

Evaluasi Fungsi Internal Audit dalam Mendeteksi Skimming Fraud pada PT ABC = Evaluation of The Internal Audit Function in Detecting Skimming Fraud at PT ABC

Nanda Meidiana Putri, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920566606&lokasi=lokal>

Abstrak

Penelitian ini mengevaluasi efektivitas fungsi audit internal dalam mendeteksi skimming fraud di PT ABC, yaitu penggelapan dana sebelum tercatat dalam pembukuan perusahaan. Pendekatan yang digunakan adalah analisis naratif struktural berdasarkan Standar Audit Internal Global IIA tahun 2024 serta prosedur audit yang dilakukan. Data diperoleh melalui wawancara dengan internal auditor dan tinjauan dokumen, seperti: perencanaan audit tahunan, kebijakan umum internal audit, metode pemeriksaan audit dan hasil laporan audit internal. Temuan menunjukkan bahwa meskipun kebijakan audit PT ABC cukup komprehensif, terdapat kendala dalam mendeteksi skimming fraud, seperti perbedaan sistem yang digunakan dalam pencatatan penerimaan pembayaran dari konsumen melalui payment point dengan sistem yang digunakan dalam proses audit internal, penerimaan tunai di wilayah tertentu, serta kurangnya penerapan dual control dalam penagihan. Rekomendasi penelitian meliputi pengawasan yang lebih ketat, pembaruan teknologi deteksi skimming, dan implementasi fitur revisit dalam sistem penagihan sebagai dual control. Hasil ini diharapkan memberikan manfaat praktis bagi perusahaan serta kontribusi akademis bagi penelitian skimming fraud di sektor keuangan nonbank di Indonesia.

.....This research aims to evaluate the effectiveness of the internal audit function in detecting skimming fraud at PT ABC. This type of fraud involves embezzling of funds before they are recorded on the company's books. This research uses a structural narrative analysis approach to assess the internal audit process based on the 2024 Global Internal Audit Standards of the Institute of Internal Auditors (IIA) and audit procedures performed. Data was collected through interviews with internal auditors and document reviews, such as: annual audit planning, general internal audit policies, audit procedures and internal audit report results. The findings indicate that although PT ABC has a comprehensive internal audit policy, there are challenges in detecting skimming fraud, such as: differences in the system used in recording payment receipts from consumers through payment points with the system used in the internal audit process; still receiving payments from consumers in cash, especially in certain areas and there is still no dual control by superiors in every billing. The results of this research are expected to provide practical benefits for companies and academic contributions to research related to skimming fraud in the non-bank financial sector in Indonesia.