

## RESURRECTION AS A FADING IMPLICATION OF ACCOUNTABILITY IN FINANCIAL MANAGEMENT FOR VILLAGE CREDIT INSTITUTION

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### ABSTRACT

*This research aims to gain a new understanding on the background of bankruptcy in the Village Credit Institutions, understand the bankruptcy process and various coping strategies that involved by various internal actors and understand the implications of bankruptcy on aspects of social, economic, cultural, religious and political life at the institutional and citizenship level. This research was used by a qualitative research methodology that focused on the interpretive phenomenology paradigm. The research finding is the bankruptcy of the Village Credit Institution through a long and full process of social dynamics. The main cause for bankruptcy experienced on the abuse of power committed by managers, which indicates the low internal control structure and the lack of external party oversight. In this context, there is a dialectical relation-ship between ideational structures that give rise to habitus, agents, and social structures in a space and time. This dialectic can give birth to social practices are inconsistent with ideational structures and habitus, as reflected in dishonesty and neglect of integrity among various agents, especially managers and customers.*

*Keywords: village credit institutions, accountability, fraud, bankruptcy*

### INTRODUCTION

A Government in the Provincial Government of Bali was issued by a Decree of the Governor of Bali's First Level Region Number 972 of 1984 that concern to the Establishment of Village Credit Institutions in the Province of Bali's First Level Region. This Governor Decree was later strengthened by Regional Regulation No. 2 of 1988, which was updated by Perda No. 8 of 2002 and Perda No. 3 of 2007 and concern to Village Credit Institutions (LPD) (Atmadja and Saputra, 2016). In this regional regulation, it is underlined by LPD such as Savings and Loan Business Entity owned by Pakraman village (Atmadja, et al., 2015). The objective of establishing an LPD is to encourage an economic development of rural communities through savings and equity participation, eradicate bondage and illicit mortgages, create equity and business opportunities for villagers and increase purchasing power and expedite payment and circulation of money in the village. To achieve this goal, the LPD carries out various businesses, such as accepting deposits from community members, providing loans for productive activities, other businesses that are mobilizing village funds, capital participation and receiving loans from financial institutions (Atmadja, 2001). In its journey, the LPD has proven to achieve its goals spectacularly. This symptom is apparent from various studies on LPDs and Pakraman villages in general, which stated that LPDs have a very important role to improving the economy and welfare of Pakraman village manners. With the LPD, the pakraman village manners no longer have difficulty in obtaining funds for their consumptive or productive activities. It is even more amazing in the various contributions of the LPD to the Pakraman village in the form of providing ritual aid, development funds, scholarships for poor manners, and other philanthropic activities (Warren, 2010; Sulistiyowati, 2011). In general, LPDs can be said to be so amazingly successful that they are praised by various parties. The role of the LPD to improve the economy of the Pakraman village even invited appreciation from the President of the Republic of Indonesia. This appreciation can be seen when President Susilo Bambang Yudhoyono expressed his praise to the LPD in front of the participants of the Alliance for Financial Global Policy Forum, in Denpasar on Monday, September 27, 2010. He stated that the LPD about a micro-finance institution was shock resistant and can be a good example about how financial services can reach all walks of life (Radar Bali, 28 September 2010: 25).

Although, the LPD is said to be spectacularly successful, it cannot be denied that there are also LPDs in problematic conditions, even experience bankruptcy. From the data raised in a coordination meeting discussing LPDs between Commission II of the Bali DPRD, the Bali Regional Development Bank, the Provincial Government of Bali, the Main Assembly of Pakraman Village and a number of academics in Denpasar on November 12, 2010, there were 173 LPDs out of a total of 1,405 (around 12% ) LPDs in Bali went bankrupt (Bali Post, 13 November 2010: 16). Although, the number of LPDs have bankrupt that large enough to reach more than 12% of the total LPD, its existence has received less attention. LPDs are in bankrupt conditions not to be officially closed and can be opened at any time. This condition is repeatedly analogous to the term LPD 'resting' and LPD 'sleeping'.

