

# Internal Control Capabilities with Menyama Braya Concept as An Effort To Saving Bad Loans in Bumdes

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## ARTICLE INFO

### Article history:

Received 18 May 2020  
Received in revised form  
5 June 2020  
Accepted 18 July 2020  
Available online 29 August  
2020

### Keywords:

Internal Control System,  
Menyama Braya Culture,  
Bad loans Saving

## ABSTRACT

Bad credit must still be saved to reduce the amount of losses and keep BUMDes afloat. The purpose of this research is to analyze the internal control capabilities with local wisdom of menyama braya as a bad loans saving effort. The research population is all bumdes active in Buleleng Regency. The sampling in this study used random sampling techniques so that 92 observational data were obtained. The data analysis technique used in this study is sem component based analysis method, Partial Least Square (PLS). Based on the results of the coefficient path, the influence of the internal control system on the bad credit saving strategy is significant which is shown with a value of T statistics of "1.96" which is 2,890 or p-values is significant < 0.05. Cultural Moderation between the relationship of the internal control system to the bad credit saving strategy shows a static T value of 2,637 greater than 1.96 with a p-values value of <0.05).

The results showed that internal control systems had a positive effect on bad loans saving strategies. And the culture of menyama braya moderates the relationship between internal control systems and bad credit saving strategies. BUMDes who are obedient in their internal control system, then based on acting using the concept of menyama braya culture, turned out to be an effective force in the efforts to save bad loans that occurred.

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## 1. Introduction

The development of underdeveloped areas and regional economic equality is intensively carried out by the government through various programs, one of which is the formation of Village-Owned Enterprises (BUMDes). Efforts are made to establish BUMDes to be able to drive regional economic development, accelerate productive economic development, drive rural industries and reduce poverty in villages. So that the thinking of the village to develop the country is right to describe the current condition. Creating a prosperous country must begin with the achievement of the welfare of the villagers. Village-Owned Enterprises (BUMDes) were then formed as a flagship program to build the local economy of the village through the excavation of the potential of local villages in an effort to realize prosperous villagers. However, based on information conveyed by the Minister of Villages, Development of Disadvantaged Areas, and Transmigration until the end of 2019, only around 37,000 BUMDes are carrying out economic activities out of a total of 51,000 BUMDes in Indonesia. Then in the midst of the corona virus pandemic (Covid-19), the number of Bumdes operating has decreased. Based on data from the Ministry of Health, PDDT, currently only 10,629 Bumdes remain ([www.kemendes.go.id](http://www.kemendes.go.id)).

The pandemic that occurred had a global impact, especially in the economic sector, including Bali. The Bali economy as measured by GRDP (Gross Regional Domestic Product) in the second quarter of 2020 according to the Central Statistics Agency report shrank or contracted) -6.13 percent. Covid-19 has had a huge impact on MSMEs including BUMDes in Bali, where there has been a sharp decline in economic activity. If this impact is not resolved, it will lead to mass unemployment and business closings as well as financial crises, balance of payments and debt. The increasingly difficult finances have resulted in the decline in the performance of BUMDes. Some BUMDes that are still making transactions today are BUMDes that manage savings and loan business units.

The development of BUMDes in some villages even almost mostly manages the loan storage business unit. The management of this business unit certainly has an impact on risk, the most risky is that credit cannot be collectible (jammed). Pandemic conditions then worsen the situation where savings and loan businesses are increasingly having difficulty meeting credit repayment targets, because some customers are hotel workers/ tourism drivers affected by the pandemic, workers who have been laid off and people who have lost their income. Credit distribution is hampered due to doubts about the current situation in which the community/ customers experience difficulties in fulfilling their daily needs. Prior to the Covid-19 pandemic, the BUMDes in Buleleng district had experienced difficulties in meeting credit repayment targets and after the pandemic the case had increased.

