THE EFFECT OF INTERNAL AUDIT IMPLEMENTATION AND RISK MANAGEMENT ON LENDING POLICIES PEOPLE'S BUSINESS IN THE COVID – 19 PERIOD AT PT. BANK SUMUT CENTRE MEDAN

[1]*Duma Megaria Elisabeth, Universitas Methodist Indonesia
Email : dumamegariaelisabeth@gmail.com
[2]Farida Sagala, Universitas Methodist Indonesia
Email : farida84_cute@yahoo.co.id
[3]Ivo Maelina Silitonga, Universitas Methodist Indonesia
Email : imsilitonga@gmail.com
[4]Rintan Br Saragih, Universitas Methodist Indonesia
Email: saragihrintan@gmail.com
[5]Anggiat Manurung, Universitas Methodist Indonesia
Email : manurunganggiat2002@gmail.com

*Correspondence Email: dumamegariaelisabeth@gmail.com

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh penerapan audit internal dan manajemen risiko terhadap kebijakan pemberian kredit usaha rakyat dimasa covid-19. Pada penelitian ini menggunakan data primer dalam bentuk penyebaran kuesioner yang dilakukan pada PT. Bank Sumut Pusat Medan, teknik pengambilan sampel yang digunakan adalah *purposive sampling* dengan teknik pengumpulan data menggunakan metode kuesioner. Analisis yang digunakan dalam penelitian ini dengan menggunakan metode validitas, reabilitas , normalitas data, asumsi klasik, koefisien determinasi, ujit serta uji f. Hasil penelitian ini menunjukkan bahwa audit internal berpengaruh secara parsial terhadap kebijakan pemberian kredit usaha rakyat dimasa covid-19 dengan nilai t_{hitung} 7.472 pada tingkat signifikan 0.003. Manajemen risiko berpengaruhsecara parsial terhadap kebijakan pemberian kredit usaha rakyat dimasa covid-19 dengan nilai t_{hitung}7.432 dengan tingkatsignifikan 0.000. Audit internal dan manajemen risiko berpengaruh secara simultan terhadap kebijakan pemberian kredit usaha rakyat dimasa covid-19 dengan nilai f_{hitung} sebesar 92.717 dengan nilai signifikan 0.000. Selain itu nilai *adjusted Rsquare* sebesar 0.859 artinya audit internal (X_1) dan manajemen risiko (X_2) secara bersama - sama mempengaruhi kebijakanpemberian kredit usaha rakyat dimasa covid - 19 sebesar 85,9% sedangkan sisanya sebesar 14,1% dipengaruhi oleh variabellain diluar dari penelitian ini.

Kata Kunci*:* **Audit Internal, Manajemen Risiko, Kebijakan Pemberian Kredit Usaha Rakyat Di Masa Covid-19**

ABSTRACT

This study aims to examine the effect of the implemention of internal audit and risk management on the policy of grantingpeople's business loans in the covid-19 period. In this study using primary data in the form of distributing questionnairesconducted at PT Bank Sumut Pusat Medan, the sampling technique used was purposive sampling with data collection techniques using a questionnaire method. The analysis used in this study uses the methods of validity, reability, data normality, classical assumptions, coefficient of determination t test and f test. The results of this study indicate that internalaudit has a partial effect on the policy of granting people's business loans at covid-19 with a tcount value of 7.472 at a significant level 0f 0.003. Risk management partially affects the policy of granting people's business credit during covid-19 with a tcount value of 7.432 with a significant level of 0.000. Internal audit and

risk management simultaneously affectthe policy of granting people's business loans during covid-19 with a fcount value of 92.717 with a significant value of In addition, the adjusted R square value of 0.859 means that internal audit (X_1) and risk management (X_2) togetheraffect the policy of granting people's business loan during covid-19 by 85.9% while the remaining 14.1% is influenced by other variables outside of this study.