Starting from this fact, the study of LPD who are sick or even bankrupt is very important and urgent. This was not only because studies are still scarce and there is a tendency to be covered up, but it can also be related to the philosophy of Rwa Bhineda or binary opposition that applies to Balinese society (Eisemen, 1998). Rwa bhineda philosophy has an idea that good will be accompanied by evil as well as success is always side by side with failure. Meaning that one cannot be separated from others. Thus, it is natural that there are successful LPDs, and vice versa, at the same time, so it must be a LPD was fails. This fact does not need to be denied, because according to rwa bhineda philosophy both have a presence to mandatory in the context of meaningfulness. In this regard, the study of ailing or bankrupt LPD need not be considered as an attempt to open shame, but rather aimed at deconstructing a reality, such as LPDs that fail to complete the description of a successful LPD. So, rwa bhineda philosophy as one of the core culture in Bali and realized more meaningfully.

Regarding this statement, in order to prevent the LPD from repeating the same mistake twice and be able to maintain its existence in the midst of the Pakraman village community as a customary financial institution. It was expected to help and serve the community's finances and withstand shocks, it is necessary to apply the principles of good corporate governance and enforcement strict sanctions that refer to awig-awig. The LPD goal is more trusted as a custom-based microfinance institution and has the strength of a good internal control system that is demonstrated by the application for the principles on good corporate governance, and subject to the rules or awig-awig which are the legal basis of the LPD to regain public trust. In the implementation of good corporate governance to achieve good performance, the concept of local wisdom is needed, especially in Bali which is thick with brave culture. Bali Governor Made Mangku Pastika in Metrobali.com on November 13, 2014 was stated in his address at the Asia Pacific consultant forum that to be able to implement good governance (Good Corporate Governance), the concept of equal bravery in social life is needed because it was the basis for the realization of peace in the world. In addition, Adi (2003) stated that social conflict in Balinese society was caused by differences in social, economic, professional, educational, behavior and understanding of rules (awig-awig) that are not the same, can be minimized by the existence of the same understanding of a concept Local wisdom is like braya and assumes for all people are brothers.

LPD is a Balinese cultural-based financial institution that is widely known to be able to contribute to the economy of the Pakraman village. This success cannot be separated from the ability of the LPD to practice holistic accountability in its operational activities. This makes LPD management not only focus on economic achievements but always also strive so that LPD can create a common good for all manners of Pakraman village. However, holistic accountability practices that have been one of the important keys to success for LPDs need to be questioned when there are a number of LPDs that go bankrupt. This shows that holistic accountability cannot deterministically determine the human behavior involved in LPD management but rather is a habitus that provides interpretive schemata to agents in action. This shows the problem of this research which focuses on organizational bankruptcy that occurs repeatedly without any improvement, both by the village government and the organization's managers.

To achieve this goal a case study was conducted by selecting LPD of Pakraman Bontihing Village as the object. As a research with a critical theory perspective, this research will try to gain a new understanding that is critical of the bankruptcy experienced by the LPD. Bankruptcy is not merely regarded as an economic phenomenon but is the result of a play on ideology, power, interests, and desires by those who have access to LPD management as well as other Pakraman village elites. In order to achieve these objectives and further direct the course of the research the following research questions are prepared.

In this research, there is a problem such as why did the LPD Desa Pakraman Bontihing experience bankruptcy repeatedly and what was the process of coaching conducted by the village government?; How is the relationship between bankruptcy and indications of fraud by managers and various coping strategies?; and What are the implications of the bankruptcy of the LPD for the Pakraman Bontihing Village and various aspects of the Pakraman village manners?

## **THEORITICAL FRAMEWORK**

### **Accountability**

Rosjidi (2001), revealed that accountability is an obligation for the recipient of the mandate to account for success or failure, to the trustee, until the trustee is satisfied with the performance of the implementation of activities. Meanwhile, Atmadja, et al., (2013) state that accountability is an ethical concept that is close to public administration, which has several meanings that are often synonymous with the concept of responsibility, can be questioned (answeability), can be blamed (blameworthiness), and which has liability. Accountability has a strong influence on the success of a company or organization. Indications of fraud can be prevented by the implementation of a concept on accountability in managing finances professionally (Atmadja, et al., 2013). Accountability theory has an important position in the implementation of good financial management, so it impacts on accountable and transparent financial reporting, then strong accountability to the community as stakeholders (Saputra, et al., 2018).

