

## ABSTRAK

Latifah Fadhillah, 2019. **Pengaruh Audit Internal Terhadap Kredit Macet Nasabah Pada Bank Pembangunan Daerah Banten Cabang Makassar**, Skripsi Fakultas Ekonomi dan Bisnis Jurusan Akuntansi Universitas Muhammadiyah Makassar. Dibimbing oleh Pembimbing I Abd Rahman Rahim dan Pembimbing II Saida Said

Penelitian ini bertujuan untuk mengetahui pengaruh audit internal secara parsial terhadap kredit macet nasabah. Jenis penelitian yang digunakan dalam penelitian ini adalah metode kuantitatif yang menekankan analisisnya pada data-data numerikal (angka) yang diolah dengan metode statistik. Teknik perhitungan yang digunakan dalam penelitian ini adalah berupa Uji Asumsi Klasik yaitu asumsi normalitas. Metode analisis data menggunakan teknik regresi linier sederhana. Berdasarkan hasil penelitian dibuktikan hipotesis diterima dikarenakan (1) audit internal berpengaruh positif dan signifikan secara parsial terhadap kredit macet nasabah. (2) Kinerja Auditor Internal dilaksanakan secara efektif di Bank pembangunan Daerah Banten Cabang Makassar. Hal ini dapat dilihat dari hasil persentase *Non Performing Loan (NPL)* turun 2% dalam kurun 1 periode.

**Kata Kunci:** *Fungsi Audit Internal dan Kredit Macet.*

## **ABSTRACT**

*Latifah Fadhillah, 2019. **The effect of Internal Audit on customers ' bad credit in Banten Regional development Bank Makassar Branch**, thesis Faculty of Economics and Business Accounting department of Muhammadiyah University of Makassar. Guided by Supervisor I ABD Rahman Rahim and supervisor II Saida Said*

*This research aims to determine the effect of partial internal audit on customers ' bad credit. The type of research used in this study is a quantitative method that emphasizes the analysis of numerical data (numbers) processed by statistical methods. The calculation technique used in this research is the classical assumption test, which is assuming normality. Data analysis methods use simple linear regression techniques. Based on the results of the research proven hypothesis received due to (1) internal audit has a significant positive and significantly partial to the customer's bad credit. (2) The performance of Internal Auditor carried out effectively in the Bank of Banten Regional Development Branch Makassar. This can be seen from the results of the percentage of Non-Performing Loan (NPL) down 2% in the 1st period.*

**Keywords:** *Internal Audit Function and Bad credit.*