**ABSTRAK**

**ANALISIS AUDIT OPERASIONAL ATAS PROSEDUR PEMBERIAN**

**KREDIT (STUDY KASUS PT BANK SUMUT CAB. SUKARAMAI)**

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Penelitian ini bertujuan untuk mengetahui pelaksanaan pemeriksaan audit operasional atas prosedur pemberian kredit pada kredit KUR Mikro Modal Kerja tahun 2017 sampai tahun 2019. Peneliti menggunakan metode penelitian kualitatif dengan desain penelitian deskriptif. Subjek dalam penelitian ini adalah PT Bank Sumut Cabang Medan Sukaramai dan objek dalam penelitian ini adalah pengawai Bank sebanyak 3 orang. Penelitian ini mengunakan Teknik Kualitatif yang meliputi observasi, wawancara dan dokumentasi. Berdasarkan penelitian dan pembahasan yang telah penulis lakukan, penulis dapat menyimpulkan beberapa kesimpulan diantaranya: Pelaksanaan pemeriksaan audit operasional atas prosedur pemberian kredit pada kredit KUR Mikro Modal Kerja yang di jelaskan oleh pihak auditor sudah sesuai teori dan tahap-tahap pelaksanaan pemeriksaan auditor di PT Bank Sumut Cabang Medan Sukaramai, dan Pelaksanan prosedur pemberian kredit kususnya kredit KUR Mikro Modal Kerja telah sesuai dengan ketentuan pemberian kredit yang berlaku dan mengalami peningkatan nasabah di tahun 2017 sampai tahun 2019

**Kata Kunci: Audit Operasional, Pemberian Kredit**

***ABSTRACT***

***OPERATIONAL AUDIT ANALYSIS OF CREDIT PROCEDURES***

***(CASE STUDY OF PT BANK SUMUT CAB. SUKARAMAI)***

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This study aims to determine the implementation of operational audit checks on *credit granting procedures for KUR Micro Working Capital loans from 2017 to 2019. Researchers used qualitative research methods with descriptive research designs. The subjects in this study were PT Bank Sumut Medan Sukaramai Branch and the object in this study was the Bank employees as many as 3 people. This study uses qualitative techniques which include observation, interviews and documentation. Based on research and discussion that the author has done, the author can conclude several conclusions including: 1. Implementation of operational audit checks on the procedure for granting credit on KUR Micro Working Capital loans explained by the auditors is in accordance with the theory and stages of the implementation of auditor checks at PT Bank Sumut Medan Sukaramai Branch. 2. The implementation of the procedure for granting credit, especially the KUR Micro Working Capital credit, has been in accordance with the applicable credit provision and has increased in customers from 2017 to 2019*

***Keywords: Operational Audit, Credit Provision Procedures on Credit******KUR***

***Micro Working Capital 2017 to 2019***