### **Fraud**

Fraud is a crime that can be dealt with in two ways, namely to prevent and detect, even fraud that is revealed is a small part of all fraud that actually occurs (Tuanakotta, 2012: 188). According to Hall (2001), fraud refers to the presentation of material facts that are wrongly committed by one party to another party with the aim to deceive and influence the other party to depend on the facts, facts that will harm it and based on applicable law, an action fraudulent (fraudulent act) must meet these five conditions: 1) there must be a false or not disclosed report; 2) facts that are material, a fact must be a substantial factor that drives a person to act; 3) there must be a purpose for deception or knowledge that the report is wrong; 4) dependency that can be justified, the wrong presentation must be a substantial factor that causes the other party to suffer losses due to its dependence; 5) Unfair acts or losses. These lies have caused injustice or loss for victims of fraud.

A cheating theory was used by the lack of transparency and supervision that occurs at this institution. Fraud is very closely related to good organizational governance or what is called good governance (Singleton and Singleton, 2010). Good governance has a level of oversight that is detailed and proactive, so that its implementation is very mandatory in every organization. Therefore, it was necessary to discuss the theory of fraud and to determine an impact of the bankruptcy that hit the village credit institutions (Atmadja and Saputra, 2018).

## **METHODOLOGY**

The research design was used by qualitative research that focuses on the interpretive paradigm. This research seeks to understand the phenomenon of LPD bankruptcy in Bali by selecting an LPD as a case in the study. The case chosen must have general and special characteristics so that by studying it, something unique and interesting will be obtained in order to understand the phenomenon under study (Yin, 1996; Audifak, 2008; Stake, 2009). In this case, researchers use case studies as research strategies. Case studies are used by strategy that the advantage of examining a specific research object. So, it can present intensive, detailed and 'rich' evidence through a variety of different theoretical and methodological frameworks (Daymon and Holloway, 2002).

### **Research Approach**

This research was used an interpretive phenomenological approach derived from the concept of ethnography, which is a research methodology. This research also use a phenomenological approach derived from ethnographic theory which is a research methodology, as well as the research product, such a written description of a culture based on findings in the field. Thus, ethnography, both as a methodology and as an outcome, is basically closely related to the study of culture, which is then outlined in the form of a description. Ethnographic approach as a description of culture, not only hold on cultural theory (Bogdan and Biklen, 1982), but can also use other theoretical approaches, namely phenomenology (Maso, 2001).

### **Determination of Informant Techniques**

The main data source is the informant. With reference to Spradley (1997: 40) informants are positioned as givers of information include are: (1) a culture that they have; (2) a concept was used to classify their experiences; (3) how they defined by the cultural concepts; (4) what theories that they used to explain their experiences; and (5) this information is the raw material for the preparation of an ethnography in the context of answering research problems that can be understood academically.

Research informants were appointed purposively, based on consideration of their mastery of knowledge related to the research problem. The purposive techniques is the philosophy of phenomenology, which explains that knowledge is based on one's subjective experience, or according to critical theory depends on one's position in the social structure. As a result, human knowledge in social structures is not the same. In this regard, people suspected of understanding LPD problems related to positions in LPD institutions, representing an existing social groups, and their functional linkages with LPDs include are LPD management staff, management staff or village preachers in Pakraman and its manners, traditional and religious leaders, head of dadia, seka cadets, customers, Perbekel, Bendesa, Kelihan Banjar, and others.

### **Data Collection Techniques**

Data or information needed by collected using a number of data collection techniques, namely in-depth interviews, participatory observation, and document studies. The explanation is as follows.

### **Data Reliability and Validity**

Every research requires reliable and valid data or information. Reliability to be achieved in this study is procedural reliability where the level of reliability assessment is done by looking at the extent to which the data obtained in this study is carried out using appropriate methods and procedures (Scapens, 2004). Confidence in the accuracy of the methods and procedures used can be obtained by looking at the various notes and documents produced in the study. To guarantee the validity of the data, this research applies a triangulation technique. With reference to Sugiyono (2005) and Moleong (2007) this technique is carried out by checking data from various ways, and at various times. Triangulation is done through checking sources, technical triangulation, and time triangulation.

### **Data Reduction**

Data obtained through data collection is further reduced. Data reduction includes various activities aimed at sharpening the analysis (Miles and Haberman, 1992). In data reduction, photo documentation of a particular room, condition or event is no less important. This is not merely to further enhance the validity of the data, but can also be used to enrich the narration, namely in the form of images. In this way the narration that is built becomes stronger and more varied, because there are verbal and visual elements. In this reduction also carried out the collection of interview quotes that have subjective meanings whose classification is based on research problems. This interview excerpt is included in the narration, both to strengthen and increase the power of emic variations in the narrative.