Keywords : Internal Audit, Risk Management, People's Business Credit Granting Policy Under Covid - 19

I. INTRODUCTION
Background

Banks are institutions of trust that function as intermediaries, ensure the payment system runs smoothly, and also serve as a tool to implement government monetary policy. Banks are financial institutions built on trust. Bank operational funds are mainly sourced from public savings and channelled through current accounts, deposits, savings and other products, with the aim of raising public funds. The internal and external banking situation is changing rapidly, followed by an increase in the risks associated with banking business activities. As a result, good bank governance and the implementation of risk management have become more important. Both banks and bank supervisory authorities will benefit from the implementation of risk management.

Roza Gustika (2016) explains that People's Business Credit (KUR) is a programme carried out by the government, by providing working capital and investment to Micro, Small and Medium Enterprises (MSMEs) with guarantee facilities for productive businesses.

Each bank must build a risk management system in accordance with its own business functions and characteristics. One of the risks that arise in banking is credit risk, which can lead to bad debts. Bad debts occur for various reasons, customers are unable to fulfil their obligations such as principal and interest payments on loans, so that banks experience losses because they continue to incur interest expenses for customer deposits, so that they can suppress and reduce bank profitability.

Seeing the importance of internal control aspects in banking, existing regulations have clearly defined the definition of internal control that must be carried out by banks. Internal control is interpreted as a supervisory system that must be implemented on an ongoing basis by banking management. The purpose of implementing the system must be clearly defined, namely reducing the potential and impact of fraud, securing banking assets, reducing non-value-added costs, improving reporting accuracy, and ensuring the fulfilment of banking operations that comply with the rules (Internal Control System Standards for Commercial Banks, 2017).

The spread of Covid-19 in Indonesia has disrupted people's economic and business activities. When KUR sets MSMEs as the target market, it will also have an impact. Due to a decline in income, many MSMEs have closed their businesses. Although the banking sector continues to provide credit selectively, debtors are facing difficulties to repay KUR due to decreased income. The Covid-19 pandemic has negatively impacted almost all business sectors, but some MSMEs still see good prospects today.

Table 1
Total KUR Amount in 2019 - 2023 at Bank Sumut

Years	KUR amount (in rupiah)
2019	754.000.000.000
2020	492.000.000.000
2021	765.000.000.000
2022	1.349.000.000.000
2023	1.178.000.000.000

Source: Primary Data, 2024

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Table 2
The Number Of People's Business Loans Outstanding, Collectible, Uncollectible And The Number Of Debtors In 2019-2023 At Bank Sumut.

Years	Number of Kur in Circulation	Total receivables	Total unbilled dues	Number of Debtors
2019	754.000.000.000	747.968.000.000	6.032.000.000	6.263
2020	492.000.000.000	488.949.600.000	3.050.400.000	4.894
2021	765.000.000.000	755.361.000.000	9.639.000.000	7.666
2022	1.349.000.000.000	1.326.606.600.000	22.393.400.000	10.431
2023	1.178.000.000.000	1.155.500.200.000	22.499.800.000	9.570

Source: Primary Data, 2024

Looking at the number of KUR above, we can find the phenomenon of potential bad debts during the pandemic. This then raises questions about the existence of an internal control system and risk management at the bank. The impact is bad debts where bankruptcy can be the highest risk point for a bank due to the provision of loans that are not on target. Therefore, the internal control aspect coupled with risk management is the main weapon for a bank to be able to minimise the potential for liquidation and bankruptcy (Ritonga, 2023).

And as for the relationship between bad debts and internal control systems and risk management, it can be seen clearly in the field where new rules have emerged regarding credit relaxation and restructuring. Debtors who are allowed to restructure loans are debtors who have gone through a risk management-based selection process. An important point to note in the process is that the business is still running but is severely affected operationally during the covid-19 pandemic (Putra Jaya et al., 2023). This implies the important role of risk management in 'emergency' decisions due to macro conditions that are beyond the control of banks and debtors. banks and debtors. And also to be able to implement good risk management, banks cannot only utilise the rules but must also be able to implement them properly.

