

INTISARI

COSO (*Comittee of Sponsoring Organizations of The Treadway Commissions*) dibentuk pada tahun 1985 bertujuan untuk mengidentifikasi faktor-faktor yang menyebabkan penggelapan laporan keuangan dan membuat rekomendasi untuk mengurangi kejadian tersebut. Pada tahun 1992, COSO menerbitkan laporan yang berjudul "*Internal Control-Integrated Framework*". Berdasarkan SE OJK Nomor 35/SEOJK.03/2017, tampak sistem pengendalian intern milik OJK banyak mengadopsi komponen pengendalian intern milik COSO.

PT Bank Central Asia Tbk adalah salah satu bank swasta terbesar di Indonesia. Penelitian ini mengevaluasi pengendalian internal proses pemberian kredit modal kerja BCA berdasarkan COSO *Internal Control Framework* dengan melakukan studi kasus pada BCA KCU Malang.

Hasil penelitian menunjukkan bahwa pengendalian internal secara keseluruhan telah berjalan efektif. Namun, terdapat kelemahan pada komponen aktivitas pengendalian yang fatal sehingga mengakibatkan aktivitas pengendalian menjadi tidak efektif.

Kata kunci: COSO, sistem pengendalian intern

Abstract

The COSO (Committee of Sponsoring Organizations of the Treadway Commissions) was formed in 1985 to identify factors that cause financial statement frauds and to make recommendations to reduce such frauds. In 1992, COSO published a report entitled "Internal Control-Integrated Framework". Based on SE OJK No. 35 / SEOJK.03 2017, it was found out that the internal control system of the Financial Services Authority (OJK) has adopted COSO's internal control components.

PT Bank Central Asia Tbk is one of the largest private banks in Indonesia. This research evaluated the internal control in the process of providing BCA's working capital loans with COSO Internal Control Framework. A case study was carried out at BCA KCU Malang.

The results showed that, overall the internal control has been effective. Nevertheless, a weakness in the control activity component which turned out to be fatal was identified, and it made control activities ineffective.

Keywords: *COSO, internal control system*