

Peranan Audit Internal terhadap Upaya Pencegahan Kecurangan (*Fraud*)

(Studi Kasus pada PT. Bank BRI Cabang Bandung)

ABSTRAK

Beberapa aktifitas yang diidentifikasi rawan fraud di perbankan antara lain aktivitas pendanaan. Dalam hal ini, pegawai bank menarik dana dari rekening nasabah dengan memanfaatkan kepercayaan nasabah. Pejabat bank dan petugas customer service menerima titipan penyetoran deposito (*door to door*) dan diterbitkan bilyet deposito, namun tercatat dalam pembukuan bank. Uang setoran digunakan untuk kepentingan pribadi. Fraud lain dilakukan dengan menyetujui pencairan deposito prime customer tanpa didukung dengan bilyet asli. Permasalahan yang terjadi pada PT Bank BRI adanya tindakan kecurangan yang melibatkan orang dalam kantor.

Tujuan penelitian untuk mengetahui peranan audit internal, di PT. Bank BRI, untuk mengetahui upaya pencegahan kecurangan dan untuk mengetahui apakah audit internal telah berperan baik dalam upaya pencegahan kecurangan di PT. Bank BRI Cabang Bandung. Metode penelitian menggunakan metode analisis deskriptif dengan teknik pengumpulan data melalui kuesioner.

Hasil penelitian menunjukkan Audit Internal telah berperan secara memadai di PT. Bank BRI Cabang Bandung. Upaya pencegahan kecurangan di PT. Bank BRI Cabang Bandung sudah dilaksanakan dengan baik. Audit Internal telah berperan baik dalam upaya pencegahan kecurangan di PT. Bank BRI Cabang Bandung dan memiliki hubungan yang kuat. Hasil uji hipotesis menunjukkan H_0 ditolak dan H_a diterima, maka Audit internal berperan dalam pencegahan kecurangan pada PT. Bank BRI Cabang Bandung. Hal ini berarti hipotesis yang penulis ajukan yaitu Audit internal berperan dalam pencegahan kecurangan, dapat diterima.

Kata kunci : Audit internal pencegahan kecurangan

The role of Internal Audit against Fraud Prevention

(Case Study at PT. Bank BRI Branch Bandung)

ABSTRACT

Some of the activities identified in the banking fraud-prone among other financing activities. In this case, employees of the bank to withdraw funds from customer accounts to take advantage of customer confidence. Bank officials and a customer service representative receives deposit entrusted deposits (door to door) and published a bilyet slip, but recorded in the books of banks. Deposit money is used for private purposes. Another fraud is done by approving the disbursement of prime customer deposits without supported by original bilyet. The problems that occurred in PT Bank BRI fraud action involving people in the Office, internal staff.

The aim of research to determine the role of internal audit, in PT. Bank BRI, to determine the fraud prevention efforts and to determine whether internal audit has a role both in the prevention of fraud in PT. Bank BRI Branch Bandung. The research method using descriptive analysis method with data collection through questionnaires.

The results showed the Internal Audit role adequately in PT. Bank BRI Branch Bandung. Fraud prevention efforts in PT. Bank BRI Branch Bandung has been implemented properly. Internal Audit has a role both in the prevention of fraud in PT. Bank BRI Branch Bandung have a strong relationship. Hypothesis test results H_0 is rejected and H_a accepted, then the internal audit role in the prevention of fraud in PT. Bank BRI Branch Bandung. This means that the authors propose the hypothesis that internal audit plays a role in the prevention of fraud, acceptable.

Keywords: internal audit fraud prevention