

***THE ROLE OF INTERNAL AUDIT ON THE EFFECTIVENESS OF  
INTERNAL CONTROL SUPPORTING THE INVESTMENT CREDIT AT  
THE PT. BANK NEGARA INDONESIA (Persero) Tbk.  
BUSINESS BANKING CREDIT SMALL SEGMENTATION***

***ABSTACT***

*The purpose of this research is to obtain a picture of the implementation of internal audit and how the role of internal audit in supporting the effectiveness of the investment credit control.*

*The method used in this research is descriptive analysis method, where data obtained by the author analyzed and compared with some existing theories. The data used are primary data as result of interview with internal audit and secondary data is to obtain a picture of the Internal Audit Unit (IAU) and credit kolektibility obtained by Annual Report at PT. Bank Negara Indonesia (Persero) Tbk. Based on the results of the research authors conclude that the overall implementation of internal audit in the PT. BNI for credit monitoring activities have been adequate for investment in accordance with the rules and policies set by the central office.*

*Thus, these findings have been in accordance with the propositions that have been made in the implementation of the study conducted internal audits can adequately support the achievement of the effectiveness of internal control in the process of granting investment credits PT. Bank Negara Indonesia (Persero) Tbk.*

*Keywords : Internal Audit role, Internal control system, Investment credit*

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## **PERANAN AUDIT INTERNAL DALAM MENUNJANG EFEKTIFITAS**

### **PENGENDALIAN INTERNAL KREDIT INVESTASI PADA STUDI**

**KASUS PT. BANK NEGARA INDONESIA (Persero) Tbk.**

**PERKREDITAN *BUSINESS BANKING* SEGMENT KECIL**

#### **ABSTRAK**

Penelitian ini dilakukan dengan tujuan untuk mendapatkan sebuah gambaran tentang pelaksanaan audit internal dan bagaimana peranan audit internal dalam menunjang efektifitas kredit investasi.

Metode yang digunakan dalam penelitian ini adalah analisa deskriptif, dimana data yang didapat dari analisis auditor internal dan membandingkan dengan teori. Data yang digunakan adalah data primer berupa hasil wawancara dengan auditor internal dan data sekunder yaitu gambaran satuan pengawasan internal dan kualitas kredit yang diperoleh dari laporan tahunan BNI. Berdasarkan hasil penelitian dapat menyimpulkan bahwa secara keseluruhan pelaksanaan audit internal BNI sudah cukup memadai, dimana aktifitas kredit sudah sesuai dengan kebijakan dan prosedur yang ditetapkan oleh BNI.

Kemudian dapat disimpulkan pelaksanaan audit internal sesuai dengan proposisi/arahan pimpinan audit internal dalam mendukung tercapainya pengendalian internal di dalam proses pemberian kredit investasi di PT. Bank Negara Indonesia (Persero) Tbk.

Kata Kunci: Peranan Audit Internal, Sistem Pengendalian Internal, Kredit Investasi

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