

The Effect of Potential Rush Money and Fraud on the Need for External Audit in Rural Credit Institutions with Leadership Idealism as a Moderating Variable

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh potensi rush money dan fraud terhadap kebutuhan audit eksternal di Lembaga Kredit Perkreditan Rakyat (LPD) dengan idealisme kepemimpinan sebagai variabel moderating. Penelitian ini menggunakan kepala LPD Provinsi Bali yang masih aktif beroperasi sebagai penduduk. Metode penentuan sampel yang digunakan adalah metode purposive sampling. Analisis data menggunakan SEM-PLS (Structural Equation Modeling-Partial Least Square) Versi 3. Hasil penelitian menunjukkan bahwa potensi rush money berpengaruh positif terhadap kebutuhan jasa audit eksternal bagi Lembaga Kredit Perkreditan Rakyat, yang mengindikasikan bahwa potensi rush money yang kemungkinan akan dialami mampu meningkatkan kebutuhan jasa audit eksternal. Hasil penelitian menunjukkan bahwa potensi fraud berpengaruh positif terhadap kebutuhan audit eksternal Lembaga Perkreditan Rakyat, yang mengindikasikan adanya potensi fraud yang mungkin dialami dapat meningkatkan kebutuhan akan jasa audit eksternal. Hasil penelitian menunjukkan bahwa idealisme pimpinan dapat memperkuat pengaruh potensi derasnya uang terhadap kebutuhan audit eksternal Lembaga Kredit Perkreditan Rakyat dan idealisme pimpinan dapat meningkatkan pengaruh potensi fraud terhadap kebutuhan jasa audit eksternal bagi Lembaga Perkreditan Pedesaan. Oleh karena itu, lembaga kredit pedesaan perlu memperhatikan pentingnya melakukan audit eksternal secara berkala untuk memastikan praktik bisnisnya berjalan dengan baik dan sesuai dengan standar yang ditetapkan.

ABSTRACT

This study aims to examine the effect of potential rush money and fraud on the need for external audit in Rural Credit Institutions (LPD) with leadership idealism as a moderating variable. This study used the head of the LPD in Bali Province who is still actively operating as a population. The method of determining the sample used is the purposive sampling method. Data analysis used SEM-PLS (Structural Equation Modeling-Partial Least Square) Version 3. The result shows that the potential for rush money has a positive effect on the need for external audit services for Rural Credit Institutions, which indicates that the potential for rush money that is likely to be experienced is capable of increasing the need for external audit services. The result shows that the potential for fraud has a positive effect on the need for an external audit of the Rural Credit Institution, which indicates a potential for fraud that may be experienced can increase the need for external audit services. The results show that the idealism of the leadership can strengthen the influence of the potential rush of money on the need for an external audit of Rural Credit Institutions and the idealism of the leadership can increase the influence of potential fraud on the need for external audit services for Rural Credit Institutions. Therefore, rural credit institutions need to pay attention to the importance of conducting regular external audits to ensure that their business practices are running well and in accordance with established standards.

1. INTRODUCTION

Customary institutions known as *Pranata Adat*, carried out the dynamics of the economic life of rural communities in Bali are known as Rural Credit Institutions (LPD), as communal financial institutions belonging to *Pakraman* villages that were established to improve the welfare of the rural communities

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called *krama desa* and develop the economy of rural communities in Bali (Sukandia, 2019). The purpose of establishing the LPD is to encourage the economic development of rural communities through savings and equity participation, eradicate debt bondage and illegal mortgages, create equity and business opportunities for villagers, increase purchasing power, and expedite payments and circulation of money in the village. LPD carries out various efforts to achieve goals, such as receiving deposits from community members, providing loans for productive activities, other businesses that are mobilizing village funds, equity participation, and receiving loans from financial institutions (Purnama & Atmadja, 2020; Putra et al., 2021). The aspect of LPD financial accountability is regulated in Bali Provincial Regulation Number 3 in 2017 Chapter X about Reporting in Article 18 regarding Rural Credit Institutions, which explains that the *Prajuru* of the LPD are required to submit an annual Accountability Report no later than three months after the LPD fiscal year ends in the *Paruman Desa*. The phenomenon that often occurs is that the report made by management or LPD manager, whether financial or non-financial reports, tends not to be by the actual situation. This can be seen from several factors, including the dishonesty of the preparers of financial statements so data manipulation is often carried out to achieve certain goals. Sometimes these weaknesses are also supported by ignorance or lack of understanding about the standards for making financial reports, both the compiler and the user (Sayyid, 2015; Widiastiawati & Hambali, 2020).

