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Compliance Audit for Procedures of Lending at Koperasi Konsumen Sami Pada Lyang

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Abstract: Deviations in the implementation of procedures, especially in the provision of credit, are one of the dominant causes of non-performing loans. Throughout 2020 and 2021 Koperasi Konsumen Sami Pada Lyang has non-performing loans. Of the Rp779,672,875 loans disbursed by Koperasi Konsumen Sami Pada Lyang in 2020 and 2021, as much as Rp101,244,444 were non-performing loans This study aims to analyze and explain the Standard Operating Procedures for Credit Provision Koperasi Konsumen Sami Pada Lyang as well as to analyze and explain the results of the audit of compliance with the implementation of the Standard Operating Procedures for Loan Koperasi Konsumen Sami Pada Lyang This type of research is classified as a kualitatif deskriptif research. Data collection techniques using the method of observation, interviews, and documentation. The data analysis technique used is a deskriptif analysis by conducting a compliance audit. The results showed that the level of compliance with lending procedures was 89.3% or an average of 25 procedures had been carried out in accordance with standard operating procedures, but there were an average of 3 procedures or 10.7% whose implementation was not in accordance with standard operating procedures for giving credit.

Keywords: Loan Activities, Procedures, Compliance Audit, Cooperative

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Introduction

The role of Standard Operating Procedures is increasingly needed in the company as a guide in carrying out a work process. With the implementation of the SOP, it is hoped that the work can be carried out properly, on time, and can be agreed upon. In practice, the SOPs that have been prepared are often not implemented by the company, resulting in deviations and causing obstacles that can hinder the company's operational activities. Therefore, it is important for every organization/business entity to implement and comply with SOPs so as not to create obstacles that threaten business continuity. Cooperatives are no exception.

Cooperatives are business entities that base their activities on the principle of kinship. One type of cooperative, acts to collect funds from the community and channel it back to the community in the form of credit in order to improve the welfare of cooperative members. Credit business activities are business activities that have high interest income compared to other business activities. For this reason, it is very important to control the implementation of lending because of the risks that arise in the provision of credit. The biggest risk of providing credit is the high risk of non-performing loans. These problems can be avoided by having effective internal control in lending. One of the tools to support the smooth running of the internal control system so that it can run as expected is a compliance audit. A compliance audit is a way of assessing whether certain procedures, rules, or regulations set by higher authorities are adhered to or followed in order to identify deviations or errors that exist

Koperasi Konsumen Sami Pada Lyang is one of the active cooperatives in Klungkung district that carries out credit activities. Based on the results of the following pre-observation, data on credit distribution at the Sami Pada Lyang Consumer Cooperative is presented.

Table 1. 1 Credit Disbursement List Koperasi Konsumen Sami Pada Lyang 2020 and 2021

Tahun	Jumlah Pinjaman Bermasalah (Rp)	Jumlah Pinjaman (Rp)	NPL (%)
2020	29.522.222	297.621.528	10%
2021	71.722.222	482.051.337	15%
Total	101.244.444	779.672.875	13%

Source: Collectability Report Koperasi Konsumen Sami Pada Lyang 2020 and 2021

It can be seen that the number of non-performing loans experienced by the Sami Pada Lyang Consumer Cooperative has exceeded the maximum NPL ratio stipulated in Bank Indonesia Regulation Number 13/3/PBI/2011, where the NPL ratio is maintained on a net basis of no more than five percent of total loans (Sujana et al., 2018). If this condition continues, the cooperative will not be able to provide credit to other customers in large amounts.