Therefore, based on the background above, the authors are interested in conducting research on: **'"The Effect of Internal Audit Implementation and Risk Management on People's Business Lending Policies during the Covid-19 Period at PT. Bank Sumut Medan Centre.'"**

Problem Formulation
Based on the above background, the author formulates the research problem as follows:
1. Is there a significant effect of the partial implementation of internal audit on the policy of granting people's business loans during Covid-19?
2. Is there a significant effect of the partial implementation of risk management on the policy of granting people's business loans during Covid-19?
3. Is there a significant effect of the implementation of internal audit and risk management simultaneously on the policy of granting people's business loans during Covid-19?

II. LITERATURE REVIEW
Agency Theory
Agency Theory (Jensen & Meckling 1976), is 'a theory in the field of financial reporting studies. The theory implies a contract between management and the owners of the company regarding the company's operations. Agency theory assumes relationships that are both cooperative and non-cooperative.' Agency theory is suitable for this study because the two independent variables used are part of the management supervision system. Internal audit and risk management are part of the supervisory mechanism that minimises the risk of management opportunistic behaviour in various business operational activities including the provision of people's business loans.

Internal Audit
Internal audit is an examination process that is carried out independently and neutrally by the company. And internal audit also uses data and financial reports to assess and test the actions taken by

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the organisation to improve the company's operations and its value.

Risk Management

Basically, risk management is a collection of methods and actions used to find, measure, monitor, and control risks arising from all bank business activities, Muslih (2016). Therefore, risk management is an effort to manage risk so that there is an opportunity to generate sustainable profits.

Policy for Providing People's Business Credit in the Age of Covid-19

During the Covid-19 pandemic as a national disaster in March 2020, it was a challenge to be able to distribute KUR appropriately and quickly amid the very high financing needs of MSMEs. Therefore, PT Bank Sumut issued several KUR policies during the Covid-19 pandemic, as follows:

a. The addition of KUR interest subsidies, in accordance with the government's Rp. 0 for 1 year instalment programme.

b. Providing relaxation for KUR debtors whose businesses are affected by Covid-19, namely with a Rp. 0 instalment programme for 1 year

c. KUR restructuring programme for debtors whose businesses have been affected with a pattern of instalments adjusted to their abilities and an extension of time for 1 year.

d. KUR administration requirements are simplified, such as not requiring additional collateral for loans of up to 100 million.

III. RESEARCH METHODS

Research Type

The type of research used is quantitative research.

Data Type

The type of data used in this study is primary data. Primary data is data obtained directly from the original source by distributing questionnaires to respondents to employees of the internal audit, risk management, and credit section of PT Bank Sumut Pusat Medan.

Population and Sample

Population is a generalisation area consisting of a group of people, events, or everything that has certain characteristics. So the population in this study is the company PT Bank Sumut Pusat Medan. The sample is part of the population used to estimate characteristics. The sample in this study amounted to 40 people.

Data Analysis Methods

Descriptive Statistics Analysis

Descriptive statistical analysis is used to analyse data describing the characteristics of each variable in a data set. And to calculate the frequency, percentage, and average answer score for each of each variable that shows the response to each question.

Normality Test

The normality test aims to determine whether confounding variables or residuals have residuals in the regression model. A good regression model has a normal or near normal distribution (Laylan Syafina 2019). To test normality with a statistical test is the Kolmogorov-Smirnov test with the criteria if the sig value or probability> 0.05 then the distribution is normal, and if the sig value or probability <0.05 then the distribution is not normal.

Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one observation variable to another (Ghozali, 2018). If the variance of the residuals from one observation to another is constant, it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model is not heteroscedasticity. The way to detect the presence or absence of heteroscedasticity is to see whether there is a certain pattern on the scatterplot graph around the X and Y values. If there is a certain pattern, then heteroscedasticity occurs.

