

ABSTRACT

Internal control activities undertaken to maintain and fix errors and to improve the implementation of the operational activities for compliance with what has been established. Internal control has an important rule within an organization. Through a good operational audit, it will be create in conformity with the rules of operation, in order to achieve the objectives that have been setting. Operational audit conducted by the internal watchdog in an organization. Given the importance of this activity, then a intern superintendent is require to have the independence and competency in performing the supervisory .

This research was conduct with the aim to find out how operational audit rule in enhancing the effectiveness of the internal control of Bank credit on BJB. This research use a case study approach to the method deksriptif which sets forth how the implementation of operational auditing on the Bank branch of BJB Tamansari Bandung. This type of quantitatively research. Data sources used primary data. Method of collecting data with a detailed questionnaire that was distribute to the respondents, where respondents are employees of the audit section and the credit Bank branch BJB Tamansari water Castle. Analytical techniques logistic regression using data with the help of the program SPSS version 17.

The research results showed that the independence and competence of the auditor effect positive but not significant and simultaneous partially against the effectiveness of the internal control of credit BJB, or can be conclude does not have influence because of his influence was insignificant.

Keywords: Independence, competence, and Internal control