Research conducted by Kusuma (2018) shows that by paying attention to the audit of the implementation of lending, it was found the cause of the problematic phenomenon in the cooperative. Saputra et al., (2019) also mentions that 6 causes of bankruptcy of an LPD, one of which is a violation of the Standard Credit Provision Procedures so that there are many bad loans in LPDs. Research by Baskarini (2020) shows the results, namely by carrying out a compliance audit, it was found that 76% of credit granting procedures had been carried out in accordance with standard operating procedures, but the rest were not. Several previous researchers have also examined methods that can be used to minimize the occurrence of bad debts or credit. Research conducted by Widiasmara (2014) shows that bad debts can be minimized by internal control of accounts receivable. In contrast to this, Iroth et al., (2013) conducted a study using audit compliance. The results showed that the implementation of a compliance audit in the process of providing good credit was able to reduce the number of non-performing loans (NPLs). This study has similarities with the research of Kusuma (2018) and Baskarini (2020) regarding compliance with lending. But with reference to a different place and time. This study took the Sami Pada Lyang Consumer Cooperative as the research site. Based on the background of the problem and research references, this study aims to analyze and explain Standard Operating Procedures of credit provision in the Koperasi Konsumen Sampi Pada Lyang as well as the results of the compliance audit with application of Standard Operating Procedures for credit provision on Koperasi Konsumen Sampi Pada Lyang

Method

The research was conducted at Koperasi Konsumen Sami Pada Lyang for a period of six months. The data collection techniques in this research using the method of observation, interviews, and documentation. After getting the data, the researchers processed the data through data analysis techniques. In the processing stage, researchers used descriptive analysis by conducting a compliance audit. The compliance audit done through several stages, consisting of : (1) Get the Standard Operational Procedure of Credit Provision, (2) Collecting lending data on 2020 until 2021, then classified it based on the loan status, namely performing loans, special mention loans, substandard loans, doubtful loans, loss loans, (3) Determining the audit sample, where the population of this research is the number of customers with active loans status who have borrowed at Koperasi Konsumen Sami Pada Lyang in 2020 until 2021, namely 81 persons. The audit sample determining by stratified proportional random sampling for 20% in category performing loans, special mention loans, substandard loans, doubtful loans, and 100% for category loss loans, (4) Comparing the suitability of the implementation with Standard Operating Procedure, (5) Get a conclusion about the conformity of the implementation with the SOP for credit provision, whether it obedient or disobedient (6) Giving recommendation.

Result and Discussion

Standard Operating Procedures for Loans are obtained by using documentation techniques, namely documenting the policies used in the credit granting process at the Sami Pada Lyang Consumer Cooperative. The SOP consists of 3 stages, namely the loan application stage, the loan analysis stage, and the loan realization stage, which is detailed into 28 procedure points. Overall, the operational standards of lending set by the Sami Pada Lyang Consumer Cooperative are quite good. Judging from the stages of submitting an application with supporting attachments, guarantees and credit analysis 5 C (Character, Capacity, Capital, Collateral, Condition).

Based on the compliance test with the Standard Operating Procedures (SOP) for Credit Provision applicable at the Koperasi Konsumen Sami Pada Lyang on the over 20 borrowers who were selected as research samples based on the categories of performance loans, special mention loans, substandard loans, doubtful loans and loss loan, the recapitulation and conclusions of the audit findings can be presented in Table 1.2

Table 1. 2 Conclusion of Compliance Test Results Standard Operating Procedures With Operational Implementation Koperasi Konsumen Sami Pada Lyang

No	Credit Collectability	Total (Prosedur)	Obedient		Diobedient		Finding Notes
			Amount (Prosedur)	%	Amount (Prosedur)	%	
1	Performing Loans	28	25	89,3%	3	10,7%	- Not a member of cooperative - Does not attach books or records of sales - Does not attach STNK
2	Special Mention Loans	28	25	89,3%	3	10,7%	- Not a member of cooperative - Does not attach salary slip - Does not attach guarantee location sketch
3	Substandard Loans	28	26	92,9%	2	7,1%	- Does not attach salary slip - The cooperative is not careful in analyzing the character of the borrower
4	Doubtful Loans	28	26	92,9%	2	7,1%	- Does not attach a photo of the guarantee and photo of the borrower - The cooperative is not careful in analyzing the character of the borrower
5	Loss Loans	28	23	82,1%	5	17,9%	- Not a member of cooperative - Does not attach a photo of the guarantee and photo of the borrower - Does not attach books or records of sales - Does not attach STNK - The cooperative is not careful in analyzing the condition of the borrower
AVERAGE		28	25	89,3%	3	10,7%	
MIN				82,1%		7,1%	
MAX				96,4%		17,9%	

