

ABSTRAK
PENGAUDITAN INTERNAL PENYALURAN KREDIT
(Studi Kasus di Koperasi Simpan Pinjam Ca Nai)

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2022

Penelitian ini bertujuan untuk mengetahui hasil audit internal pada penyaluran kredit. Penelitian dilakukan di Koperasi Simpan Pinjam Ca Nai, yang meliputi proses penyaluran kredit mulai dari informasi lisan sampai dengan pencairan pinjaman.

Jenis penelitian adalah penelitian kualitatif dengan metode studi kasus. Data dikumpulkan melalui wawancara, observasi, dokumentasi, dan tabel *checklist*. Teknik analisis yang digunakan adalah analisis deskriptif dengan tahapan audit intenal yaitu survei pendahuluan, menyusun rencana audit, pelaksanaan audit, evaluasi hasil audit, dan melaporkan hasil audit.

Hasil penelitian menunjukkan bahwa ada beberapa temuan audit yang perlu ditindaklanjuti. Hasil temuannya adalah koperasi tidak memasukkan otorisasi pihak berwenang pada kartu piutang, adanya kesalahan pencatatan transaksi, tidak adanya nomor urut tercetak pada buku anggota dan kartu piutang, dan adanya piutang yang tak tertagih atau kredit macet.

Kata Kunci: Pengauditan Internal, Penyaluran Kredit, Koperasi

ABSTRACT

INTERNAL AUDIT OF CREDIT DISTRIBUTION (A case study at Ca Nai savings and loan cooperative)

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This study aims to determine the results of the internal audit in the credit distribution. The research was conducted at the Ca Nai Saving and Loans Cooperative, which covered the credit distribution process from verbal information to loan disbursement.

The type of research was qualitative research with case study method. Data was collected through interview, observation, documentation, and checklist table. The analytical technique used was descriptive analysis with internal audit stages, namely preliminary surveys, preparing audit plans, implementation of audits, evaluation of audit results, and reporting an audit results .

The results showed that there were several audit findings that needed to be followed up. The findings were that the cooperative did not include authorization from the authorities on the credit card, there was an error in recording transaction, there was no serial number printed on the member's book and credit card, and there where uncollectible accounts or bad credit.

Keywords : Internal Auditing, Credit Distribution, Cooperative