

ABSTRAK

PENGAUDITAN INTERNAL PADA PENYALURAN KREDIT

(Studi Kasus di KSP “Kopdit” Swasti Sari Labuan Bajo)

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Penelitian ini bertujuan untuk mengetahui hasil audit internal pada proses penyaluran kredit. Penelitian ini dilakukan di KSP “Kopdit” Swasti Sari. Tahap penyaluran kredit di KSP “Kopdit” Swasti Sari yaitu tahap permohonan kredit, analisis kredit, Keputusan kredit, dan pencairan kredit.

Jenis penelitian ini adalah penelitian kualitatif dengan metode studi kasus. Data dikumpulkan melalui observasi, wawancara, dokumentasi, dan tabel *checklist*. Teknik analisis yang digunakan adalah analisis deskriptif sesuai dengan tahapan audit internal yaitu survei pendahuluan, perencanaan audit, pelaksanaan audit, evaluasi hasil audit, dan laporan hasil audit.

Hasil penelitian menunjukkan bahwa ada dua temuan audit yang didapat oleh peneliti dan perlu ditindaklanjuti. Temuan tersebut yaitu: 1) belum ada pemisahan tugas antara analisis kredit dan keuangan dalam melayani pengajuan pinjaman. 2) kredit bermasalah lebih dari 5%. Adapun cara untuk mengatasi kredit macet di koperasi yang harus dilakukan yaitu Penjadwalan kembali (*Rescheduling*), Persyaratan kembali (*Restructuring*) dan Penataan kembali (*Reconditioning*).

Kata Kunci : Audit Internal, KSP, Penyaluran Kredit

ABSTRACT

*INTERNAL AUDITING ON CREDIT DISTRIBUTION
(Case Study at KSP “Kopdit” Swasti Sari Labuan Bajo)*

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This study aims to determine the results of internal audits in the credit disbursement process. This research was conducted at KSP "Kopdit" Swasti Sari. The stages of credit disbursement at KSP "Kopdit" Swasti Sari are the credit application stage, credit analysis, credit decision, and credit disbursement.

This type of research is qualitative research with a case study method. Data was collected through observation, interviews, documentation, and checklist tables. The analysis technique used is descriptive analysis in accordance with the stages of internal audit, namely preliminary surveys, audit planning, audit implementation, evaluation of audit results, and audit reports.

The results showed that there were two audit findings obtained by researchers and needed to be followed up. The findings are: 1) there has been no separation of duties between credit and financial analysis in serving loan applications. 2) non-performing loans of more than 5%. The ways to overcome bad loans in cooperatives that must be done are Rescheduling, Restructuring and Reconditioning.

Keywords: Internal Audit, KSP, Credit Distribution