

ABSTRACT

This study aims to examine the effect of credit risk management, 5C assessment, accountability, internal control systems, and accounting information on the quality of credit granting.

The population in this study were all employees of Central Java Bank. The research sampling method uses purposive sampling, amounting to 125 employees of Central Java Bank which consists of the head of the credit analyst section, productive credit analysts, and the head of the marketing unit. Data analysis techniques using multiple linear regression.

The results showed that the 5C assessment had a positive effect on the quality of lending, accountability had a positive effect on the quality of lending, the internal control system had a positive effect on the quality of lending, and accounting information also had a positive influence on the quality of lending while credit risk management had no effect on quality lending.

Keywords: *banking, credit risk, accountability, credit quality*