

INTISARI

Penelitian ini bertujuan mengevaluasi keefektifan sistem pengendalian internal persetujuan pemberian kredit Bank BRI Kantor Cabang Yogyakarta Cik Ditiro. Penelitian ini merupakan penelitian kualitatif dengan pendekatan studi kasus teknik pengumpulan data melalui wawancara, inspeksi dokumen, dan observasi. Evaluasi sistem pengendalian yang digunakan berdasarkan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 35/SEOJK.03/2017. Hasil evaluasi menunjukkan bahwa komponen pengawasan oleh manajemen dan budaya pengendalian sesuai standar. Komponen identifikasi dan penilaian risiko pada prinsip penentuan tujuan bank belum efektif dimana ditemukan adanya kebijakan tidak secara tertulis dan tertuang dalam SOP. Komponen kegiatan pengendalian dan pemisahan fungsi pada prinsip pemisahan fungsi secara jelas dan tegas belum efektif dimana ditemukan rangkap tugas pada posisi jabatan. Komponen sistem akuntansi, informasi, dan komunikasi pada prinsip sistem komunikasi memberikan informasi pihak internal dan eksternal belum efektif dimana ditemukan adanya beberapa akses informasi yang masih belum diperoleh khususnya bagi nasabah. Komponen kegiatan pemantauan dan koreksi penyimpangan pada prinsip kegiatan pemantauan yang jelas dan terstruktur belum efektif dimana ditemukannya kurangnya observasi kelayakan usaha dari usaha yang diajukan debitur untuk pengajuan kredit dan kurangnya pengawasan dari petugas terhadap nasabah yang telah diberikan kredit menyebabkan kurangnya rasa tanggung jawab terhadap nasabah. Namun secara keseluruhan, tingkat kesesuaian dengan standar sudah cukup efektif dan tidak menghalangi aktivitas perkreditan.

Kata Kunci = Bank, Kredit Macet, Pengendalian Internal, SEOJK

ABSTRACT

This research was to evaluate the effectiveness of the internal control system of credit granting by BRI Bank of Yogyakarta of Cik Ditiro Branch Office. It was a qualitative research with a case study approach. Data were collected from interviews, document inspections, and observations. The control evaluation system used in this research was based on the Financial Services Authority Circular Letter (SEOJK) Number 35/SEOJK.03/2017. The evaluation results indicated that the supervision by the management and the control culture components were in line with the standards. The risk identification and risk assessment components that should be based on the principles of determining bank objectives were not yet effective as policies were not yet written in the SOP. The control and separation of functions which should be based on the principles of clear and explicit function separation were neither found effective as double jobs in the managerial positions were still found. The accounting, information, and communication system components that should be based on the principles of communication system to provide information to the internal and external parties were found not effective yet as customers not yet enabled to access some information. The monitoring and irregularity correction components on the principles of clear and structured monitoring activities were found not effective yet. This happened because of a lack of observations on the business feasibility of business proposed by the debtors' credit applications and a lack of supervisions by the officers toward customers who were already granted credit. The latter showed a lack of responsibility towards the customers. Overall, the level of conformity with the standards has been quite effective and does not hinder credit activities.

Key words: bank, bad credit, internal control, SEOJK