Of all the LPDs in Bali, not a few have experienced cases. Cases of fraud at LPDs have sprung up over time, as seen from the existence of unhealthy and bogged-down LPDs. Many cases have sprung up related to LPD management exacerbated by the conditions of the Covid-19 pandemic. The LPD case that recently emerged is the liquidity problem of the Anturan-Buleleng LPD. Liquidity problems at the Anturan LPD have been rolling since the beginning of the pandemic, starting with restrictions on withdrawing funds at the LPD. The reason is that hundreds of billions of loans have suddenly become stuck due to the pandemic situation. The next case occurred in an LPD in Badung Regency which experienced liquidity problems, namely the LPD in Kuta with withdrawals from savings and deposits by customers because they were reported to be bankrupt. The many problems that occur in the LPD need to be addressed immediately with five rescue steps because they involve the existence of traditional villages. So that to realize transparency and accountability in the management and financial reporting of LPDs, it is necessary to carry out control and inspection. Transparency is a major aspect of accountability. In transparency, an organization can be said to be accountable if it can explain and provide an assessment of its actions. Therefore, accountable individuals or organizations cannot avoid investigative action on the mistake that they made (Purnamawati, 2018a; Wulandari et al., 2021). The LPD can request audit services from a public accountant at the request of *krama desa pakraman* as the owner, so in this case the supervisor and members of the LPD have the right to ask the auditor as the examiner of the organization's financial performance to check the validity of the financial statements that have been made by the management of the LPD (Lukman & Harun, 2018; Sara, 2021). The role of audit services, both internal audit and external audit, is to monitor the company's operations. The role of audit services in the development of a company's business is to increase supervision, company credibility, efficiency, and honesty (Pham & Tran, 2020; Yang et al., 2019).

External audit on LPD is needed to increase the degree of confidence of users of financial statements. The need for an audit of the LPD is based on a Theory of Planned Behavior (TPB) concept by similar research, namely that the intention to perform a certain behavior is the main thing and an important determinant of future behavior (Ajzen, 2020). The intention to carry out an external audit is based on several factors, the first of which is related to maintaining public trust because this is very important so that rush money does not occur. Rush money is an event where the public massively withdraws cash from financial institutions simultaneously and on a large scale. This condition will make financial institutions worse off. The existence of a potential rush of money also often makes requests for financial institutions to be audited (Wibowo & Djuwityastuti, 2020). Rush Money occurs in connection with money management behavior, namely a process of budgeting, saving, investing, spending, or otherwise overseeing the use of one's cash. Effective money management behaviors provide individuals with the ability to manage and control their finances. Effective money management skills ensure safer and more responsible financial behavior and careful financial decision-making (Bamforth et al., 2018; Tang et al., 2015). During the pandemic, rush money conditions occurred due to unstable economic conditions which triggered a weakening of public trust in customers. Even though the financial condition of the LPD is being shaken due to the unstable economic situation, financial reporting must still be presented in an accountable manner, namely by applicable accounting standards and reflecting the actual financial condition of the LPD (Budiasni & Ayuni, 2021). The Theory of Planned Behavior states that one of the factors that determine intention is an attitude toward a behavior assumed to be a function of easily accessible beliefs about the possible consequences of behavior, which are called behavioral beliefs (Ajzen, 2020; De Leeuw et al., 2015). It is assumed that the emergence of behavior leads to the potential for rush

money which will lead to the possibility that the consequences of behavior will affect an intention to conduct an external audit. So, the LPD together with the customary village will choose to conduct an external audit to avoid rush money behavior at the LPD. This is supported by previous research which states that the potential for rush money and control has a positive and significant influence on the need for an external audit (Sara, 2021). Another factor to consider in assessing the need for an LPD external audit is the potential for fraud. Fraud is a variety of methods used by human ingenuity and used by someone to take advantage of others through an inappropriate action (Sayyid, 2015; Yudianta & Lastanti, 2017). Fraud practices that often occur include abuse of interests, bribery, unauthorized receipts, and corruption (Isgiyata & Budiyoni, 2018).