Multicollinearity Test

The Multicollinearity test aims to test whether the regression model found a correlation between independent or independent variables (Ghozali 2018). If the independent variables are correlated, then

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these variables are not orthogonal. Multicollinearity can be detected with tolerance and VIF. The commonly used cutoff value to indicate the presence of multicollinearity is a tolerance value <0.10 or the same as a VIF value > 10.

IV. RESEARCH RESULTS AND DISCUSSION
Data Presentation

Table 3
Total Questionnaire Delivery and Retrieval

Description	Total	Percentage
Questionnaires sent	40	100%
Questionnaires received	40	100%
Questionnaires that were not completed	-	0%

Source: Processed by Researchers, 2024

Based on table 3, it can be seen that the number of questionnaire returns was 40 questionnaires or 100% of the total questionnaire delivery that the researchers distributed to respondents at PT Bank Sumut Medan.

Data Quality Test
Validity Test

Table 4
Validity Test Results of Internal Audit Implementation (X_1)

No. Question	*Corrected Items*	r_{Count}	r_{Table}	Description
X1.1	0,668	0,668	0,312	Valid
X1.2	0,404	0,404	0,312	Valid
X1.3	0,410	0,410	0,312	Valid
X1.4	0,416	0,416	0,312	Valid
X1.5	0,785	0,785	0,312	Valid
X1.6	0,609	0,609	0,312	Valid
X1.7	0,920	0,920	0,312	Valid
X1.8	0,436	0,436	0,312	Valid
X1.9	0,507	0,507	0,312	Valid

Source: Data processed from SPSS, 2024

Based on table 4 testing, it is known that there are 9 statement items on the internal audit implementation variable (X_1) declared valid.

Table 5
**Validity Test Results of Risk Management Implementation (X_2)**

No. Question	*Corrected Items*	r_{Count}	R_{Table}	Description
X2.1	0,365	0,365	0,312	Valid
X2.2	0,378	0,378	0,312	Valid
X2.3	0,603	0,603	0,312	Valid
X2.4	0,581	0,581	0,312	Valid
X2.5	0,391	0,391	0,312	Valid
X2.6	0,695	0,695	0,312	Valid
X2.7	0,372	0,372	0,312	Valid
X2.8	0,511	0,511	0,312	Valid

Source: Data processed from SPSS, 2024

Based on testing table 5, it is known that there are 8 statement items on the risk management implementation variable (X_2) declared valid

Table 6
Results of the Validity Test of the People's Business Credit Lending Policy at the time of Covid -

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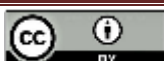
19 (Y)

No. Pertanyaan	*Corrected Items*	R_{Count}	R_{Table}	Description
Y1	0,335	0,335	0,312	Valid
Y2	0,534	0,534	0,312	Valid
Y3	0,534	0,534	0,312	Valid
Y4	0,560	0,560	0,312	Valid
Y5	0,688	0,688	0,312	Valid
Y6	0,486	0,486	0,312	Valid
Y7	0,498	0,498	0,312	Valid

Source: Data processed from SPSS, 2024

Based on the testing of table 6, it is known that there are 7 statement items on the variable people's business credit granting policy in covid-19 (Y) declared valid.

Reliability Test

Table 7
Internal Audit Implementation Reliability Test Results (X_1)

Variables	Number of Question Items	Cronbach Alpa	Alpha Value	Description
Implementation of Internal Audit (X_1)	9	0.844	0.6	Reliable
Implementation of Risk Management (X_2)	8	0.979	0.6	Reliable
People's Business Credit at Covd-19 (Y)	7	0.792	0.6	Reliable

Source: Data processed from SPSS, 2024

Based on the results of the reliability test in Table 7, it can be seen that the statement items on the independent variable on the application of internal audit and risk management and the dependent variable on the policy of granting people's business loans under covid-19 have a Cronbach Alpha value of 0.844, 0.979, and 0.792, respectively, greater than 0.6 so that it can be concluded that the independent variable on the implementation of internal audit and risk management and the dependent variable on the policy of granting people's business loans under covid-19 are declared reliable.

