

ABSTRAK

PENGAUDITAN INTERNAL ATAS PEMBERIAN KREDIT

(Studi Kasus di *Credit Union* Lantang Tipu Kantor Cabang Putussibau)

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Tujuan penelitian ini adalah untuk menguji kesesuaian pelaksanaan pemberian kredit terhadap SOP (*Standard Operational Procedure*) yang telah ditetapkan dan untuk menilai pemberian kredit apakah sudah efektif, efisien, dan ekonomis. Penelitian dilaksanakan di *Credit Union* Lantang Tipu Kantor Cabang Putussibau.

Jenis penelitian ini adalah studi kasus. Data penelitian diperoleh dengan melakukan observasi, wawancara, dan dokumentasi. Analisis data yang digunakan adalah analisis deskriptif berdasarkan tahap-tahap pengauditan internal pada pemberian kredit.

Hasil penelitian ini menunjukkan bahwa pemberian kredit sudah dilaksanakan sesuai dengan SOP (*Standard Operational Procedure*) yang telah ditetapkan dan pemberian kredit sudah berjalan dengan efektif, efisien, ekonomis.

Kata Kunci: Pengauditan Internal, Pemberian Kredit, *Credit Union*, *Standard Operational Procedure*

ABSTRACT

INTERNAL AUDIT FOR CREDIT GRANTING

(A Case Study at Credit Union Lantang Tipo Putussibau Branch Office)

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The purpose of this study is to test the suitability of the implementation of credit granting to the SOP (Standard Operational Procedure) that has been set and to assess credit granting whether it has been effective, efficient, and economic. The research was held at Credit Union Lantang Tipo Putussibau Branch Office.

The type of this research is a case study. Data was obtained by observations, interviews, and documentation. The data analysis used is descriptive analysis based on stages of internal auditing in credit granting.

The results of this study showed that credit granting has been in accordance with standard operational procedure and credit granting has been effective, efficient, and economic.

Keywords: Internal Audit, Credit Granting, Credit Union, Standard Operational Procedure