

INTISARI

Tujuan – Penelitian ini bertujuan untuk menganalisis secara mendalam mengenai pelaksanaan fungsi SKAI pada Bank Maluku Malut, yang merujuk pada piagam audit sesuai POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Pada Bank Umum.

Metode Penelitian – Penelitian ini menggunakan metode kualitatif dengan pendekatan studi kasus. Data yang diambil terdiri atas data primer dan data sekunder. Data primer diperoleh oleh wawancara semi-terstruktur yang dilakukan dengan Komite Audit, Ketua Satuan Kerja Audit Internal (SKAI), Auditor SKAI, Pimpinan Cabang Batu Merah Bank Maluku Malut. Sedangkan data sekunder diperoleh dari observasi dan analisis dokumen. Teknik triangulasi sumber, teknik, dan *member checking* digunakan untuk menguji validitas serta reliabilitas data.

Temuan – Temuan Penelitian menunjukkan bahwa SKAI dalam menjalankan fungsinya yang terdiri dari Fungsi Audit meliputi Perencanaan Audit Tahunan, Pelaksanaan Audit, Pelaporan dan Penyelesaian, dan Fungsi NonAudit meliputi *Quality Assurance* dapat melaksanakan fungsinya sebagai pengendalian intern untuk meningkatkan kepercayaan nasabah dan kinerja Bank Maluku Malut. Namun demikian, penelitian juga menemukan keterbatasan pada aspek transparansi piagam audit, pengukuran kinerja individu auditor, dan efektivitas monitoring tindak lanjut hasil audit.

Orisinalitas – Penelitian ini menggunakan Audit Internal dari Sawyer 2003 untuk menjelaskan fenomena yang terjadi dalam penelitian ini serta menghubungkan keterkaitan antara fungsi audit dan fungsi non audit. Selain itu, memberikan kontribusi empiris dengan meneliti praktik SKAI pada bank daerah, khususnya Bank Maluku Malut yang relatif jarang menjadi objek penelitian.

Kata Kunci: Audit Internal, Fungsi SKAI, Sawyer 2003, Bank Maluku Malut

ABSTRACT

Obejectives – *This study analyzes the implementation of the Internal Audit Work Unit (SKAI) function at Bank Maluku Malut, assessing its alignment with the audit charter as stipulated in POJK No. 1/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks.*

Research Methods – *This study employed a qualitative method with a case study approach. The data collected consisted of primary and secondary data. Primary data were obtained through semi-structured interviews conducted with the Audit Committee, Head of Internal Audit Work Unit (SKAI), SKAI Auditors, and the Branch Manager of the Batu Merah Branch of Bank Maluku Malut. Meanwhile, secondary data were obtained from observations and document analysis. Source triangulation techniques, methodological triangulation, and member checking were used to test data validity and reliability.*

Findings – *The research findings indicate that SKAI in carrying out its functions, which consisted of Audit Functions including Annual Audit Planning, Audit Implementation, Reporting and Settlement, and Non-Audit Functions including Quality Assurance, could perform its role as internal control to enhance customer trust and the performance of Bank Maluku Malut. However, the study also found limitations in aspects of audit charter transparency, individual auditor performance measurement, and the effectiveness of audit findings follow-up monitoring.*

Originality – *This study applied Internal Audit theory from Sawyer 2003 to explain the phenomena occurring in this research and to establish connections between audit functions and non-audit functions. Furthermore, it provides an empirical contribution by examining SKAI practices in regional banks, particularly Bank Maluku Malut, which is relatively rarely the subject of research.*

Keywords: *Internal Audit, SKAI Functions, Sawyer 2003, Bank Maluku Malut*