In his journey to carry out the task as a mainstay business entity in building the village economy, sometimes the realization in the field is somewhat different from the program that has been designed. A complicated case that is currently taking place at BUMDes in Buleleng Regency, which manages the loan storage business unit is the case of bad loans. Based on data obtained from the Department of Community and Village Empowerment, BUMDes in Buleleng Regency numbered 84 spread across nine sub-districts where each sub-district experienced bad loans above hundreds of millions of rupiah, and increased by almost 100% the following year. The existence of BUMDes contributes greatly to the life of the local village, especially in terms of providing sources of financing, so that the management must be done to the maximum in order for BUMDes to survive.

However, the case of bad credit caused other problems, the villagers threatened not to get the proposed credit, because some previous credits were not smooth in the payment even experiencing congestion. What if this condition is left behind, what if the task is not able to be carried out to the maximum or does not run and even has to be stopped. It takes several efforts to save BUMDes from carrying out its program. Some previous studies have found that a lack of analysis of credit risk considerations triggers bad loans. The credit section is less thorough so what should happen, not predicted beforehand (Jumaiyah & Mawardiani, 2017).

Such credit countermeasures and saving efforts may be easier if BUMDes has an internal control system with a strong culture underlying it. The village has another unique side which is social capital where the social capital of the village is greater than the economic capital. The social capital in question is social bonds, social bridges and social networks. This condition is a big consideration that the most effective efforts are made to save bumdes bad credit in Buleleng Regency is to use the local concept of local wisdom *menyama braya*. The concept of *menyama braya* is a moral foundation in building social relationships that mean everyone is family, so treating others will be treated as their own family (Atmadja et al., 2015). This concept has been implemented in one of the cooperatives in Bali and was successful in its bad credit saving efforts. The settlement of bad loans through local wisdom is completed without

emphasis, but puts more emphasis on caring and brotherhood by granting an extension of the tempo/period of credit (Monteiro et al., 2017).

One of the values contained in the concept of *menyama braya* is *tat twam asi* which gives the understanding that everything starts from yourself. This means that this cultural concept is not only focus on the outgoing action but also inward. That the administrators of BUMDes are also invited to instill a responsible attitude that does not bestow blame on others. When there is a credit problem that starts to go smoothly or jammed, if the attitude developed is mutual, using the reason inside then the problem will be even mild. In addition, (Widarta et al., 2017) also recommends the application of *menyama braya* concept in the business as a foundation of corporate management that emphasizes the nature of kinship. The concept of *menyama braya* as a touch of local Balinese culture, providing a credit saving solution through a sense of brotherhood and resolving it with negotiations. So, the purpose of this research is to dissect internal control capabilities with local wisdom *menyama braya* as a credit saving effort on BUMDes in Buleleng Regency.

Internal control is needed in running a business in the hope that the business is run to be sustainable. Internal Control is a system that covers the organizational structure along with all the mechanisms and measures that are adhered to together to safeguard all the organization's wealth from various directions (Kalendesang et al., 2017). According to (Idawati & Eleonora, 2020) "Internal control is a set of policies and procedures to protect the company's assets or wealth from any form of ignition, ensure the availability of accurate company accounting information, and ensure that all legal provisions and management policies are adhered to or executed accordingly." There are five components of internal control that BUMDes should consider in lending to minimize bad loans, namely: (a) Control Environment, (b) Risk Determination, (c) Control Act, (d) Information and Communication, and (e) Supervision and Monitoring.

*Nyama braya* is the cultural value system of Balinese society as an ideal concept that must still be maintained. Balinese people maintain ed traditionally even today the principle of living "*menyama braya*" by applying its values as the social capital of societal life (Ludji et al., 2020). They believe that maintaining these values will be able to guide and direct balinese people towards a positive orientation of purpose in their lives. The meaning of the cultural concept of *menyama braya* is very broad and full of philosophy. Only by using the phrase *menyama braya*, has been able to give a positive impression. (Savitri et al., 2018) emphasizes that, when understanding this concept of *menyama braya*, one is not advised to use it only in a sentence or just discourse, but how it is applied starting from one's own, through positive thinking, which will encourage harmonious action. Balinese people make the concept of *menyama braya* as the main wealth in their lives, not only as a guideline in building social relations but also as a light lantern for them to keep Bali harmonious.

