

ANALISA PENETUAN RISIKO DALAM PERENCANAAN AUDIT INTERNAL PADA MICRO BANKING PT. BANK XYZ

Oleh : Henry Widjaja

This research intends to examine risk assessment system at each branch of micro credit of Bank XYZ, so that strategy to be conducted in this research are: 1) Internal Audit strategy in detecting risks that may affect the performance of Bank XYZ micro credit branches; 2) reviews the risk assessment system for each of Bank XYZ micro branches. This study uses Analytic Hierarchy Process (AHP) methodology which aims to determine risk assessment and ranking of micro bank branches that will influence the decision in determining the micro branch that will be audited. The processing results show that from 100 sample data using AHP, it is obtained 10 branches Mal have high risk, 56 branches that have medium risk, and 34 branches that have low risk. After the risk assessment results for each branch have been determined, then the Auditor can perform the audit planning. For branches with high risk indicator, the Auditor must audit it every year, for medium risk, audit can be performed every two years, while for low-risk branches, the Auditor may perform several samples to exercise control and every four years.

Keywords: Analytic Hierarchy Process, Internal Audits, Micro Banking