

Perancangan penilaian risiko fraud dalam pelaksanaan audit internal dan penerapan strategi anti fraud perbankan (studi kasus pada PT Bank A) = Design of fraud risk assessment for internal audit and anti-fraud banking strategy (case study on PT Bank A)

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Abstrak

PT. Bank A telah menerapkan Kebijakan Strategi Anti Fraud, dalam kurun waktu yang cukup lama, namun fraud pada perusahaan tersebut masih tetap terjadi. PT.Bank A belum melakukan pemetaan risiko fraud secara komprehensif, salah satunya karena PT. Bank A belum memiliki rancangan penilaian risiko fraud Fraud Risk Assesment/FRA.

Penelitian ini adalah untuk mengetahui langkah-langkah dalam perancangan penilaian risiko fraud dan penerapan FRA dalam pelaksanaan audit internal dan strategi anti fraud serta memetakan risiko fraud berdasarkan unit-unit dan proses bisnis pada PT.Bank.A.

Metode yang digunakan dengan menggunakan pendekatan matrik, yang dimulai dengan mengidentifikasi indikator faktor risiko dan kasus-kasus fraud yang pernah dilakukan audit internal guna menyusun inherent risk berdasarkan atas Dampak dan Kecenderungan. Selanjutnya melakukan asesmen terhadap internal control masing masing cabang guna mendapatkan residual fraud risk.

Berdasarkan penelitian dari 16 kantor cabang diperoleh hasil residual risk sebanyak 2 kantor cabang memiliki risiko fraud dengan kategori moderate to high, 3 kantor cabang memiliki kategori risiko moderate, 5 kantor cabang dengan kategori low to moderate, 6 kantor cabang dengan kategori low dan tidak terdapat kantor cabang dengan kategori high.

Kesimpulan dari penelitian ini adalah bahwa rancangan fraud risk assessment ini dapat dijadikan model bagi PT. Bank A atau lembaga keuangan atau non keuangan lainnya sebagai dasar menetapkan unit dan proses bisnis yang perlu perhatian lebih dibanding lainnya terutama untuk auditor saat melakukan audit umum dan dalam penerapan Strategi Anti Fraud.

.....PT. Bank A has implemented the Anti Fraud Strategy Policy, for a considerable period of time, but the fraud on the company still persists. PT.Bank A has not conducted comprehensive fraud risk mapping, one of them is because PT. Bank A does not yet have a Fraud Risk Assessment FRA design.

This research was to determine the steps in planning a fraud risk assessment and application of fraud risk assessment in the implementation of internal audit anti fraud strategy and mapping fraud risk based on units and business process at PT. Bank A.

Method used by using matrix approach, which starts by identifying indicators of risk factors and fraud cases of internal audited to establish inherent risk based on impact and likelihood. Then, conduct the assessment of internal control of each branch office to obtain residual fraud risk.

Based on research from 16 sixteen branch offices, the result of residual risk is 2 two branch offices have fraud risk with moderate to high category, 3 three branch offices have moderate risk category, 5 five branch offices with low category to moderate, 6 six branch offices with low category and no branch office with high category.

The conclusion of this research is that the design of fraud risk assessment can be used as a model for PT.

Bank A or other financial or non financial institution as the basis for establishing units and business processes that need more attention than others especially for auditors when conducting internal audits and in applying Anti Fraud Strategy.