This local wisdom defines that everyone is family, then the treatment of others will be treated like a family themselves. In the statement has a broader meaning that if *menyama braya* defines others as family or relatives, then it can be said to have a plural meaning that means appreciating differences and placing others as a family. The realization of *menyama braya* values in various forms of activities in the social relations of Balinese people, is also a direct application of balinese belief in understanding the meaning of *menyama braya*. This is indispensable in this day and age, where society has been faced with various social conflicts in society, and deviations of social behavior in a societal system. This *menyama braya* as one of the local wisdom of Balinese people who will always be the glue of social community relations (Atmadja et al., 2015).

Bad loans saving is an effort made in managing non-performing loans that still have prospects in their efforts to minimize losses incurred. Bad loans are a condition of financing that there is a deviation of the terms of lending agreed in the repayment of that financing so that there is a delay, necessary judicial action, or suspected potential loss. The saving of bad loans described by Kasmir in the financial institution sector is carried out in the following ways: (1) Rescheduling, (2) Reconditioning, (3) Restructuring, (4) Combination, and (5) Foreclosure Guarantee.

Internal control is the spirit of the successful pace of BUMDes. Therefore, the security of credit should be taken into account. So the internal control system is very instrumental in this situation (Jumaiyah & Mawardiani, 2017). The process of applying for BUMDes credit is still relatively simple, and in the process of providing credit through several procedures that should be passed so that it is not fully compliant with the control system, being the cause of bad credit continues to occur. (Rotti et al., 2017) explained that there is a need for supervision in the form of an adequate internal control system related to the distribution of credit, in anticipation of the emergence of credit problems. Errors in conducting credit analysis or missed several stages that the flow is done before the credit is disbursed will be more risky to the onse of bad loans (Ulfa, 2018). In addition, in his research also explained that, efforts can be made to suppress the risk of bad credit mentioned namely through the implementation of an effective internal

control system. This internal control system will also greatly affect credit saving efforts in the event of congestion.

Bad credit must still be saved to reduce the amount of losses and keep BUMDes afloat. Healthy organizational environment space to support the implementation of SPI, whose components consist of, Integrity and ethical values embedded in the culture of the organization, Commitment to competence, Role and influence of the board of commissioners as well as audit committees, Management philosophy and organizational operating style, Organizational structure capable of providing clarity of authority and responsibility well, Healthy culture and rules in the mechanism of determination of authority and responsibility, Healthy policies and practices in the field of human resources according to (Kusumawati & Jimmi, 2015) have a very influential effect on bad credit rates.

## 2. Methods

This study tested moderation effects that showed the interaction between exogenous variables (predictors) and moderator variables in influencing endogenous variables. The interactions to be tested are internal control systems, *menyama braya* culture and bad credit saving strategies. The strategy of saving bad credit used is the concept of *menyama braya* culture. With the consideration that BUMDes is managed and operated fully in the village environment in Bali, so this cultural concept of *menyama braya* will be the glue of the relationship between BUMDes and its customers that will pave the way more easily in the saving of bad loans. This bad credit saving effort was designed by uniting the power of bumdes internal control system with the concept of *menyama braya* culture. That is expected to save BUMDes from its bad credit case, so that the expression of the village building the country through BUMDes persists.

This research was conducted in all BUMDes that are still active in Buleleng Regency. On the grounds that all BUMDes operating manage loan storage business units spread across nine sub-districts namely, Banjar, Sukasada, Sawan, Kubutambahan, Tejakula, Seririt, Busungbiu, Gerogak, and Buleleng sub-districts, experienced cases of bad loans. And the amount of bad credit even continued to increase until this research was made. The research sample was calculated using the slovin formula and taken using a random sampling technique with a sample count of 46 BUMDes.

