

ABSTRACT

This study aims to analyze the role of internal supervision in supporting the accountability of financial and capital management at the Indonesian Civil Servants Cooperative (Koperasi Pegawai Republik Indonesia/KPRI) "Mina Karya." Internal supervision is an essential function within a cooperative that ensures financial management is carried out effectively, efficiently, transparently, and in accordance with applicable regulations, thereby enhancing members' trust in the cooperative.

This study employed a qualitative approach using a case study method. Data were collected through observation, in-depth interviews with the cooperative's management, supervisors, and members, as well as documentation. The data were analyzed using the Miles and Huberman interactive model, which consists of data reduction, data display, and conclusion drawing. The validity of the data was ensured through source triangulation and method triangulation.

The findings indicate that internal supervision at KPRI "Mina Karya" has played an important role in supporting the accountability of financial and capital management through monitoring the receipt and distribution of funds, reviewing financial administration, evaluating the implementation of policies, and presenting supervisory reports at members' meetings. However, several challenges remain, including limited human resources, the suboptimal utilization of information technology, and the lack of regular evaluations of the internal control system.

Therefore, efforts are needed to improve the capacity of supervisors, strengthen the internal control system, and optimize the use of information technology in order to enhance the accountability of the cooperative's financial and capital management.

Keywords: *internal supervision, accountability, financial management, capital management, cooperative.*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis peran pengawasan internal dalam mendukung akuntabilitas pengelolaan keuangan dan permodalan pada Koperasi Pegawai Republik Indonesia (KPRI) "Mina Karya". Pengawasan internal merupakan salah satu fungsi penting dalam koperasi yang berperan memastikan pengelolaan keuangan dilaksanakan secara efektif, efisien, transparan, dan sesuai dengan ketentuan yang berlaku sehingga mampu meningkatkan kepercayaan anggota terhadap koperasi.

Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Data diperoleh melalui observasi, wawancara mendalam dengan pengurus, pengawas, dan anggota koperasi, serta dokumentasi. Analisis data dilakukan menggunakan model Miles dan Huberman yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Keabsahan data diuji melalui teknik triangulasi sumber dan triangulasi metode.

Hasil penelitian menunjukkan bahwa pengawasan internal di KPRI "Mina Karya" telah berperan dalam mendukung akuntabilitas pengelolaan keuangan dan permodalan melalui pelaksanaan pengawasan terhadap penerimaan dan penyaluran dana, pemeriksaan administrasi keuangan, evaluasi pelaksanaan kebijakan, serta penyampaian laporan hasil pengawasan kepada rapat anggota. Meskipun demikian, masih ditemukan beberapa kendala, seperti keterbatasan sumber daya manusia, belum optimalnya pemanfaatan teknologi informasi, serta kurangnya evaluasi berkala terhadap sistem pengendalian internal.

Oleh karena itu, diperlukan peningkatan kapasitas pengawas, penguatan sistem pengendalian internal, dan optimalisasi penggunaan teknologi informasi agar akuntabilitas pengelolaan keuangan dan permodalan koperasi dapat semakin ditingkatkan.

Kata kunci: pengawasan internal, akuntabilitas, pengelolaan keuangan, permodalan, koperasi.