



## MANAGEMENT AUDIT IN SUPPORTING ECONOMIZATION, EFFICIENCY, AND EFFECTIVENESS AT PT. BPR RAMBI ARTHA PUTRA

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### ABSTRACT

*This research was conducted aimed at assessing or evaluating management performance from the Management Audit aspect in supporting the economization of efficiency, and effectiveness at PT. BPR Rambli Artha Putra. The research method used in this study is a qualitative research method with a case study approach. The results of this study indicate that examining the company's operational activities using management audits, human resource management audits and marketing management audits has supported the company's effectiveness and efficiency but has not supported the company's economics, and financial management audits have supported the company's economy efficiency and effectiveness.*

**Keywords:** Management Audit, Economization, Efficiency, Effectiveness

### A. INTRODUCTION

Banks are known as financial institutions whose main activities are fundraising, either directly in the form of public fund deposits such as demand deposits, savings and deposits or indirectly from the public in the form of securities, investments, loans/credits from other institutions. According to Law of the Republic of Indonesia Number 10 of 1998 concerning Banking, Bank is a business entity that collects funds from the public in the form of savings and distributes it to the public in the form of credit or other forms in order to improve the standard of living of the people at large. According to the 1998 Law of the Republic of Indonesia concerning Banking, it has been stated that bank financial institutions consist of two types, namely Commercial Banks and Rural Banks (BPR).

According to Cholifah, et al (2017) the financial institution that is considered appropriate and strategic to provide banking services to the public is the Rural Bank (BPR). In accordance with the Law of the Republic of Indonesia Number 10 of 1998, Rural Banks are banks that carry out business activities conventionally or based on sharia principles, which in their activities do not provide payment traffic services. This has forced a number of BPRs to find ways to maintain the trend of business growth, besides that BPRs also face structural and management challenges that put BPR under pressure. This pressure can be caused by weak management control. To ensure that operational activities have been carried out optimally or not and to correct identified deficiencies, BPR needs to carry out an inspection activity to ensure that activities have been carried out optimally to support the economy, efficiency, and effectiveness of the company.

Management audit is a systematic review of the activities of the organization or its parts in relation to certain objectives. According to Sukrisno Agoes (2012) "Management audit is an examination of the activities of a company, including accounting policies and operational policies that have been determined by management, to find out that these activities have been carried out effectively, efficiently, and economically". The purpose of this management audit is to report to management in the form of a management control system, suggestions found in the process of implementing a management audit. The management audit conducted at the BPR is intended to evaluate and assess the performance that has been carried out and the operational activities carried out by the BPR have been

carried out properly in supporting the economy, efficiency, and effectiveness of the BPR, the more evaluations carried out on this management audit, the more recommendations will be given to BPRs. This recommendation is a suggestion given to management for consideration by management for improvement. Therefore, a management audit is urgently needed to assess that all functions and operational activities related to management have been carried out properly in supporting economics, efficiency, and effectiveness.

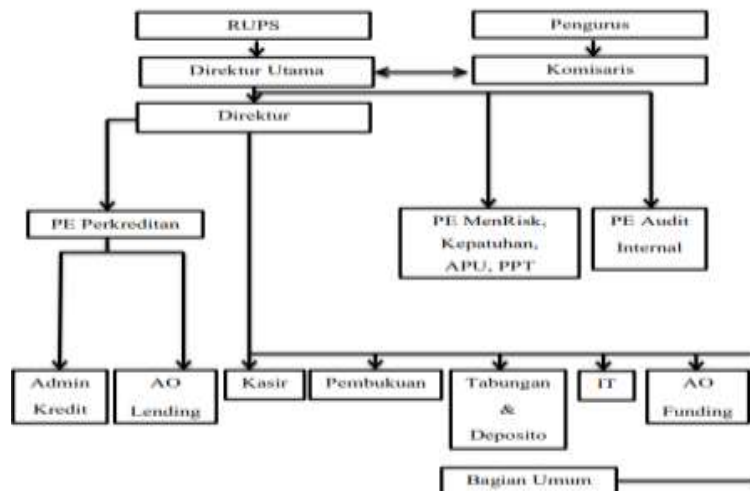
The purpose of conducting a management audit at the BPR in this study is to assess or evaluate the management in controlling the management of operational activities through a management audit whether it has supported the economy, efficiency and effectiveness of the BPR. With the management audit conducted at the BPR in this research, it is hoped that it will provide information to the management regarding the deficiencies that can be found or identified in the BPR. In addition, the results of this study in the form of a report will also be in the form of providing recommendations that can be taken into consideration by the BPR to make improvements related to the deficiencies that occur.

