

ABSTRAK

Tujuan pelaksanaan penelitian ini adalah untuk mengetahui peranan internal audit dalam melaksanakan tugas pengendalian dan pengelolaan manajemen risiko dan mengetahui apa perbedaan penerapan pendekatan risk based audit dan pendekatan audit konvensional. Penelitian ini, dilaksanakan dengan metode deskriptif komparatif, yaitu dengan membandingkan antara teori yang ada dengan kenyataan atau fakta di lapangan yang kemudian disimpulkan guna memberi saran atau rekomendasi yang dianggap perlu kepada divisi audit internal PT. Bank Kalbar di Pontianak.

Hasil penelitian menunjukkan bahwa penerapan Risk Based Audit pada PT. Bank Kalbar secara umum telah berjalan baik. hal ini dapat dibuktikan dengan adanya penurunan Rasio NPL/NPF PT. Bank Kalbar dari Tahun 2013-2014 terjadi penurunan dari 1,37% menjadi 1,18%. Hal ini dibarengi pula dengan meningkatnya Dana Pihak Ketiga (DPK) dari tahun ke tahun. Pada tahun 2014 DPK PT. Bank Kalbar tumbuh sebesar 8,90%. Pelaksanaan Risk Based Audit secara umum memang akan membuat audit menjadi lebih efektif dan efisien. Tetapi, Risk Based Audit juga memiliki kelemahan dalam pelaksanaannya, persiapan audit yang kompleks sangat diperlukan, agar hasil audit yang diterima dapat disajikan jauh lebih akurat dan mendekati kenyataan / fakta dilapangan.

Kata kunci: Manajemen Risiko, *Risk Based Audit*, Audit konvensional, NPL/NPF (*Non Performing Loan/Financing*).

ABSTRACT

The purpose of the implementation of this study was to determine the role of internal audit in carrying out the duties of control and risk management and to know what the difference is the application of risk-based audit approach and conventional audit approach. This study, carried out with comparative descriptive method, which is by comparing the existing theory with reality or the facts on the ground which are then summed to provide advice or recommendations deemed necessary to the internal audit division of PT. Bank of West Kalimantan in Pontianak.

The results showed that the implementation of Risk Based Audit at PT. Bank of West Kalimantan in general has been running well. This can be evidenced by the decline in the NPL ratio / NPF ratio PT. Bank of West Kalimantan of the Year 2013-2014 decreased from 1.37% to 1.18%. It is accompanied by the increase in third party funds (DPK) from year to year. In 2014 DPK PT. Bank of West Kalimantan grew by 8.90%. Implementation of Risk Based Audit in general is going to make audits more effective and efficient. However, the Risk Based Audit also has weaknesses in its implementation, preparation of complex audit is necessary, in order to audit results received can be presented much more accurate and closer to reality / fact the field.

Keywords: Risk Management, Risk Based Audit, Conventional Audit, NPL / NPF (Non Performing Loan / Financing).