

**EVALUASI AUDIT INTERNAL ATAS PROSEDUR PEMBERIAN  
KREDIT DENGAN AJARAN KARMA PHALA SEBAGAI PEDOMAN  
PENYELESAIAN KREDIT BERMASALAH  
(Studi Kasus Pada Koperasi Pegawai  
Negeri Susila Bhakti)**

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**ABSTRAK**

Tujuan dari penelitian ini adalah untuk mengetahui penerapan prosedur pemberian kredit di Koperasi Pegawai Negeri (KPN) Susila Bhakti sudah sesuai berdasarkan standar operasional prosedur yang ditetapkan, efektivitas audit internal khususnya kepatuhan pengendalian internal atas prosedur pemberian kredit berdasarkan komponen COSO yang telah diterapkan di KPN Susila Bhakti, dan peran hukum karma phala dalam menyelesaikan permasalahan kredit bermasalah di KPN Susila Bhakti. Metode yang digunakan dalam penelitian ini adalah kualitatif bersifat deskriptif dengan pendekatan studi empiris. Data dikumpulkan melalui proses wawancara, dokumentasi, dan pengamatan.

Hasil dari penelitian ini mengungkapkan bahwa 1) kepatuhan prosedur pemberian kredit di koperasi ini belum sepenuhnya dijalankan dan mengakibatkan terjadinya kredit bermasalah di KPN Susila Bhakti, 2) analisis audit internal khususnya pengendalian internal menurut COSO yang diterapkan di KPN Susila Bhakti belum sepenuhnya efektif karena dapat dilihat hasil dari wawancara tersebut hampir semua komponen belum semaksimal mungkin dilakukan oleh internal KPN Susila Bhakti, masih saja ada kekurangan di setiap komponennya, 3) Peran hukum karma phala dalam menyelesaikan kredit bermasalah di KPN Susila Bhakti memberikan kepercayaan kepada pengurus dan anggota koperasi agar memenuhi kewajibannya masing-masing artinya apapun yang kita lakukan akan mendatangkan hasil baik maupun buruk di kemudian hari.

**Kata kunci :** Pemberian Kredit, KPN Susila Bhakti, Audit Internal, Karma Phala.

**INTERNAL AUDIT EVALUATION OF CREDIT GRANTING  
PROCEDURES USING KARMA PHALA TEACHINGS AS GUIDELINES  
FOR RESOLVING PROBLEM LOANS  
(Case Study on Employee Cooperative  
Country of Susila Bhakti)**

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**Abstract**

*The aim of this study was to determine the application of credit procedures in Koperasi Pegawai Negeri (KPN) Susila Bhakti according to the established standard operating procedures, the effectiveness of internal audits especially the compliance of internal control over credit lending procedures based on the COSO component that has been implemented in KPN Susila Bhakti, and the role of the law of karma phala in solving credit problems in KPN Susila Bhakti. The method used in this research was descriptive qualitative with an empirical study approach. Data were collected through the process of interviews, documentation, and observations. After collecting all important data, an analysis of the existing problems was carried out using a qualitative descriptive analysis method*

*The results of this study revealed that 1) compliance with credit lending procedures has not been fully implemented and resulted in non-performing loans at KPN Susila Bhakti, 2) internal audit analysis especially internal control based on COSO that is implemented in KPN Susila Bhakti has not been fully effective as it can be seen from the results of the interview that most of the components have not been maximally carried out by KPN Susila Bhakti internally, there are still weaknesses in each component, 3) The role of the law of karma phala in resolving non-performing loans in KPN Susila Bhakti gives trust to the management and members of the cooperative to fulfill their respective obligations which means that whatever we do will bring good or bad results in the future*

**Keywords :** *Credit Provision, KPN Susila Bhakti, Internal Audit, Karma Phala.*