

# **PERANAN AUDITOR INTERNAL DAN SISTEM PENGENDALIAN INTERN DALAM MEMINIMALISIR FRAUD PEMBERIAN KREDIT USAHA RAKYAT (KUR) MIKRO**

## **ABSTRAK**

Penelitian berjudul Peranan Auditor Internal Dan Sistem Pengendalian Intern Dalam Meminimalisir Fraud Pemberian Kredit Usaha Rakyat (Kur) Mikro pada Bank BRI Kanin Jabar. Tujuan penelitian untuk mengetahui pelaksanaan Auditor Internal, untuk mengetahui penerapan sistem pengendalian intern dan untuk mengetahui seberapa signifikan peran auditor internal dan sistem pengendalian intern dalam meminimalisir *fraud* pemberian kur mikro di Bank BRI Kanin Jabar. Metode penelitian yang digunakan yaitu metode deskriptif pendekatan studi kasus, yaitu penelitian terhadap masalah-masalah berupa fakta-fakta saat ini. Pengumpulan data melalui observasi langsung ke instansi yang menjadi objek penelitian untuk memperoleh data serta informasi.

Peranan auditor internal dalam meminimalisir fraud pemberian kredit usaha rakyat sudah berjalan dengan baik, hal tersebut terlihat dengan telah tercapainya peranan auditor internal yang terdiri dari independensi, kemampuan Profesional, lingkup pekerjaan dan pelaksanaan kegiatan pemeriksaan yang termasuk kategori baik. Namun masih terdapat kekurangan antara lain mengenai belum sepenuhnya ada laporan hasil pemeriksaan auditor kepada inspektur.

Peranan Sistem Pengendalian Intern dalam meminimalisir fraud pemberian kredit usaha rakyat sudah berjalan dengan baik, hal tersebut terlihat dengan telah tercapainya pelaksanaan sistem pengendalian intern yang terdiri dari lingkungan pengendalian, penilaian resiko, pengendalian aktivitas, informasi dan komunikasi dan monitoring yang termasuk kategori baik. Namun masih terdapat kekurangan antara lain mengenai membuat voucher jurnal terlebih dahulu ketika akan memeriksa laporan keuangan, memahami buku besar (control account) maupun sub buku besar yang diterapkan oleh perusahaan dan pengawasan aktivitas monitoring yang berjalan sebagai penilaian terhadap kualitas kinerja sistem pengendalian intern.

Auditor internal dan Sistem pengendalian intern berperan dalam meminimalisir fraud pemberian kredit usaha rakyat. Dengan demikian semakin baik peranan Auditor internal dan Sistem pengendalian intern maka akan meminimalisir fraud pemberian kredit usaha rakyat.

Kata kunci: Auditor internal, Sistem pengendalian intern, fraud

## **ABSTRACT**

*The study entitled the role of the internal auditor and internal control system to minimize fraud in the provision of small loans at Bank BRI Kanin Jabar. The aim of research to determine the implementation of the Internal Auditor, to determine the application of the system of internal control and to know how significant the role of internal auditors and internal control system to minimize fraud in the provision of micro KUR at Bank BRI Kanin Jabar. The method used is descriptive method case study approach, research on issues such as the facts at this time. Data collection through direct observation that the object of research institutions to obtain data and information.*

*The role of internal auditor in minimizing fraud providing small loans are already well underway, it is seen to have achieved the role of internal auditors is comprised of independent, professional ability, work scope and execution of inspection activities which include both categories. But there are still shortcomings, among others, regarding the not yet fully exist auditor examination report to the inspector.*

*Role of the Internal Control System in minimizing fraud provision of small loans has been going well, it has been seen with the achievement of the implementation of the internal control system consists of the control environment, risk assessment, control activities, information and communication and monitoring that includes both categories. But there are still shortcomings, among others, regarding making a journal vouchers in advance when it will examine the financial statements, understand ledger (control accounts) as well as sub-ledger that applied by the company and the supervision of monitoring activity that runs as an assessment of the performance quality of internal control systems.*

*Internal auditors and the internal control system plays a role in minimizing fraud granting small loans. Thus, the better the role of internal auditors and internal control system will minimize fraud provision of small loans.*

**Keyword:** Internal Auditor, Internal Control System, Fraud In The Provision Of Small Loans