

ABSTRACT

Non-Performing Loan occurred when debtors are unable to pay off their obligations and interest. The phenomenon of Kredit Serbaguna Mandiri (KSM) Non-Performing Loan (NPL) of Bank Mandiri Area Tangerang Ki Samaun occurred in 2022. Specifically, on April, the total mount are Rp. 488.063.514,- because Eid Mubarak, and September - December 2022, which is approximately Rp. 569.207.511, representing the highest Non-Performing Loan (NPL) amount during that year. The purpose of this study is to understand the effects of Internal Audits, Livin by Mandiri Application Usage, and Restructuring in the loan agreement between Kredit Serbaguna Mandiri (KSM) towards Preventing Non-Performing Loan. This type of study uses quantitative deskriptif method using data primers that are questionnaire sheet responses. The main focus of this study are internal audit, and the employees of PT. Bank Mandiri Area Tangerang Ki Samaun divided the credit with a sample size of about 50 respondents. The data obtained was analyzed using the SmartPLS 4.0 software analysis technique. The results of this study indicate that, while the Livin by Mandiri Application Usage in KSM transactions has no impact on credit default, Internal Audits and Restructuring are positively and significantly impacted by credit default.

Keywords: *internal audit, livin by mandiri application usage, restructuring, and non performing loan*



ABSTRAK

Kredit macet terjadi ketika debitur tidak mampu melunasi kewajiban beserta bunganya. Fenomena kredit macet Kredit Serbaguna Mandiri (KSM) di Bank Mandiri Area Tangerang Ki Samaun terjadi di tahun 2022. Khususnya terjadi di bulan April yaitu sebesar Rp.488.063.514,- menjelang Hari Raya dan bulan September – Desember 2022 menjelang pergantian tahun dengan nilai *Non Performing Loan* (NPL) tertinggi di bulan Desember 2022 sebesar Rp.569.207.511. Penelitian ini bertujuan untuk mengetahui pengaruh Audit Internal, Penggunaan Aplikasi *Livin by Mandiri*, dan Restrukturisasi dalam pemberian Kredit Serbaguna Mandiri (KSM) terhadap Pencegahan Kredit Macet. Jenis penelitian ini menggunakan metode deskriptif kuantitatif dengan menggunakan data primer berupa penyebaran lembar kuesioner. Populasi pada penelitian ini meliputi audit internal, dan pegawai PT. Bank Mandiri Tbk Area Tangerang Ki Samaun divisi kredit dengan total sampel sebanyak 50 responden. Data yang diperoleh dianalisis menggunakan teknik analisis software SmartPLS 4.0. Hasil dari penelitian ini menunjukkan bahwa Audit Internal dan Restrukturisasi dalam pemberian KSM berpengaruh positif dan signifikan terhadap pencegahan kredit macet, sedangkan Penggunaan Aplikasi *Livin by Mandiri* dalam pemberian KSM tidak berpengaruh terhadap pencegahan kredit macet.

Kata kunci : audit internal, aplikasi *livin by mandiri*, restrukturisasi, dan kredit macet



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