The potential for fraud will also increase the institution's desire to be audited so that the potential for fraud can be detected earlier. Carrying out an external audit will reduce opportunities for LPD managers or leaders to behave in a deviant manner and enrich themselves so then the value of the company or institution will increase (Irwansyah & Zega, 2023; Purnama & Atmadja, 2020). The Theory of Planned Behavior states that one of the factors that determine intention is social factors in the form of subjective norms, expectations, or the subjective possibility that certain individuals or reference groups approve or disapprove of the behavior being considered (Ajzen, 2020). Where the potential for fraud is a subjective possibility that the individual or referral group does not approve of the behavior being considered. The use of potential fraud variables as a consideration in assessing the need for an LPD external audit is supported by suggestions for further research from (Sara, 2021; Suputra, 2021). A leader can determine the success of a business operation, the idealism of a good leader with the system will determine the individual who works in it to be good even though the individual in a group is not good, conversely if the leader's idealism is bad with the system, it will determine the individual who works in it to be bad even though the individual in a group has the quality and good performance in their field (Isgiyata & Budiyoni, 2018). The idealism of a leader is predicted to strengthen the factors that influence the need for the use of external audit services in LPDs. This is supported by the Theory of Planned Behavior explaining that the level of behavioral control moderates the effect of intention on behavior, that is, the greater the actor's control over behavior, the more likely the intention will be carried out (Ajzen, 2020; Ghaida et al., 2020). Based on this statement, the idealism of leadership can be a behavior control, because idealistic people will avoid actions that have an impact on losses, especially actions that can harm the welfare and dignity of other individuals. The more idealistic the individual is, the less likely they act to the detriment of others (Obloh et al., 2020).

If there is a potential for rush money and potential fraud in LPDs led by people with idealistic leadership types, it is predicted that they will be able to strengthen the need for external audit services. Idealism leads to a positive attitude as expressed in Ethics Position Theory which states that people's intuitive beliefs about the morality of ethical positions identify that idealistic people believe that an action, to be moral, should not cause harm. The results of previous research show that idealism weakens managers' intentions to manage earnings (Martadinata, 2022). This is in line with the context of this study, the leadership idealism factor is predicted to strengthen the relationship between the potential rush money variable and the potential for fraud in the need for external audit services when viewed from an idealistic individual who tends to try so that his actions produce positive consequences for other individuals. The leadership idealism can moderate opportunity, whereas leadership idealism can reduce fraud in the Government Procurement of Goods or Services by having a significant influence on the opportunity (Hardinto, W. et al., 2020). However, research from previous research found that the idealism of leadership statistically failed to become a moderating variable that serves to strengthen or weaken the influence of greed, opportunity, and needs, exposing fraud in government procurement of goods or services (Isgiyata & Budiyoni, 2018).

The object of research in this study is the LPD in Bali Province which is spread across nine regencies in Bali. This study used LPD because the LPD is an institution belonging to a traditional village that is only found in the Province of Bali. In addition, there have been cases in the management of LPDs and they became more severe by the conditions of the Covid-19 pandemic, such as cases of liquidity and misappropriation of LPD funds, so the rescue steps need to be taken to realize transparency and accountability in management, namely in the form of supervision and inspection, such as conducting an audit. The novelty of this study is that it examines other variables that can be considered in deciding to use external audit services at LPDs based on the recommendations of a previous research which stated that namely considering the use of potential fraud variables (Sara, 2021). This study also uses a moderating variable which is expected to strengthen the independent variable on the dependent variable, namely by using the leadership idealism variable as a variable which is expected to strengthen the effect of potential rush money and potential fraud on the need for LPD external audit services.

2. METHODS

This research is a quantitative study using primary data obtained directly through filling out a questionnaire. The method of determining the sample used in this study is a purposive sampling method. The criteria for respondents in this study were the Chairperson of the LPD in each district in the Province of Bali, which was sorted from the total value of LPD assets, namely from the LPD with the highest asset value to the LPD with the lowest assets, used as a sample. The reason for selecting this sample is because as the organization develops towards a direction of growth and the larger an organization, the more challenges and problems it will face, as in the context that will be discussed in this study, namely related to the emergence of potential rush money and potential for fraud.