**B. RESEARCH METHODS**

The research method used in this study is a qualitative research method with a case study research approach strategy with the object of research namely PT. BPR Rambli Artha Putra. The sampling technique in this study was using a purposive sampling technique where samples were taken as research subjects or research informants, namely informants who were considered to understand the case studied in this study. The data collection technique used in this study is by observation, interviews. Then the data obtained will be analyzed using thematic analysis, researchers obtain themes or patterns from raw information in an inductive way and from previous studies deductively and researchers repeatedly read the results of interviews that lead to management control through management audits in supporting economization, efficiency, and effectiveness.

**C. RESULTS AND DISCUSSION**

The results showed that PT. BPR Rambli Artha Putra is a business founded by Dr. H. Djoko Subagyo, MM which started operations on December 12, 1989 on Jl. Gajah Mada No. 20 District Rambli Puji Jember Regency which has now moved operations to Jln Dr. Wahidin No. 03 Rambli Puji District, Jember Regency. Number of Employees at PT. BPR Rambli Artha Putra consisting of 19 people with the following organizational structure.



Picture 1. Organizational Structure

The informants of this research are the Director and Internal Audit of PT. BPR Rambani Artha Putra. After observations and interviews, it can be found that the management audit that can be identified at PT. BPR Rambani Artha Putra namely HR Management Audit, Marketing Management Audit, and Financial Management Audit. HR Management Audit includes HR Planning, HR Recruitment and Selection, HR Training and Development, Career Planning and Development, HR Performance Assessment and Compensation, Occupational Health and Safety. Marketing Management Audit includes Review and Management Control System, Marketing Environment and Marketing Strategy, Marketing Information System, Promotion Policy, and Publication.

The results of the management audit are presented in the attached management audit report as follows:

### **Human Resource Management Audit**

Based on the findings (evidence) obtained during the audit activities, it can be concluded as follows:

#### 1. Background Information

PT. BPR Rambani Artha Putra (hereinafter referred to as the "Company") is located at Jl. Dr. Wahidin No. 3 Sub-district Rambani Puji Jember Regency, the objectives of conducting a management audit are as follows:

1. Assess the management of human resources in the company.
2. Assessing the economy, efficiency, and effectiveness of the company's human resources.
3. Provide various suggestions for improvement on the weaknesses of human resources found.

#### 2. Audit Conclusion

Based on the findings (evidence) obtained during the audit activities, it can be concluded as follows:

Condition:

1. The Department or Division of Human Resources does not exist in PT. BPR Rambani Artha Putra.
2. There are multiple positions in carrying out the function of human resource management.
3. Career planning and development are not documented in writing in company SOPs.

Criteria:

1. There is a Human Resources Department or Division.
2. There is no concurrent position in carrying out the function of human resource management.
3. Career development planning is clear and documented in writing in the company SOP.

Reason:

1. The company does not have a human resources division or department that focuses on human resource management.
2. The company does not determine the division or division or related parties in carrying out the function of human resource management.
3. The company does not document in writing about career planning and development in the company's SOP.

Consequence :

1. Human resource management is not optimal.
2. There are multiple positions that affect the effectiveness and efficiency in making decisions, as well as providing a work stress burden to the parties involved.
3. Career development cannot be carried out and run efficiently and effectively according to written SOPs, because management meetings still have to be held to determine employee career development.

