

ABSTRACT

RISKA DWI ANGGRAINI. *Analysis of Internal Control Against Credit Granting Process at PT. Bank BRI, Tbk Branch of Wahid Hasyim. (guided by Drs. Darmansyah HS, Ak., MM. CISA).*

The purpose of this research was to find out directly about the internal control system of PT Bank BRI, Tbk branches Wahid Hasyim against the process of granting credit, and to know the application of procedures that have been implemented by the company are concerned with internal control has been running effectively and were in accordance with Standard Operating Procedure (SOP) in force at the PT. Bank BRI, Tbk branches Wahid Hasyim.

The research design are used Comparative Descriptive to this research is the Guttman method research, where the data source is using the primary data source. The sample used in this study amounted to 15 respondents who have specific characteristics and particular characteristics. And the sampling technique using purposive sampling.

The results of the research that the implementation of the internal control procedures of the granting of credit on the company has been effectively and adequately because the result applies 70,26%. although it is said to be effective but if examined from both the internal control needs further investigation because there are some procedures that have not been followed consistently by the related parties. The company should continue to maintain the application of internal controls are operating effectively, even the company must have increase that the achievement of the objectives of internal control will be done well, and the company's reputation can be maintained is by reducing the level of non-performing loans (NPL) contained in the company.

Keyword : Internal Control, Procedures and Implementation, The Effectiveness of The Company.