Classical Assumption Test
Normality Test

Table 8
Data Normality Test Results
One-Sample Kolmogorov-Smirnov Test
Unstandardized Residual

N		40
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	1.13960953
Most Extreme Differences	Absolute	.151
	Positive	.144
	Negative	-.151
Test Statistic		.151
Asymp. Sig. (2-tailed)		.022[c]

a. Test distribution is Normal.
b. Calculated from data.

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c. Lilliefors Significance Correction.
Source: Data processed from SPSS, 2024

Based on the results of the normality test obtained that the significant value is 0.22 > 0.05, it can be concluded that the residual value is normally distributed.

Heteroscedasticity Test
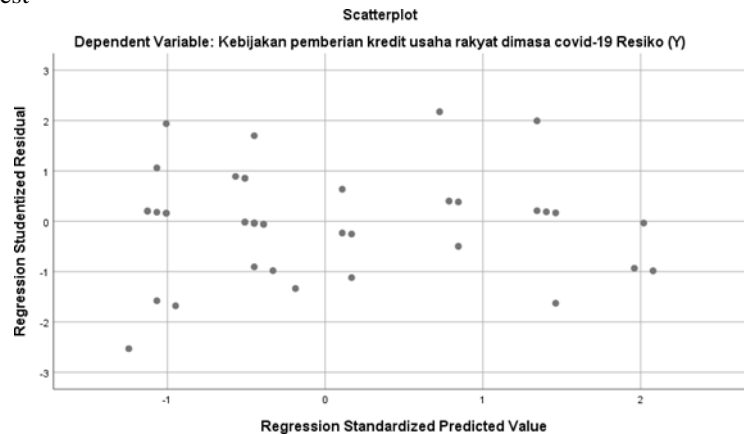
Picture 1. Heteroscedasticity Test Results

Source: Data processed from SPSS, 2024

From picture 1 above, it can be seen that the points in the image are spread out and it can be said that in this test there is no heteroscedasticity. A good test is that there is no heteroscedasticity in this study.

Multicollinearity Test

Table 9
Multicollinearity Test Results
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	19.513	6.518		2.993	.005		
	Implementation of Internal Audit (X_1)	.249	.116	.332	2.141	.039	1.000	1.000
	Implementation of Risk Management (X_2)	.024	.133	.028	.179	.859	1.000	1.000

a. Dependent Variable: People's Business Credit at Covd-19 (Y)
Source: Data processed from SPSS, 2024

Based on table 9, it is known that the VIF value of the internal audit implementation variable (X_1) and the risk management implementation variable (X_2) is 1.00 < 10.00 and the Tolerance Value value is 1.00 > 0.10, so the data does not occur multicollinearity, so the data is said to be valid.

Coefficient of Determination (R^2)

Table 10
Test Results of the Coefficient of Determination (R^2 Test)
Model Summary

Model	R	R Square	Adjusted RSquare	Std. Error of theEstimate

1	.587ᵃ	.344	.859	3.17561

a. Predictors: (Constant), Implementation of Internal Audit, Implementation of Risk Management
Source: Data processed from SPSS, 2024

Based on table 10 of the data above, it can be seen that the R value is 0.587, which means that the relationship between variables X_1 and X_2 to variable Y is very strong. The Adjusted R square value (coefficient of determination) is 0.859, which means that the effect of variables X_1 and X_2 on Y is 85.9 % and the remaining 14.1% is influenced by other variables outside of this study.

Discussion
There is an Effect of Internal Audit Implementation on the Policy of Providing People's Business Credit under Covid-19

Based on the results of the t test (partial), it is carried out to test the H1 hypothesis which states that there is an effect of the application of internal audit (X_1) on the policy of granting people's business loans under covid-19 (Y). This test was carried out to obtain a significant value of the T value of 0.003 so that the significant T value < significant **a** which is 0.003 < 0.05. This shows that the H1 hypothesis is accepted, meaning that there is an effect of the independent variable internal audit (X_1) partially on the policy of providing people's business credit during covid 19 (Y).

