

## **ABSTRAK**

Yufrida Tussafrina. *Peran Audit Operasional Proses Pemberian Kredit Pemilikan Rumah (KPR) Pada PT Bank OCBC NISP Tbk Terhadap Penilaian Kinerja Perusahaan* dibimbing oleh Dr. MF. Arrozi, SE, Msi, Akt.

Penelitian ini bertujuan untuk mengetahui apakah audit operasional proses pemberian kredit pemilikan rumah (KPR) pada PT Bank OCBC NISP Tbk terhadap penilaian kinerja perusahaan sudah berjalan dengan efektif, efisiensi dan ekonomis. Desain penelitian menggunakan deskriptif kualitatif, sumber data primer. Objek penelitian antara lain 1 orang *Secured Loan Officer (SLO)* dan 1 orang *Secured Loan Manager (SLM)*. Teknik pengumpulan data yaitu dengan survey kuesioner. Efektifitas dinilai dengan Internal Control Questionnaire (ICQ)

Temuan penelitian ini menunjukkan bahwa pelaksanaan prosedur pengendalian internal atas proses pemberian kredit pemilikan rumah terhadap kinerja perusahaan telah berjalan efektif, namun masih ada beberapa temuan SOP (Standar Operasional Prosedur) yang dilanggar dalam pelaksanaan operasional sehingga berjalan dengan tidak semestinya dengan baik.

***Kata Kunci : Audit Operasional, Pengendalian Internal, Kredit Pemilikan Rumah, Penilaian Kinerja***

## **ABSTRACT**

*Yufrida Tussafrina. The Role Of Operational Audit Against Mortgage Loan Process at PT Bank OCBC NISP Tbk For Corporate Performance Assessment guided by Dr. MF. Arrozi, SE, Msi, Akt.*

*This study aims to determine whether the operational audit of mortgage loan process at PT Bank OCBC NISP Tbk for assessing the company's performance has been running effectively, efficiently, and economically. The research design used is qualitative descriptive design by using primary data. The objects of the research are 1 person from Secure Loan Officer (SLO) and 1 person from Secured Loan Manager (SLM). The researcher collects the data by using questionnaire survey. The Effectivity is assessed by using Internal Control Questionnaire (ICQ)*

*The research finding show that the implementation of internal control procedure of mortgage loan process against corporate performance assessment has been running effectively, but there are still several findings on SOP (Standard Operational Procedure) are violence while the implementation of the operational is running, thus it hasn't been running properly.*

***Keywords: Operational Audit, Internal Control, Mortgage Loan, Performance Assessment***