

ABSTRAK

**EVALUASI EFEKTIVITAS PENGENDALIAN INTERN SISTEM
PEMBERIAN KREDIT
Studi Kasus di PD BPR Bank Klaten**

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Tujuan dalam penelitian ini adalah untuk: 1) mengetahui apakah pengendalian intern terhadap sistem pemberian kredit di PD BPR Bank Klaten sudah memenuhi unsur-unsur pokok pengendalian intern; 2) mengetahui apakah pengendalian intern terhadap sistem pemberian kredit di PD BPR Bank Klaten diterapkan secara efektif.

Jenis penelitian ini adalah studi kasus di PD BPR Bank Klaten. Teknik pengumpulan data dilakukan dengan wawancara, observasi dan dokumentasi. Teknik analisis data yang digunakan adalah pengujian kepatuhan dengan metode *stop-or-go sampling*.

Hasil analisis data dapat diketahui bahwa sistem pemberian kredit yang dilakukan oleh PD BPR Bank Klaten sudah memenuhi unsur-unsur pengendalian intern menurut *COSO (Comitte of Sponsoring Organization)*. Serta pengendalian intern dalam sistem pemberian kredit di PD BPR Bank Klaten sudah efektif. Hal ini ditunjukkan pada hasil pengujian kepatuhan AUPL=DUPL, yaitu sebesar 5%.

Kata kunci: pengendalian intern, efektivitas, sistem pemberian kredit.

ABSTRACT

**AN EVALUATION OF THE EFFECTIVENESS OF INTERNAL
CONTROL ON CREDIT EXTENSION SYSTEM
A Case Study at PD BPR Bank Klaten**

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The purpose of this research is to: 1) determine whether or not the internal control of credit extension system in PD BPR Klaten Bank has fitted to the basic elements of internal control; 2) determine whether or not the internal control of credit extension system in PD BPR Bank Klaten has been effectively implemented.

The type of this research was case study in PD BPR Bank Klaten. The technique of data collection used were interviews, observation and documentation. The data analysis technique used was the method of testing compliance with stop-or-go sampling.

Results of the data analysis stated that the system of lending conducted by PD BPR Klaten Bank had fitted to the elements of the internal control in COSO (Committee of Sponsoring Organization). Furthermore, the internal control of credit extension system in PD BPR Bank Klaten have been effective. This is shown in the results of compliance testing that AUPL = DUPL, with 5% criterion.

Keywords: internal control, the effectiveness, the credit extension system.