

## INTISARI

Berdasarkan 2 (dua) latar belakang utama, yaitu implementasi rekomendasi Bank Indonesia atas *spot-check review* yang dilaksanakan untuk menguji pengendalian internal Bank XYZ, serta tujuan perusahaan untuk melakukan efisiensi biaya dengan menekankan pada efisiensi fungsi dan aktivitas operasional internal perusahaan, untuk tercapainya *financial performance* yang lebih baik, penetapan dan pelaksanaan strategi baru dalam aktivitas Internal Auditing berupa *Risk Based Internal Audit* (RBIA) menjadi pokok bahasan utama dalam penelitian ini.

Penetapan aktivitas *Bank Guarantee Issuance* sebagai *audit object* dilatarbelakangi oleh pertama diawali oleh keunikan produk *Bank Guarantee* yang dari Bank XYZ. Aktivitas tersebut akan dianalisa secara lebih dalam berdasarkan 3 kategori parameter berupa *Inherent Risk*, *Risk Appetite* dan *Residual Risk*, untuk kemudian menjadi *object* penetapan dan pelaksanaan metode Audit untuk mengidentifikasi faktor-faktor pemicu terjadinya *revenue leakage*, nominal *revenue leakage*, serta rekomendasi tindakan perbaikan.

Penelitian ini berhasil membuktikan adanya *revenue leakage* yang terjadi pada aktivitas *Bank Guarantee Issuance* serta berhasil mengidentifikasi *root cause* terjadinya *revenue leakage* tersebut.

Kata Kunci :

*Risk Based Internal Audit*, *Inherent Risk*, *Risk Appetite*, *Residual Risk* dan *Revenue Leakage*

## **ABSTRACT**

*Main discussion of this research is the implementation of new internal auditing strategy, which is called Risk-Based Internal Audit (RBIA). This strategy is defined and implemented based 2 (two) main reasons, which are Bank Indonesia's on-spot review recommendation implementation, the on-spot review is performed to assess Bank XYZ internal control performance, and company's internal mission to improve cost efficiency by emphasizing at efficiency and effectiveness of operational activities, in order to achieve a better financial performance.*

*As the audit object, Bank Guarantee Issuance activity of Bank XYZ has been define based on its iniquities. The respective activity will be the object of risk assessment based on 3 (three) parameter of risk indicators that are Inherent Risk, Risk Appetite and Residual Risk, and further analysis will be performed based on defines audit method, in order to indentify the factors which motivate revenue leakage, the financial amount of revenue leakage caused, and the appropriate recommendations as the problem solver.*

*This research successfully prove the existence of Bank Guarantee Issuance Fee revenue leakage and its root causes.*

*Key Words :*

*Risk Based Internal Audit, Inherent Risk, Risk Appetite, Residual Risk dan Revenue Leakage*