competence had been applied on the job and function of each organization; (4) quality of the employees were in accordance with the responsibility; (5) effectiveness of the internal control system of credit had been effective. The research was carried out at PT Bank Rakyat Indonesia (Persero) Unit Kalibawang from April to May 2005.

The techniques of data gathering were interviews and documentation. The population of the research was the entire debtor documents that proposed a credit of Rp 5,000,000 – Rp 50,000,000. The document checked were credit approval letter with other supportive documents including proposal letter of credit, document of investigation and analysis and the letter of credit application. The method of sampling technique was *Random Sampling* with *stop-or-go sampling* model. The data analysis