### **Presentation of Data**

Presentation of data is carried out on data obtained through interviews, documentation studies and observations. Data obtained through interviews and observations are presented through the preparation of narrative texts in the form of unity, regularity, patterns, explanations, meaningful configurations, and the causal flow. Data obtained through documentation studies are presented in the form of tables to facilitate the analysis process.

### **Data Analysis and Drawing Conclusions**

In the context of this research, data analysis is carried out by referring to the theoretical foundation that has been made previously. This theoretical foundation is tested, to find out to what extent it can be maintained through valid evidence in answering research questions. Furthermore, the results of the analysis such theoretical basis are utilized by drawing research conclusions that describe the essential things, subjective meanings, concept findings, and the universal process of the problem under study. An analysis in interpretive research methods is carried out at the same time when classifying field data. And it can

be said that data collection and data analysis in qualitative methodology is one thing that is implemented simultaneously (Agger, 1991).

## RESULTS AND DISCUSSION

### Bankruptcy of LPD in Pakraman Bontihing Village

The bankruptcy of the Pakraman Bontihing Village LPD occurred in a process that involved various actors within the LPD, Pakraman villages, official villages, PLPDK, Regional Government, and Regional Development Banks. If disaggregated, those who play a role in LPD operational activities consist of agents that are within the scope of the village and parties outside the scope of the village. Agents in the scope of the village are the pakraman village, which includes the pakraman village preacher and the manners of the pakraman village, the LPD management and the official village government which includes the village head and his staff. On the other hand, parties outside the Pakraman village consist of PLPDK staff, the Buleleng Regency Government, and the Bali Regional Development Bank. Thus, talking about the impact of LPD in Pakraman Bontihing Village not only concerns various actors or agents who directly or indirectly play in it, but also spreads to various social arenas.

### LPD Bankruptcy Process Pakraman Bontihing Village: Prolonged Complexity and Discourse Games

If you stick to the rules, bankruptcy of an LPD is a difficult event to occur. This is due, in its rules, the LPD has a strong social control mechanism. Social control is carried out by Pakraman villages which dominate LPD operational activities. The role of the Pakraman village can increase the compliance of all LPD management and manners who are LPD customers to all the rules that are applied by the LPD. In addition, LPD operational activities also receive supervision from the Regional Government and the Bali Regional Development Bank. The local government and BPD Bali routinely supervise so that when the LPD experiences problems, the two parties can immediately provide guidance (Nurjaya, 2011; Sukandia, 2011; Wardana, 2011). Not to mention the existence of investments in various types of capital in Balinese society, namely social capital so as to strengthen the existence of the LPD. Likewise technology capital investment, for example the use of computers so as to bring up computerization, is common in LPDs in Bali. In short, by borrowing the idea of Ackerman (2004), in terms of identity law, namely various characteristics inherent in the LPD, the LPD not only presents itself as a unique organization, but is also very sturdy so that bankruptcy is an impossibility.

But in reality, the LPD of Pakraman Bontihing Village actually went bankrupt. This problem is interesting, not solely because of bankruptcy, but more important is the symptoms occur repeatedly. That is, when there is a failure that leads to bankruptcy, try to be addressed by involving various parties, and succeed so that the LPD also operates again as before. But again failed, even in subsequent developments led to bankruptcy. In this context, the law of identity that applies to the LPD, as well as the nature of humans as historical creatures that can learn from experience or as applicable to Hinduism, know the proposition that humans act on the basis of *attita*, *nagata*, *wartama*, namely past experience, in order compiling current conditions in the context of realizing something better in the future apparently does not apply to the LPD of Pakraman Bontihing Village. Likewise Henry Ford's statement (Tracy, 2009: 279) which states that "Failure is another opportunity to restart better", apparently was unable to provide valuable lessons for saving the Pakraman Botihing Village LPD from successive failures.

### Half-hearted Perbekel Helps Pakraman Village

The LPD does not only have a social network with the Pakraman village, but also with the official village represented by the role of the Perbekel. The findings of the scene show, as well as Atmadja's (2006) study of several LPDs in Buleleng, that the bureau can strengthen the LPD habitus. This engagement cannot be separated from the jargon that applies to the Balinese people, namely the pakraman village chaired by the village pakraman bendesa and the village office headed by the bureau often considered as a complementary relationship, even compared to a wife-husband relationship (Atmadja, 1998, 2010).

