

ANALISIS PENGENDALIAN INTERNAL ATAS PENGELOLAAN KREDIT  
INVESTASI TERKAIT *NON PERFORMING LOAN* PADA BANK X CABANG  
SURABAYA

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ABSTRAK

Skripsi ini membahas pengendalian internal khususnya *monitoring* pada pengelolaan kredit investasi. Dengan tingginya risiko pada kredit maka perlu diterapkan pengendalian internal. Pada penelitian ini pengendalian internal yang dilakukan hanya berfokus pada *monitoring* saat realisasi kredit. Penelitian ini bertujuan untuk mengetahui bagaimana pengendalian internal khususnya *monitoring* diterapkan untuk mengelola kredit investasi pada saat *performing loan* atau *non performing loan*. Penelitian ini menggunakan metode kualitatif dengan tujuan *explanatory research*. Hasil dalam penelitian ini adalah pengendalian internal khususnya *monitoring* yang diterapkan Bank X cabang Surabaya sudah sesuai dengan prosedur. Pengelolaan atas kredit *performing loan* maupun *non performing loan* sudah baik. Bank X cabang Surabaya telah menerapkan upaya penyelamatan *non performing loan*. Namun ada baiknya Bank X cabang Surabaya untuk menambahkan upaya *monitoring* sesuai dengan rekomendasi pada penelitian ini agar pengendalian internal atas pengelolaan kredit investasi menjadi semakin lebih baik.

Kata kunci: pengendalian internal, *monitoring*, kredit investasi, *non performing loan*

ANALYSIS OF INTERNAL CONTROL OF MANAGEMENT OF INVESTMENT  
CREDIT RELATED TO NON PERFORMING LOAN IN SURABAYA BRANCH  
OF BANK X

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ABSTRACT

*This thesis discusses internal control, especially monitoring of investment credit management. With the high risk on credit, internal controls need to be implemented. In this study the internal control carried out only focuses on monitoring when credit is realized. This study aims to find out how internal controls, especially monitoring, are applied to manage investment loans when performing loans or non-performing loans. This study uses qualitative methods with the aim of explanatory research. The results in this study are internal controls, especially monitoring implemented by the Surabaya branch of Bank X in accordance with the procedure. Management of performing loans and non-performing loans is good. Surabaya branch of Bank X has implemented efforts to save non-performing loans. However, it is better for the Surabaya branch of Bank X to add monitoring efforts in accordance with the recommendations in this study so that internal control over the management of investment loans is getting better.*

Keywords: *internal control, monitoring, investment credit, non-performing loans*