

ABSTRAK

ANALISIS KINERJA AUDITOR INTERNAL DALAM PEMERIKSAAN KREDIT ANGGOTA

(Studi Kasus di *Credit Union Kridha Rahardja* Yogyakarta)

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Penelitian ini bertujuan untuk mengetahui kinerja auditor internal dalam pemeriksaan kredit anggota di *Credit Union Kridha Rahardja* Yogyakarta. Penelitian ini diharapkan dapat memberikan gambaran dan saran mengenai kinerja auditor internal dalam pemeriksaan kredit anggota di *Credit Union Kridha Rahardja* Yogyakarta.

Jenis penelitian ini adalah studi kasus. Metode penelitian yang digunakan adalah metode kualitatif deskriptif. Teknik pengumpulan data dalam penelitian ini adalah wawancara, observasi, dan dokumentasi. Teknik analisis data yang digunakan adalah analisis data kualitatif menggunakan model interaktif Miles dan Huberman.

Hasil penelitian menunjukkan bahwa kinerja auditor internal dalam pemeriksaan kredit anggota di *Credit Union Kridha Rahardja* Yogyakarta sudah sesuai dengan standar profesional audit internal dan teori relevan, namun belum optimal. Hal ini disebabkan karena tidak semua pengawas memiliki dasar di bidang audit dan pernah mengikuti seminar atau pelatihan bersertifikat dari Badan Koordinator *Credit Union* (BKCU) Kalimantan dan *Credit Union* setara lainnya, serta keterbatasan waktu pengawas dalam melakukan audit internal dan terjun langsung ke lokasi anggota.

Kata Kunci: Auditor Internal, *Credit Union*, Kinerja, dan Pemeriksaan Kredit.

ABSTRACT

**THE ANALYSIS OF INTERNAL AUDITORS' PERFORMANCE IN
AUDITING LOAN OF THE MEMBERS**

(Case Study at Credit Union *Kridha Rahardja* Yogyakarta)

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This research aimed to find out the internal auditors' performance in auditing loan of the members at Credit Union *Kridha Rahardja* Yogyakarta. This research intended to provide the descriptions and suggestions about the internal auditors' performance in auditing loan of the members at Credit Union *Kridha Rahardja* Yogyakarta.

The type of this research was a case study. The research method used was a qualitative descriptive. The techniques of the data collection were interview, observation, and documentation. The data analysis used was a qualitative data analysis using Miles and Huberman interactive model.

The result showed that the internal auditors' performance in auditing loan of the members at Credit Union *Kridha Rahardja* Yogyakarta was in accordance with International Standards of Internal Auditing and relevant theory, but not yet optimal. This was due to the fact that not all of the internal auditors have basics in auditing and took certified seminars or trainings either from *Badan Koordinator* Credit Union (BKCU) Kalimantan or other Credit Union. Another reason was there was a limited time of the internal auditors in auditing and visiting the members' place.

Keywords: Internal Auditors, Credit Union, Performance, and Auditing Loan.