In this regard, the two are expected to be able to support one another, including strengthening the position of the LPD as belonging to the Pakraman village. The trick is that Pakraman villagers who seek credit in the LPD must get approval from the Perbekel. The implication, if there is bad credit, then the Perbekel will take responsibility by using the authorized capital he has. As with the status of Bendesa Desa Pakraman Bontihing, both in terms of the three dimensions of power based on the methods used as conceived by Capra (2004) as well as the three major structural groups proposed by Giddens (2010), Bontihing Perbekel has a very strong position to help pakraman villages in order to maintain the survival of the LPD Pakraman Bontihing Village to avoid bankruptcy.

But in reality, the role of the service village represented by Bontihing Perbekel did not run consistently. The findings of the scene indicate that this optimization is caused by the interpretation of Bendesa Desa Pakraman Bontihing on LPD ownership status. LPD is owned by Pakraman Bontihing Village. Ownership is a right that must not be interfered with by other parties, including Bontihing Perbekel. Even if the Perbekel intervenes to handle the LPD bankruptcy problem, it is only as a complement, not as an actor who is equal to the role of the Pakraman village preacher. Especially after the reform order emerged identity politics marked by a reversal of structure. During the New Order, the pakraman village was in the upper structure, even hegemonying the pakraman village. However, in the era of the Reform Order the pakraman village was positioned higher than the official village. There is even a tendency for Pakraman villages to hold official village villages (Atmadja, 2010; Warren, 2010). As a result, Pakraman villages in Bali, as well as Desa Pakraman Bontihing were not consistently involved in handling traditional and religious issues, including the handling of LPD activities.

The granting of credit does indeed involve Perbekel, that is, it contributes to the recommendation of the feasibility of disbursing credit to village manners. The results of interviews with the former Bontihing District Dapdap showed that he was often only



asked to sign a letter of approval for granting credit, even though the credit had been issued by the LPD on the recommendation of the village village of Pakraman or it could also be without his recommendation. This fact violates the procedure for lending as a habitus in LPD operational activities, which requires recommendations from the two officials.

Bontihing Perbekel has no objection to signing a letter of recommendation for credit even though the credit has been issued by the LPD, on the grounds that it is only a sign of a coordinative relationship with the Pakraman village. If there are problems, for example bad loans, then this is entirely the responsibility of the Pakraman village, because the Pakraman village is the owner of the LPD. Perbekel agreed with the village of pakraman that ownership had implications, that the pakraman village preacher was the main role holder in resolving all problems faced by the LPD, including handling of transportation. On the other hand, the role of the Perbekel was only to help, and even then, if asked by the Pakraman village preacher.

If seen in passing, the phrase Perbekel seems to make sense. However, if deconstructed there is another reason that is no less important, namely the unwillingness of the Perbekel to damage the social capital of its village residents. Moreover, credit seekers are citizens who choose them at the time of the election of a bureau, a group of residents or close relatives so that the act of damaging social capital is considered very unethical. Because after all, if the Perbekel rejects the recommendation for credit, the LPD credit will fail. Under these conditions, the villages would be hated by villagers so that social capital would be damaged. Whereas social capital is very important for the effectiveness of the organization in realizing its goals (Coleman, 2008; Hasbullah, 2006). The ineffectiveness of the role of the Perbekel in providing credit lending recommendations has resulted in preventive actions to deal with bad loans automatically less effective.

Even though the condition is like this, it does not mean that he has not acted on the LPD bankruptcy problem in Pakraman Bontihing Village. Based on an agreement with Pakraman village, Bontihing Perbekel is required to impose sanctions, namely rejecting citizens who need public services, if the person concerned has a problem with the LPD, for example involved in bad credit. This policy is expected to strengthen the Pakraman village perarem in overcoming bad loans and misuse of LPD capital committed by LPD management. However, observations on the scene show that the threat power (Capra 2004: 102) held by the Perbekel in the form of imposing sanctions does not provide administrative services to its citizens who have problems with the LPD. The reason, residents often protested, causing tension. The residents protested on the grounds that LPD matters were related to the Pakraman village so that it had nothing to do with the official village. Especially the fact that people who deal with Perbekel are often related to handling problems that have a human dimension. For example, villagers ask for a certificate so they can go to the hospital for free. If a certificate is not given on the grounds that the person concerned has bad credit in the LPD, the implication is that not only does it cause conflict or even ongoing resentment, but it does not rule out the possibility of unwanted risks. For example, the illness of its citizens is getting worse, because of failing to get treatment because of not getting a certificate of treatment from Perbekel.