There is an Influence of Risk Management Implementation on People's Business Credit Lending Policies under Covid-19

Based on the results of the t test (partial), it is carried out to test the H2 hypothesis which states that there is an effect of the application of risk management (X_2) on the policy of granting people's business loans under covid-19 (Y). This test is carried out to obtain a significant value of the T value of 0.000 so that the significant T value < significant **a**, namely 0.000 < 0.05. This shows that the H1 hypothesis is accepted, meaning that there is an effect of the independent variable risk management (X_2) partially on the policy of granting people's business loans during covid-19 (Y).

There is a Simultaneous Effect of Internal Audit Implementation and Risk Management on People's Business Credit Lending Policies under Covid-19.

Based on the results of the f test (simultaneous), it is carried out to test the H3 hypothesis which states that there is an effect of the application of internal audit (X_1) and risk management (X_2) on the policy of granting people's business loans during covid-19 (Y) simultaneously. This test is carried out to obtain a significant value of the f value of 0.000 so that the significant T value shows that the H3 hypothesis is accepted, meaning that there is an influence of the internal audit (X_1) and risk management (X_2) variables simultaneously on the policy variable for granting people's business credit during covid-19 (Y). When viewed from the Adjusted R Square obtained, the application of internal audit (X_1) and risk management (X_2) has an influence of 85.9 % in influencing the policy of granting people's business credit during covid-19, the remaining 14.1% is influenced by other variables outside this study.

V. CONCLUSIONS AND SUGGESTIONS CONCLUSIONS

In this study to examine the effect of the implementation of internal audit (X_1) and risk management (X_2) on the policy of granting people's business loans under covid-19 (Y) at PT. Bank Sumut Medan Center. Based on the data obtained and the results of the analysis that has been carried out, conclusions can be drawn, as follows:

1. The implementation of internal audit (X_1) has a positive influence on the policy of granting people's business loans under covid-19 (Y) with a tcount of 7.472 with a significant 0.003.
2. The implementation of risk management (X_2) has a positive influence and relationship on the policy of granting people's business loans in covid-19 (Y) with a tcount of 7.432 with a significant level of 0.000.
3. The simultaneous influence of each independent variable on the dependent variable in this study was

carried out by testing f Based on the data that has been tested, the internal audit variable (X_1) and the risk management variable (X_2) have a simultaneous influence on the policy of granting people's business loans under covid-19 (Y) with an Fcount of 92.717 with a significant value of 0.000. Therefore, the implementation of internal audit and risk management together will provide goodness for the progress and continuity of PT Bank Sumut Pusat Medan.

SUGGESTIONS

Based on the above conclusions, the researcher can put forward several suggestions which are expected to be useful for PT Bank Sumut Pusat Medan and for other parties to use this research. As for some suggestions given by researchers as follows:

1. Suggestions for the government: It is hoped that the government will continue to monitor the movement of people's business credit by PT Bank Sumut Pusat Medan so that the people's business credit provided by PT Bank Sumut Pusat Medan to prospective debtors is right on target to prevent bad credit.

2. Suggestions for PT Bank Sumut Pusat Medan: it is hoped that PT Bank Sumut Pusat Medan will implement risk management properly and appropriately, especially in the people's business credit section. Because the results of this study indicate that the variable application of risk management affects the policy of granting people's business credit. Appropriate and good risk management implementation will increase the performance growth of PT Bank Sumut Pusat Medan and reduce the risks that may occur. In addition, PT Bank Sumut Pusat Medan may be able to increase the role of internal audit because it will be better to provide people's business loans that are profitable and safe for PT Bank Sumut Pusat Medan.

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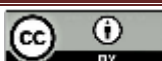
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