The study used the Internal Control System as an exogenous variable. The indicators used to measure the Internal Control System in this study used internal control components according to the COSO (Committee of Sponsoring Organization) which include: environmental control, risk determination, control activity, information and communication as well as surveillance or monitoring. The endogenous variable in this study was the Bad Loans Saving Strategy. This study used five indicators of bad credit saving strategies as described by Kasmir consisting of: Rescheduling, Reconditioning, Restructuring, Combination, and Foreclosure Guarantee.

The study used *Menyama Braya* Culture as a moderation variable. *Menyama braya* is a cultural concept of Balinese society, which in this study is used as a translation of the culture of the organization. The application of the concept of *menyama braya* in the settlement of non-performing loans, is done by prioritizing a sense of concern and brotherhood by avoiding the act of emphasis. The measurement of *menyama braya* cultural concept uses instruments developed by (Atmadja et al., 2015), namely the application of *Bhineka Tunggal Ika* value, the tradition of togetherness, and the application of the concept of *Tatwam Asi*.

This study used the primary data type collected through the dissemination of questionnaires to all BUMDes in Buleleng Regency using the Agree-Disagree Scale interval scale with a range of values from 1 to 5. The data analysis technique used to test this research hypothesis is Structural Equation Modelling (SEM) with a Partial Least Square (PLS) approach.

## 3. Results and Discussions

### Result

#### The Hypothesis Test Result

The results of data analysis with Structural Equation Modelling (SEM) with the approach of Partial Least Square (PLS), statistical testing between variables (paths) are presented in Table 1.

**Table 1.** The Score of Statistic Test Correlation between Variable (*Path Coefficient*)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/ STDEV)	P Value
Internal Control System > Bad Loans Saving Strategy	0.354	0.333	0.122	2.890	0.000
Internal Control System * <i>Menyama Braya</i> Culture > Bad Loans Saving Strategy	0.301	0.341	0.114	2.637	0.000

Based on the results of the coefficient path above shows that the influence of the internal control system on the bad credit saving strategy is significant which is shown with a value of T statistics of "1.96" which is 2,890 or p-values is significant < 0.05. Cultural Moderation between the relationship of the internal control system to the bad credit saving strategy shows a static T value of 2,637 greater than 1.96 with a p-values value of <0.05).

## Discussion

### The Effects of Internal Control System on Bad Loans Saving Strategy

Test results showed that internal control systems had an effect on bad loans saving strategies. This illustrates that the internal control system implemented by BUMDes has been able to provide solutions to rescue bad debts that occur. This study also found BUMDes in Buleleng district emphasized more on the character principle of prospective customers, as a condition for applying for credit compared to other principles. The characteristics of the prospective customer, who are local village manners, are the main consideration for credit disbursement. Prospective customers who are known to have good behavior as village manners will be more considered in the loan approval process

This is because BUMDes believes that customers who are local village manners feel that they belong to BUMDes, so they will be more appreciate their obligations in paying installments for the sustainability of the BUMDes. These findings support previous research that (Chosyali & Sartono, 2019) found that decisions in the settlement of bad loans will be better when internal control systems, especially in lending, are effectively implemented. BUMDes, which implements an internal control system for providing credit adequately, will help the board maintain its assets because the risk of the onset of bad loans can be suppressed. In line with the findings, (Sri Ayuni & Novi Budiasni, 2019) also strengthened to minimize the risk of bad loans required a good internal control system so that credit officers have adequate ability regarding standards in the process of lending to prospective customers.

BUMDes, whose main activities are lending, makes the credit channeled as the largest source of income in its business activities. (Jumaiyah & Mawardiani, 2017) in his research explained that the credit distribution process must be completely in accordance with the procedure so as to provide profit for the company. The internal control system is an effort that can be applied in the decision of credit giving and prevention efforts against the risk of credit experiencing congestion (Wiradana et al., 2015). Meanwhile, less effective internal control systems will be more at risk of performing loans and inappropriate credit settlement strategies so that bad loans cannot be saved (Lestari & Masrurroh, 2015).