The dependent variable in this study is the need for an external audit. The indicators used are transparency, accountability, human error, fairness, and management competency (Sara, 2021). The independent variables are the potential for rush money and the potential for fraud. The indicators for rush money are (1) panic attacks; (2) managing funds in a precarious state; (3) provocateurs; and (4) economic conditions showing that conditions are not good (Sara, 2021). Indicators of potential fraud variables are (1) potential for fraudulent financial statements; (2) misuse of assets; and (3) corruption (Semmaila & Nurfadillah, 2015). The moderating variable in this study is the idealism of the leadership with the indicators used are (1) An action may not harm other people; (2) A person may not threaten the honor and welfare of others; (3) Actions taken are by universal norms; and (4) Moral action is by ideal actions (Oboh et al., 2020). The total sample in this study is 308 respondents. Data collection used a questionnaire that was distributed directly to respondents and through Google forms to each LPD Chairperson with the LPD Welfare Board (BKS) Chair as an intermediary. The data analysis technique used is Partial Least Square (PLS).

3. RESULTS AND DISCUSSIONS

Results

The number of respondents who could be used for testing was 218 out of a total of 308 questionnaires distributed, which was 70.78% of the total sample. Respondents with a male sex composition were 211 people (96.79%) and women were 7 people (3.21%). Age < 25 years 0 (0%), 25-35 years 2 people (0.92), 35-45 years 32 people (14.68%), > 45 years 184 people (84.40%). Work experience < 1 year for 2 people (0.92%), 1-5 years for 106 people (48.62%), > 5 years for 110 people (50.46%). The sample used as respondents had a high school/vocational education level of 43 people (19.72%), Diploma 1-Diploma 4 8 people (3.67%), Bachelor Degree 153 people (70.18%), and Masters 14 people (6.42%). Descriptive statistical analysis shows an overview of data consisting of minimum, maximum, mean, and standard deviation values. The results of the descriptive statistical analysis are shown in Table 1.

Table 1. Descriptive Statistic Results

	Minimum	Maximum	Mean	Std. Deviation
Potential Rush Money	10.00	35.00	25.47	5.39
Potential Fraud	7.00	21.00	14.59	4.04
Leadership Idealism	12.00	45.00	33.32	6.26
The need for an External Audit	14.00	35.00	25.88	4.79

(Source: PLS)

Based on the results of descriptive statistics, shows that the mean value of the potential rush money variable is 25.47 which indicates that respondents tend to experience high rush money potential. This shows that the LPD in Bali Province has a high potential for rush money. The mean value of the variable potential for fraud is 14.59 indicating that respondents tend to experience a high potential for fraud. This shows that the LPD in Bali Province has a high potential for fraud. The mean value of the leadership idealism variable is 33.32 indicating that respondents tend to have high leadership idealism. This shows that the Bali Province LPD has experienced high leadership idealism. The mean value of the external audit need variable is 25.88 indicating that respondents tend to have a high need for external audit.

The results of the fundamental model evaluation test in PLS have been fulfilled, namely through testing the outer model and inner model. Testing the outer model which consists of two parts, namely validity and reliability tests. In the outer model test, convergent validity testing has been fulfilled, all outer loading indicator values have a value greater than the set correlation value limit, discriminant validity has fulfilled the feasibility of the Fornell-Larcker evaluation model, reliability test as measured by composite

reliability and Cronbach alpha has fulfilled where all variables have good reliability. After passing the outer model test, it is continued with the inner model evaluation test, namely testing the first structural model. The results of the Goodness of Fit (GoF) test obtained a GoF value of 0.843, so it can be concluded that the model that can be used in this study has a relatively large research model fit. R-square testing can show the level of variation in exogenous variable changes to endogenous variables. The criteria used are R-square values of 0.75, 0.50, and 0.25 as strong, medium, and weak (Hair, 2017). The results of the R-square coefficient of determination are shown in Table 2.

Table 2. R-square Coefficient Determination Result

	R Square	R Square Adjusted
The need for External Audit	0.889	0.889

(Source: PLS)

Based on the results of the determinant coefficient R-square shows a value of 0.889 which means more than 0.75 indicates that the R-square is strong. Hypothesis testing uses path analysis which shows the significance of the influence between variables. The path coefficient results are shown in Table 3.