Source : Processed primary data, year 2022

Based on Table 1.2, the results of the compliance test for the implementation of credit at Koperasi Konsumen Sami Pada Lyang with the Standard Operating Procedures (SOP) that have been set, amounting to 89.3%. The highest level of compliance occurs in the category of doubtful credit collectability, which is 96.4% and the lowest level of compliance occurs in the category of bad debt collectability, which is 82.1%. The audit findings on non-compliance with SOPs based on loan collectability categories are described as follows:

(1) Prospective borrowers are not registered as members of Koperasi Konsumen Sami Pada Lyang

The result is there are 4 borrowers are not registered as members of the Koperasi Konsumen Sami Pada Lyang, it is known that the 4 people are relatives and relatives of the Koperasi Konsumen Sami Pada Lyang, members. The provision of loans to non-cooperative members is a form of non-compliance that is carried out because it is contrary to Government Regulation Number 9 of 1995 concerning the Implementation of Savings and Loans Business Activities by Cooperatives, where in the regulation it is explained that cooperatives that run savings and loan businesses can only provide loans to other cooperatives, members, or prospective members who must become members within three months. The point of this procedure, is considered quite material if it is not followed as long as other procedures are still adhered to.

(2) Prospective borrowers are not attach salary slip

The result is there are two borrowers did not attach salary slips because the company where they worked did not provide salary slips to their employees because the bookkeeping system was very simple. Fatmasari (2015)

states that salary slips are very helpful in convincing the bank in the credit application process, by attaching a salary slip, the bank considers the borrower to be able to pay off the credit given. In the absence of a payslip, an analysis of the borrower's ability to repay his credit becomes less accurate. Non-compliance with these SOP points is considered quite material because if the cooperative does not comply, it will be difficult to analyze the borrower's ability to pay off his credit.

(3) Prospective borrowers are not attach a photo of the guarantee and photo of the borrower

The result is there are four of the borrowers did not provide a photo of the prospective borrower in which the manager considered that the photocopy of the ID card and family card was sufficient to be valid for the photo of the prospective borrower.

According to Baskarini (2018), borrowers should attach a photo of the borrower and a photo of a guarantee to avoid fictitious borrowers in the cooperative environment. This is a material risk if it is not fulfilled because it can be a gap for the borrower to avoid never making a loan or there is a difference between the guarantee letter and the actual condition of the guarantee. Therefore, the point of this procedure, is considered very material if it is not adhered to.

(4) Prospective borrowers are not attach books or records of sales

The result is there are two borrowers who did not attach a photocopy of the bookkeeping or sales records because the business being managed was still simple. This procedure point is considered immaterial if it is not followed, especially if the prospective borrower is just starting a business. With a note, the cooperative is not wrong in analyzing the prediction of the business continuity of prospective borrowers

(5) Prospective borrowers are not attach fotocopy of STNK

The result is there are six borrowers did not attach a photocopy of the STNK. According to the cooperative, if you use a vehicle guarantee, it is enough to attach a BPKB. So the implementation of this procedure is not in accordance with the applicable standard operating procedures. This procedure point is considered immaterial if it is not complied with as long as the procedure for attaching BPKB is still fulfilled.