In addition, this research also found internal control system that has been implemented bumdes in Buleleng district although still relatively simple, but BUMDes has an organizational structure that contains authority and responsibility for each administrator, conducting control activities to check the suitability of the amount of credit that has been disbursed, between the member loan book and the notebook of the treasurer of BUMDes. The supervisory team and the chairman monitor all activities, including assisting in the analysis of prospective customers who apply for credits that are mostly local villagers. This condition is what led to the implementation of an effective internal control system in BUMDes to influence the strategy set out in the saving of bad loans.

### The Culture of *Menyama Braya* Moderates The Relationship Between Internal Control Systems And Bad Credit Settlement Strategies

The test results found that the culture of *menyama braya* moderated the relationship between internal control systems and bad credit settlement strategies. These results prove that the culture of *menyama braya* which has been the way of life for people in Bali so far, which emphasizes the concept of belonging to each other like family and togetherness has been successfully applied to maintain the sustainability of BUMDes. The culture of *menyama braya* provides an understanding that other people are considered as brothers. This research found that BUMDes customers are considered as a family so that when credit problems occur, they resolve them by deliberation and with full care. The Chairman of

BUMDes and several loan officers chose to visit the customer's house as a family, to find out more about the causes of the customer's inability to pay their credit instalments and find the best solution through negotiations in the settlement. The value of tolerance from the culture of *menyama braya* is very high, so this value is what causes the culture of *menyama braya* to be successfully implemented in the management of BUMDes in Buleleng Regency, especially in solving bad loans.

The application of the concept of *menyama braya* culture, will be a force in this bad loans saving effort. The culture of *menyama braya* as the adhesive rope of the relationship between the business entity and its customers (Atmadja et al., 2015). This bond will facilitate the building of the path to family settlement, avoiding pressure, so that through the strong application of this culture of *menyama braya*, credit disputes can be resolved and BUMDes can continue its operational activities. Research on the strength of *menyama braya* was also researched by (Monteiro et al., 2017), who also found the concept of *menyama Braya* successfully completing non-performing loans that occurred to one of the cooperatives in Bali.

Some previous researchers have explained that when a credit problem occurs at a financial institution, local social and cultural conditions will greatly affect its dissolving. BUMDes that fully operate in the village environment whose all customers are local villagers, certainly need a special strategy in the handling of bad loans so that the losses that may be incurred can be minimized. So the concept of *menyama braya* culture becomes very appropriately implemented in the resolution of credit disputes. This culture always prioritizes a sense of brotherhood for the sake of common progress that chooses to get things done through a family negotiation. According to (Savitri et al., 2018) if the culture of *menyama braya* is then realized with positive thinking, then through a positive mind will be realized harmonious action. The internal control system implemented by BUMDes effectively and implementing the culture of *menyama braya*, in which customers are considered as family and treated as *nyame* or brother, will further encourage *bumdes* administrators to decide the choice of a more appropriate bad credit saving strategy. By not putting emphasis but putting more emphasis on caring and brotherhood. So more credit can be saved and can improve credit quality.

(Widarta et al., 2017) also conducted research on the application of *menyama braya* cultural concept to a Company Starlight Restaurant & Bungalows that operates in Bali and all its administrators are indigenous Balinese. It turns out that the application of *menyama braya* concept as the foundation of the management of the company to create a control system in the management of the company to be more effective. The application of *menyama braya* cultural concept to BUMDes in Buleleng district requires the application of *Bhineka Tunggal Ika* value, tradition of togetherness, and application of *Tatwam Asi* concept. Implemented through deliberation measures to achieve consensus, in resolving various barriers to the saving of bad loans. Apply a sense of brotherhood in determining credit saving solutions and resolving them with negotiations. As well as promoting a sense of concern by providing an extension of the credit period as a solution to saving bad loans.

#### 4. Conclusion

Based on the formulation of problems, objectives, the basis of the theory, hypotheses and test results conducted, it can be concluded that; Internal control system has a positive effect on bad credit saving strategy. *Menyama braya* culture moderates the relationship between internal control system and bad loans saving strategy. BUMDes which are obedient in their internal control system, then based on acting using the concept of *menyama braya* culture, turned out to be an effective force in the efforts to saving bad loans that occurred.

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