Table 3. Path Coefficients Results

	Original Sample	Std. Deviation	T-Statistics	P-Values
Moderating Effect 1-> Y (The need for External Audit)	2.305	0.160	14.369	0.000
Moderating Effect 2-> Y (The need for External Audit)	0.500	0.211	2.374	0.018
X1 (Potential Rush Money) -> Y (The need for External Audit)	2.088	0.152	13.778	0.000
X2 (Potential Fraud) -> Y (The need for External Audit)	0.496	0.221	2.247	0.025
Z (Leadership Idealism) -> Y (The need for External Audit)	1.230	0.044	28.033	0.000

(Source: PLS)

The results of the hypothesis testing are shown from the T-Statistics values and P-Values. The research hypothesis is declared acceptable if the t-statistic values are greater than the t-value used, namely 1.96, and the P-Values <0.05. Based on Table 3, all hypotheses are accepted because the t-statistic value for each test result is greater than 1.96 and the p-value is less than 0.05 so all hypotheses are accepted.

Discussion

Hypothesis 1 (H₁) states that the potential for rush money has a positive effect on the need for LPD external audit services. The results of the analysis show that the potential for rush money has a positive effect on the need for external audit services for LPDs to be accepted. The relationship between potential rush money and the need for external audit services is based on the Theory of Planned Behavior (TPB), which is an individual's intention to carry out certain behaviors. One of the factors that determine intention is the attitude toward a behavior assumed to be a function of easily accessible beliefs about the possible consequences of behavior, called behavioral beliefs (Ajzen, 2020). It is assumed that the appearance of behavior leading to the potential for rush money will lead to possible behavioral consequences or attitudes that the LPD will take to prevent this such as the intention to conduct an external audit. An external audit is a form of accountability in the financial sector that uses the value of money dimension and is very important in any management of public funds (Purnamawati, 2018a; Syafiq, 2017). The potential for rush money is an external factor that can affect the need for external audit services. The potential for rush money can be caused by a condition of fear and panic among customers, or their distrust of the ability of financial institutions to run their business. The direct impact of the massive withdrawal of funds resulted in banks experiencing major liquidity difficulties followed by a shortage of liquidity in the economy as a whole. Rush money is related to money management behavior, namely effective money management behavior. Effective money management skills ensure safer and more responsible financial behavior and careful financial decision-making (Bamforth et al., 2018). The results of this study indicate that the emergence of a high potential for rush money at LPD in Bali Province will

cause the need for external audit services to increase. The rush money condition occurred due to unstable economic conditions which triggered a weakening of public trust as customers. The LPD together with the *Adat* village will choose to carry out an external audit if the potential for rush money starts to emerge, to increase public trust again. The results of this study are consistent with research conducted by which states that the results of testing the hypothesis state that the potential for rush money influences the need for an LPD external audit (Sara, 2021).

Hypothesis 2 (H₂) states that the potential for fraud has a positive effect on the need for LPD external audit services. The results of the analysis show that the potential for fraud has a positive effect on the need for an external audit to be accepted. The relationship between potential fraud and the need for an external audit is based on the Theory of Planned Behavior (TPB). One of the factors that determine intention is social factors in the form of subjective norms, subjective expectations, or possibilities that certain individuals or reference groups approve or disapprove of the behavior being considered (Ajzen, 2020). From the TPB theory, if it is related to the results of this study, namely the potential for fraud is a subjective possibility that an individual or referral group does not approve of the behavior being considered so that it encourages the emergence of an action plan to dispel this such as the intention to use external audit services. This is because fraud is behavior that is not generally accepted by social norms (Purnamawati, 2018b). This research is consistent with research conducted by which stated that many bankrupt LPDs were due to fraud committed by both the LPD managers themselves and the disobedience of community members about the village's *awig-awig*, the results of the study stated that the role of the internal supervisory body influences the potential for bankruptcy of the LPD (Saputra et al., 2019). Research shows that there is a negative influence on the effectiveness of the internal control system on fraud in the government sector (Semmaila & Nurfadillah, 2015). This shows that the higher effectiveness of internal control will reduce the tendency to cheat (fraud). Then the results of the similar study found that law enforcement has a significant effect on the potential for fraud in the use of village funds (Sonia et al., 2022). Therefore, if it is related to the statement from the research, the existence of a potential for fraud will also tighten internal control, one of which is through an audit, so that the desire of the LPD to be audited increases and the potential for fraud can be detected earlier. Hypothesis 3 (H₃) states that leadership idealism strengthens the effect of potential rush money on the need for LPD external audit services. These results show that idealism strengthens the potential influence of rush money on the need for external audit services to be accepted. The idealistic relationship moderates the effect of potential rush money on the need for external auditor services based on the Theory of Planned Behavior (TPB) which in this theory postulates that the level of behavioral control moderates the effect of intention on behavior with the relationship that the greater the actor's control over behavior, the more likely the intention will be done (Ajzen, 2020).

