

**Pengaruh Pelaksanaan Audit Internal, Efektivitas Pengendalian Internal
Terhadap Pendeteksian Kecurangan (*Fraud*)
(Studi Pada Bank Woori Saudara Kantor Pusat Bandung)**

ABSTRAK

Penelitian ini bertujuan untuk menguji dan memberikan bukti empiris mengenai bagaimana dan seberapa besar pengaruh baik secara parsial dan secara simultan pelaksanaan audit internal dan efektivitas pengendalian internal terhadap pendeteksian kecurangan (*fraud*). Studi ini menyangkut pembobolan dana nasabah oleh karyawan bank itu sendiri dengan berbagai cara, misalnya pemalsuan tanda tangan, memblokir atm, dan penggandaan kartu atm nasabah. Penelitian dilakukan di Bank Woori Saudara.

Metode penelitian yang digunakan adalah metode *explanatory survey*. Metode penentuan sampel penelitian menggunakan *purposive random sampling*, dengan jumlah sampel penelitian sebanyak 31 responden. Metode uji hipotesis yang digunakan dalam penelitian adalah analisis regresi linear berganda dan analisis koefisien korelasi.

Penelitian ini dilakukan untuk mengetahui bagaimana pengaruh audit internal dan efektivitas pengendalian intern terhadap pendeteksian kecurangan baik secara parsial maupun secara simultan pada Bank Woori Saudara, seberapa besar pengaruh pelaksanaan audit internal, efektivitas pengendalian internal sebagian untuk pendeteksian kecurangan di Bank Woori Saudara, dan seberapa besar pengaruh pelaksanaan audit internal, efektivitas pengendalian internal secara simultan terhadap deteksi penipuan di Bank Woori Saudara.

Berdasarkan hasil penelitian menunjukkan bahwa pelaksanaan audit internal secara parsial berpengaruh secara signifikan terhadap pendeteksian kecurangan (*fraud*), efektivitas pengendalian internal secara parsial berpengaruh secara signifikan terhadap pendeteksian kecurangan (*fraud*) dan secara simultan pelaksanaan audit internal dan efektivitas pengendalian internal berpengaruh secara signifikan terhadap pendeteksian kecurangan (*fraud*).

Kata Kunci : Pelaksanaan Aduit Internal, Efektivitas Pengendalian Internal, dan Pendeteksian Kecurangan (*Fraud*).

***The Influence of Internal Audit, Internal Control Effectiveness Against Fraud
Detection (Fraud)
(Study on Bank Woori Saudara)***

ABSTRACT

This study aims to examine and provide empirical evidence about how and how much influence both partially and simultaneously internal audit implementation and effectiveness of internal controls to detect fraud. This study concerns the embezzlement by employees of the bank itself in various ways, such as counterfeiting signatures, blocking atm, and doubling atm card customers. The study was conducted in Bank Woori Saudara.

The method used in this research is explanatory survey research methods. Method of determining judgment sample using purposive random sampling, the number of samples are 31 respondents. The hypothesis test methods used in the study were multiple linear regression analysis and correlation coefficient analysis.

This study conducted to determine how the influence of internal audit and internal control effectiveness against fraud detection either partially or simultaneously on Bank Woori Saudara, how much influence the implementation of internal audit, internal control effectiveness partially to the detection of fraud in the Bank Woori Saudara, and how big the effect of the implementation of internal audit, internal control effectiveness simultaneously against fraud detection on Bank Woori Saudara.

Based on the results of the study showed that the internal audit partially significantly affect fraud detection, effectiveness of internal controls partially significantly affect the detection of fraud and simultaneous implementation of internal audit and internal control effectiveness significantly affect the detection of fraud.

Keywords: Implementation of Internal Audit, Effectiveness of Internal Control and Fraud Detection.