

ABSTRAK

AUDIT OPERASIONAL ATAS PEMBERIAN PEMBIAYAAN BAGI USAHA MIKRO DAN KECIL PADA DIVISI USAHA SYARIAH PT PEGADAIAN (Persero)

(Studi Kasus Pada Produk ARRUM di Cabang Pegadaian Syariah Situsaeur, Bandung)

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Penelitian ini bertujuan untuk mengetahui dan memahami pelaksanaan audit operasional, efektivitas dan efisiensi pemberian pembiayaan Ar-Rahn Untuk Usaha Mikro dan Kecil (ARRUM) di Cabang Pegadaian Syariah (CPS) Situsaeur.

Penelitian ini menggunakan metode deskriptif kualitatif dengan data primer dan sekunder. Sumber data primer diperoleh dari observasi dan wawancara dengan informan (Inspektur Wilayah PT Pegadaian (Persero) X Bandung, Pimpinan dan Analis Kredit CPS Situsaeur). Sumber data sekunder diperoleh melalui studi dokumentasi dengan menggunakan dokumen standar operasional prosedur pembiayaan ARRUM dan studi literatur penunjang.

Berdasarkan hasil penelitian diperoleh bahwa pelaksanaan audit operasional atas produk ARRUM telah memadai sesuai dengan prosedur yang berlaku. Pemberian pembiayaan ARRUM sudah efektif sesuai dengan prosedur pemberian pembiayaan, prinsip analisis pembiayaan dan pembiayaan bermasalah (NPF) di CPS Situsaeur berada dibawah standar maksimal 5% yaitu 0%. Namun, efektivitas tersebut belum optimal karena target jumlah dana yang harus disalurkan belum tercapai. Pemberian pembiayaan ARRUM sudah efisien. Hal ini tergambar dari efisiensi sumber daya manusia (SDM), kegiatan pemasaran dan waktu (dalam pelaksanaan survei maupun pencairan pembiayaan).

Kata Kunci : *Audit Operasional, Pemberian Pembiayaan, Ar-Rahn (Gadai Syariah), Efektivitas, dan Efisiensi.*

ABSTRACT

OPERATIONAL AUDIT ON GRANTING OF FINANCING FOR MICRO AND SMALL ENTERPRISES AT THE SHARIA BUSINESS DIVISION OF PT PEGADAIAN* (Persero)

(A Case Study of ARRUM product at Situsaeur Branch of Sharia State-Owned Pawnshop Operator, Bandung)

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The research aimed to find and understand the conduct of operational audit, the effectiveness and efficiency of Ar-Rahn granting of financing for Micro and Small Enterprises (ARRUM) at Situsaeur Branch of Sharia State-Owned Pawnshop Operator.

The research employed descriptive-qualitative method using primary and secondary data. The sources of primary data were obtained through interview and observation with informants (Regional Inspector of PT. Pegadaian (Persero) X Bandung, the Head of and Credit Analyst of Situsaeur Branch of Sharia State-owned Pawnshop Operator). The sources of secondary data were gained through the documentation of the operational standard of ARRUM funding procedures and supporting literary study.

Based on the outcomes of the research, it was found that the operational audit of ARRUM product had been in line with the prevailing procedures. ARRUM granting of financing had been effective according to the procedures of granting of financing and fund analysis principles; furthermore, Non-Performing Finance (NPF) at Situsaeur Branch of Sharia State-Owned Pawnshop Operator was under the maximum standard of 5%, namely 0%. However, the effectiveness was not yet optimal because the targeted distributed fund had not been achieved. ARRUM granting of financing had been efficient. This is reflected in the efficiency of human resources (HR), marketing activities and time (for survey and disbursement of financing).

Keywords: *Operational Audit, Granting of financing, Ar-Rahn (Sharia Pawning), Effectiveness, and Efficiency.*

*State-owned pawnshop operator