(6) Prospective borrowers are not attach guarantee location sketch

The result is there are seven of borrower sample applied for collateral in the form of land/buildings. However, two of the borrowers did not attach a location plan. So the implementation of this SOP is not in accordance with the applicable standard operating procedures. According to Kasmir (2014) in the procedure for granting credit by banks and other financial institutions, one of them is the On the Spot stage, namely direct inspection and review activities of various objects that will be used as collateral by prospective debtors, so that the location plan is very necessary in carrying out On the Spot. on-site inspection) to avoid falsification of certificates by prospective borrowers. This procedure point is considered quite material if it is not complied with because it increases the chances of forgery of land certificates by prospective borrowers.

(7) Conducting interviews with borrowers related to aspects of the business being run and others

The result is credit department has interviewed all borrowers at the sami cooperative at lyang. However, interviews conducted with borrowers were less thorough regarding the business continuity analysis of prospective borrowers. According to Purba (2019), in conducting credit analysis, it is very important to assess several aspects related to the debtor's business activities such as legal aspects, market and marketing aspects, financial aspects, operational and technical aspects, and management aspects. Non-compliance with this procedure point is considered very material if it is not complied with because if the cooperative is wrong in analyzing the business continuity of the prospective borrower, it will affect the borrower's capacity so that he is unable to make payments in the future.

(8) Cooperative managers conduct loan analysis by paying attention to 5C (Character, Capacity, Capital, Collateral, Condition)

The result is the cooperative manager has conducted an analysis of the feasibility of providing loans to all borrowers. but the Cooperatives are not careful in analyzing the 5Cs of prospective borrowers, especially the character and condition. When viewed from other requirements such as guarantees, having income to pay off credit and owning a business, the debtor concerned has been fulfilled, but it is also necessary to carry out an in-depth analysis of the daily habits of the borrower concerned and the economic condition of the borrower facing a pandemic period so that there are no mistakes in giving. credit. Non-compliance with this procedure point is considered very material if it is not obeyed because if the cooperative is wrong in analyzing the character of the prospective borrower, because if a person's character has no good faith in paying off his debt, the credit collection process will be hampered and experience problems. Likewise with the condition of the economy, especially during the current pandemic

The explanation above shows that the implementation of audit research on compliance with the SOP for Credit Provision at the Koperasi Konsumen Sami Pada Lyang provides support for the compliance audit theory, where by conducting an audit of the cooperative's compliance with the applicable SOP, the results of the level of compliance and the causal factors that influence the non-compliance are obtained. can be used as a guideline for cooperatives

to be more careful in lending, to comply more with established SOPs and to improve supervision in the implementation of lending in the future.

The recommendations that can be given to the Cooperative to overcome risks and improve performance for the sake of the business continuity of the Sami Pada Lyang Consumer Cooperative include: (1) Credit disbursement should only be given to members of the cooperative, or at least if the borrower is not a member of the cooperative when applying for a loan, the cooperative should provide concessions, namely the borrower can borrow from the same consumer cooperative on the condition that three months after the disbursement of funds, the borrower must be registered as a member of the cooperative. member of the Koperasi Konsumen Sami Pada Lyang, (2) The borrower must attach a photo of the borrower and a photo of the guarantee, (3) For borrowers who use vehicle guarantees, they must attach a photocopy of STNK, while borrowers who use land certificates as collateral are required to attach a map of the location of the guarantee, (4) Increase accuracy in conducting business continuity analysis and analysis of 5 C (Character, Capacity, Capital, Collateral, Condition) of prospective borrowers

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Conclusion

Based on the result of the compliance test and discussion above, it can be concluded that : (1) Koperasi Konsumen Sami Pada Lyang has a clear standard operating procedure of credit provisions for debtors who will get loans. The level of compliance according to the result of compliance test between the standard operating procedure and the applicable of it in the Koperasi Konsumen Sami Pada Lyang is 89.3%. The highest level of compliance occurs in the category of doubtful credit collectability, which is 96.4% and the lowest level of compliance occurs in the category of bad debt collectability, which is 82.1% The level of compliance is depends on the materiality of the non-complied procedure points.

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