

ABSTRAK

ANALISIS PROSEDUR AUDITOR INTERNAL DALAM PENYELESAIAN KREDIT BERMASALAH PADA PT. BPR CHANDRA MUKTIARTHA YOGYAKARTA

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Jenis penelitian ini adalah studi kasus, yang menggunakan pendekatan deskriptif kualitatif. Penelitian ini bertujuan untuk mengetahui bagaimana prosedur auditor internal dalam penyelesaian kredit bermasalah pada PT. BPR Chandra Mukthiartha Yogyakarta.

Metode pengumpulan data dengan melakukan wawancara dan dokumentasi. Manfaat penelitian ini adalah memberikan saran dan masukan kepada PT. BPR Chandra Mukthiartha dalam menentukan kebijakan manajemen, khususnya dalam hal penyaluran dana kredit dan penanganan kredit bermasalah melalui peran auditor internal.

Hasil penelitian ini menunjukkan bahwa (1) Kebijakan manajemen atas pemberian tugas dan wewenang kepada auditor internal pada PT. BPR Chandra Mukthiartha sudah sesuai prosedur. (2) Bentuk pengendalian dan pengawasan auditor internal di bidang perkreditan sudah sesuai prosedur. (3) Teknik pemeriksaan audit yang dilakukan auditor internal sudah sesuai prosedur. (4) Program kerja audit lanjutan yang dilakukan auditor internal untuk menyelesaikan kredit bermasalah sudah sesuai prosedur.

Kata Kunci : Prosedur, Auditor Internal, Kredit Bermasalah

ABSTRACT

**ANALYSIS INTERNAL AUDITOR PROCEDURE IN SOLVING
PROBLEMATIC OF NON-PERFORMING LOANS
AT PT. BPR CHANDRA MUKTIARTHA
YOGYAKARTA**

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This research type is case study, which use qualitative descriptive approach. This research aims to find out how the internal auditor procedure in solving problematic of non-performing loans in PT. BPR Chandra Mukthiartha Yogyakarta.

The data collecting methods was by interviewing and documentation. The benefits of this research is giving advice to PT. BPR Chandra Muktiartha in determining management policies, especially in terms of credit cash funds and handling problematic of non-performing loans through internal auditor role.

This research results indicated that (1) Management policies in giving duties and power to internal auditor at PT. BPR Chandra Muktiartha has appropriated with procedure. (2) Controlling and supervising of internal auditor in credit field has appropriated with procedure. (3) Audit investigation technique has appropriated with procedure. (4) The advanced audit program conducted internal auditors to resolve non-performing loans has appropriated with procedure.

Keywords: Procedure, Internal Auditor, Non-Performing Loans