Responsible official:

Director of PT. BPR Rambani Artha Putra

3. Recommendations

For the weaknesses found, recommendations are given as corrections or corrective steps that can be taken by management to improve these weaknesses:

1. The company must have a Human Resources Department or Division specifically to carry out the function of managing the company's human resources, so that the management of human resources in the company runs effectively and efficiently.
2. The company must have a good human resource management system, such as determining career planning and development in a structured, systematic, and clearly documented and written in company SOPs to facilitate the management of human resources, especially in planning and career development can run economically, effective, and efficient.
3. The company should perform a separation of positions by establishing a division or section that functions to carry out the HR management function, this is in order to prevent the occurrence of multiple positions and work stress burden by related parties.

4. Scope of Audit

In accordance with the discussion discussed by the researcher, the audit carried out covers the issue of human resource management for the period of 2022. This audit includes an assessment of the adequacy of the human resource management management control system and human resource management activities themselves.

**Financial Management Audit**

The results of the management audit are reported in the form of a management audit report as follows:

1. Background Information

PT. BPR Rambani Artha Putra (hereinafter referred to as the "Company") is located at Jl. Dr. Wahidin No. 3 Subdistrict Rambani Puji Jember Regency, the objectives of conducting a management audit are as follows:

1. The company does not have a Finance Division in charge of carrying out financial management functions properly.
2. There are dual positions, namely the financial function is carried out by the cashier and bookkeeper.
3. The company has no scheduled dividend distribution.

2. Audit Conclusion

Based on the findings (evidence) that the authors obtained during the audit, the authors can conclude as follows:

Condition:

1. The company does not have a Finance Division in charge of carrying out financial management functions properly.
2. There are dual positions, namely the financial function is carried out by the cashier and bookkeeper.
3. The company has no scheduled dividend distribution.

Criteria:

1. To carry out the financial management function properly and financial operational activities run optimally, the company needs a Finance Division that controls financial operational activities in accordance with the financial management function.
2. The duties and functions of finance are carried out by the Finance Division.
3. With a company with the status of a public company that has shareholders, the company should have a scheduled dividend distribution as an effort to increase shareholder confidence in the company.

Reason:

1. There is no Finance Division in the company's organizational structure
2. There is no policy regarding dividend distribution.

Consequence:

1. The function of financial management is not running well and optimally in terms of effectiveness and efficiency of decision making as well as in the company's financial operations.
2. There are multiple positions and give work stress to the parties involved.
3. Distribution of unscheduled dividends, dividends are distributed according to the wishes and requests of shareholders. This can reduce shareholder confidence in the company.

Responsible official:

Internal Audit Executive Officer

### 3. Recommendations

For all the weaknesses that occur, recommendations are given as corrections or corrective steps that can be taken by management to improve these weaknesses:

1. The company must have a financial management field or division or department that is structured in the company's organizational structure to carry out the financial management function properly and more optimally so that there are no double positions that can affect the effectiveness and efficiency in making decisions and provide a work stress burden on the parties involved. related.
2. The company must make a policy regarding the distribution of dividends which is sufficient to be the basis for the distribution of dividends, especially the dividend distribution schedule.

### 4. Scope of Audit

In accordance with the discussion that the researcher discussed, the audit that the researcher did only covered the financial management problem of PT. BPR Rambli Artha Putra. The audit includes an assessment of the adequacy of financial management controls and the activities of financial management itself.

## D. CONCLUSION

The conclusion of this study is that it can be seen that management audits have supported the economy, efficiency, and effectiveness of the company. This can be seen from the audit of human resource management which has supported efficiency and effectiveness, although it has not supported the company's economy, but on the other hand, the financial management audit has supported the company's economy, efficiency, and effectiveness. So it can be concluded that management audit has been able to support the economy, efficiency, and effectiveness of the company.

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