

ABSTRAK

AUDIT KEPATUHAN PADA SISTEM PEMBERIAN KREDIT
(Studi Kasus di Koperasi KPRI Bhakti Praja Provinsi Jawa Tengah)

Savirapresi Denri Saleh
NIM: 202114136
Universitas Sanata Dharma
Yogyakarta
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Tujuan penelitian ini adalah untuk mengetahui kesesuaian hasil audit kepatuhan pada sistem pemberian kredit berdasarkan SOP (*Standard Operational Procedure*) Nomor 55 KOP 2020. Penelitian ini dilaksanakan di Koperasi KPRI Bhakti Praja Provinsi Jawa Tengah. Penelitian ini memberikan rekomendasi kepada pihak koperasi berupa perbaikan untuk memperbaiki kelemahan yang ditemukan selama proses audit.

Desain penelitian yang dilakukan menggunakan metode analisis deskriptif komparatif dengan pendekatan kualitatif. Penelitian ini mendeskripsikan hasil audit kepatuhan dengan melakukan perbandingan penerapan sistem pemberian kredit pada Koperasi KPRI Bhakti Praja Provinsi Jawa Tengah berdasarkan SOP (*Standard Operational Procedure*) Nomor 55 KOP 2020. Teknik pengumpulan data yang digunakan yaitu wawancara, observasi, dan dokumentasi.

Hasil audit menunjukkan bahwa sistem pemberian kredit di Koperasi KPRI Bhakti Praja Provinsi Jawa Tengah sebagian besar sudah sesuai, namun terdapat beberapa yang belum sesuai dengan SOP (*Standard Operational Procedure*) Nomor 55 KOP 2020. Hasil temuan dan rekomendasi yang diberikan kepada pihak koperasi dilaporkan dalam bentuk laporan audit.

Kata kunci: Audit Kepatuhan, Sistem Pemberian Kredit, SOP.

ABSTRACT

A COMPLIANCE AUDIT OF THE CREDIT SYSTEM
(A Case Study at KPRI Bhakti Praja Cooperative Central Java Province)

Savirapresi Denri Saleh
NIM: 202114136
Universitas Sanata Dharma
Yogyakarta
2024

This study aims to determine the suitability of the results of compliance audits to the credit system based on SOP (Standard Operational Procedure) No. 55 KOP 2020. The research was carried out at KPRI Bhakti Praja Corporation in Central Java Province. The study provides recommendations to the cooperatives for improvements to correct the weaknesses found during the audit process.

The design of the research carried out using methods of comparative descriptive analysis with a qualitative approach. The study described the results of the compliance audit by comparing the application of the credit system to the KPRI Bhakti Praja Corporation of Central Java Province based on the SOP (Standard Operational Procedure) No. 55 KOP 2020. The data collection techniques used were interviews, observations, and documentation.

The audit results showed that the credit system in KPRI Corporation Bhakti Praja Province of Central Java was mostly adequate, but there were some that did not comply with SOP (Standard Operational Procedure) No. 55 KOP 2020. The findings and recommendations given to the cooperatives were in the form of audit reports.

Keywords: Compliance Audit, Credit System, Standard Operational Procedure.