

ABSTRAK

SITTI ALIYAH, 2026. Analisis Efektivitas Pengendalian Internal dalam Mitigasi Risiko Kecurangan pada Pengelolaan Keuangan Daerah (Studi Kasus BPKD Kabupaten Gowa. Skripsi. Jurusan Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing Oleh: Pembimbing I Ismail Rasulong dan Pembimbing II Asriani Hasan.

Penelitian ini dilatarbelakangi oleh tingginya risiko kecurangan dalam pengelolaan keuangan daerah yang masih menjadi persoalan serius di sektor publik. Lemahnya penerapan pengendalian internal, keterbatasan peran audit internal, serta rendahnya kesadaran anti-fraud dapat membuka peluang terjadinya penyimpangan. Penelitian ini bertujuan untuk menganalisis efektivitas pengendalian internal dalam memitigasi risiko kecurangan pada pengelolaan keuangan daerah di Badan Pengelolaan Keuangan Daerah (BPKD) Kabupaten Gowa, serta mengkaji peran audit internal dan kesadaran anti-fraud dalam mendukung sistem tersebut. Metode penelitian yang digunakan adalah pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara mendalam, observasi, dan dokumentasi. Informan penelitian terdiri atas pejabat dan pegawai yang terlibat langsung dalam pengelolaan serta pengawasan keuangan daerah. Hasil penelitian menunjukkan bahwa pengendalian internal di BPKD Kabupaten Gowa telah diterapkan sesuai regulasi, namun efektivitasnya belum optimal akibat keterbatasan sumber daya manusia, konsistensi pelaksanaan prosedur, dan beban kerja yang tinggi. Audit internal dan kesadaran anti-fraud terbukti berperan penting dalam memperkuat pengendalian internal dan menekan risiko kecurangan. Kesimpulan penelitian ini menegaskan bahwa sinergi antara pengendalian internal, audit internal, dan kesadaran anti-fraud menjadi kunci dalam meningkatkan akuntabilitas dan transparansi pengelolaan keuangan daerah.

Kata kunci: Pengendalian Internal, Audit Internal, Kesadaran Anti-Fraud, Risiko Kecurangan

ABSTRACT

SITTI ALIYAH, 2026. *Analysis of the Effectiveness of Internal Control in Mitigating the Risk of Fraud in Regional Financial Management (Case Study of the Gowa Regency BPKD)*. Thesis. Department of Accounting Study Program, Faculty of Economics and Business, Muhammadiyah University of Makassar. Supervised by: advisor I Ismail Rasulong and advisor II Asriani Hasan.

This study is motivated by the high risk of fraud in local government financial management, which remains a significant issue in the public sector. Weak internal control implementation, limited effectiveness of internal audit, and low anti-fraud awareness may create opportunities for financial misconduct. This research aims to analyze the effectiveness of internal control in mitigating fraud risk in local financial management at the Regional Financial Management Agency (BPKD) of Gowa Regency, as well as to examine the role of internal audit and anti-fraud awareness in supporting the internal control system. The study employs a descriptive qualitative approach, with data collected through in-depth interviews, observation, and documentation. Key informants include officials and staff directly involved in financial management and oversight processes. The findings indicate that internal control at BPKD Gowa Regency has been implemented in accordance with existing regulations; however, its effectiveness has not been fully optimized due to limitations in human resources, inconsistencies in procedural implementation, and high workload pressures. Internal audit and anti-fraud awareness play a crucial role in strengthening internal control and reducing fraud risk. This study concludes that strong synergy among internal control, internal audit, and anti-fraud awareness is essential to enhance accountability, transparency, and integrity in local government financial management.

Keywords: Internal Control, Internal Audit, Anti-Fraud Awareness, Fraud Risk