Leader idealism can be a behavior control because idealistic people will avoid actions that have an impact on losses, especially actions that can harm the welfare and dignity of other individuals. High leadership idealism as a behavioral control reinforces the potential for rush money to the need for LPD external audit services as a behavior that will be planned because there is a possibility that the intention will be carried out. If there is a potential for rush money to occur in an LPD that is led by someone with an idealistic type of leader, it will strengthen the need for audit services. The results of this study are in line with previous research research which shows that idealism weakens managers' intentions to manage earnings (Martadinata, 2022). Likewise in this study, where the idealism of the leadership strengthens the effect of potential rush money on the need for audit services. If there is a potential for rush money where a condition of fear, panic among customers begins, or distrust in the ability of the LPD to run its business, then an idealistic leader will strengthen control and supervision, one of which is by carrying out requests for external audits to increase reporting accountability and build public trust. Hypothesis 4 (H₄) states that idealism strengthens the effect of potential fraud on the need for LPD external audit services. These results show that the idealism of the leadership strengthens the influence of potential fraud on the need for an external audit to be accepted. The relationship of idealism moderates the effect of potential fraud on external audit needs to be based on the Theory of Planned Behavior. Idealism as a behavioral control is predicted to strengthen the potential for fraud against the needs of the LPD external audit as a behavior that will be planned due to the possibility of the intention to be carried out. Idealistic individuals tend to try to make their actions produce positive consequences for other individuals. So that if in an LPD there is a potential for fraud where there are indications that lead to acts of fraud or the internal control system begins to weaken, then an idealistic leader will try to do the best and be positive for the institution he leads, one of which is by making an external audit request. Based on Ethics Position Theory it is also stated that people's intuitive beliefs about the morality of ethical positions identify that idealistic people believe that an action, to be moral, must not cause harm. The results of this study are in line with and support similar research showing that leadership idealism can moderate opportunities, whereas

leadership idealism can reduce fraud in the Government Procurement of Goods or Services by exerting a significant influence on the opportunity (Hardinto, W. et al., 2020). High leadership idealism has the effect of reducing the influence of Opportunity on fraud in the Government Procurement of Goods or Services.

4. CONCLUSION

Based on the results of empirical testing and discussion, it can be concluded that the potential for rush money has a positive effect on the need for LPD external audit services. This means that the potential for rush money that is likely to be experienced by the LPD in Bali Province can increase the need for external audit services. The potential fraud has a positive effect on the need for an external audit. This means that the potential for fraud that might be experienced by the LPD in Bali Province can increase the need for external audit services. The idealism of the leadership can strengthen the influence of potential rush money on the need for LPD external audit services as well as the idealism of the leadership can increase the influence of potential fraud on the need for external audits. This research has been attempted to be carried out by scientific procedures, however, it still has several limitations, namely this research only examines the effect of the independent variables, namely the potential for rush money and the potential for fraud on the need for external audit services of LPDs and the relationship between these variables is moderated by the variable leadership idealism. Also, from the result of this research, there are still other factors beyond these variables which also affect the need for external audit services. This study used a questionnaire so that the data collected only described the opinions of the respondents and the researchers could not control the answers of the respondents which did not reflect the real situation. Data results from this questionnaire can also cause bias due to differences in perceptions between researchers and respondents.

Based on the result and the limitation of this research, LPD Management needs to use external audit services because of the benefits of carrying out an external audit, namely ensuring that the LPD complies with applicable regulations, presentation of financial statements becomes more credible and reliable and improves business processes LPD. Future researchers are advised to add other variables to test the factors that influence the need for external audit services such as using organizational perception variables because the need for external audit services arises because of different interests between the two parties between *krama adat* and the Rural Credit Institution.

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