Difficulties in using the power of the Perbekel cannot be separated from the election system, which is chosen by the residents of Bontihing Village. The election of boulders in Bontihing Village was a very interesting event, because it took place in an atmosphere of intense competition. This cannot be separated from the idea that getting the most votes is not only the key to victory, but as stated by Arendt as quoted by Pitaloka (2004) the size of the strength and weakness of power depends on the number of voters. Thus the vote acquisition has many dual functions, namely as a measure of victory and a sign of the quality of power possessed by the Perbekel. As a result, it is natural that the prospective village chief in Bontihing Village will try to approach the people in various ways, not only to indeed, but also to strengthen his power.

Especially considering the ideas of Nietzsche (2001), Jackson (2001) and Wibowo (2009) power in the form of position as a bureau is very meaningful in the context of human nature as creatures who always want to be in power. Because, after all, being a dealer automatically provides an opportunity for someone to cultivate authorized capital. Authorized capital can be transferred to financial capital in the form of income from the position as a division. Power capital and financial capital provide opportunities for those concerned to have high prestige or cultural capital. This symptom is reflected by the fact that the name of a percekel is lost, replaced by the label (father, sir) mekel (short for percekel). The term (father, sir) mekel is used in everyday life. This label is a marker, not only is the village head (village head) concerned, but also to show that he is a person who is in the upper class or as a village elite - because he has the most power capital - meaning that he has high prestige in Bontihing Village communities. Not to mention the fact that the Perbekel is an extension of the supra village authorities, thereby increasing the power of capital and prestige in society.

Starting from the idea, it is not surprising that the bureau is indebted to its voters. This pattern gave birth to social investment in the form of reciprocal relations or reciprocity between Perbekel as a father and his voters as subordinates. With reference to Koentjaraningrat (1984) reciprocity demands an obligation for the Perbekel as a father to repay the services implanted by his voters as subordinates. As a result, it is difficult for Bontihing Perbekel to act decisively against villagers who have problems with the LPD, especially among those who voted for it during the election. Because, if the Perbekel acted firmly in accordance with the Pakraman village regulation, namely by using the threat of power to overcome bad credit, it would automatically mean investment of social capital from its citizens, namely voting during the election of unrequited Perbelel. Not to mention the fact that the villagers who have problems with the LPD are not only as old as the neighborhood, but can also have a very close relationship, such as siblings, cousins, in-laws, etc. If social capital is damaged, there is a possibility that the legitimacy of the Perbekel will decrease so that the possibility of non-compliance or challenges to the Bekel authority is very large.

This symptom can be observed from the recognition of Dapdap, a former Bontihing Perbekel who stated that it was difficult to crack down on its citizens in order to cope with the bankruptcy of the Pakaraman Bontihing Village LPD. This difficulty is not solely because the person concerned is his subordinate, namely the voters at the election election, but it could also be because they are a single father and or close relatives. For example, he stated that he failed to act decisively, because the person who owed the LPD was his biological brother. Similar to the Pakraman village preacher and LPD administrator, if the Perbekel acted

decisively against its close relatives or against members of his chest who had problems with the LPD, according to the contents of the regulation, social capital could be damaged.

This condition has implications, that is, there will be little chance of getting help in administering the ritual. For example, life cycle rituals that require the participation of many people, both as participants who handle the preparation of ritual equipment and as ritual witnesses called manusa witnesses. Without human witnesses an illegitimate ritual (Sudartha and Atmaja, 2001; Wiana, 2004). Hinduism and the accompanying traditions are very collective so that investment in social capital is very important, not only to ease the workload of preparing ritual equipment as well as being a witness, but also a sign of the extent to which a person is rich in subordinates and / or has a vast social network. Rich in social capital is a prestige for the Perbekel or even Balinese in general (Atmadja, 2010).

Based on the explanation above, it can be concluded that, like the Pakraman Bontihing Village preacher and his LPD management, Bontihing Perbekel is also in a dilemmatic position in its participation in handling LPD bankruptcy issues. If the Perbekel uses threatening power, its subordinates, close relatives and residents of the chest who are involved in the LPD bankruptcy case can conduct social protests either openly or in secret. Because, they not only contributed to the election of the bureau, so they felt obliged to obtain protection in accordance with the principle of reciprocity, but they also constituted social capital for the purposes of conducting rituals and exhibiting prestige as a mekel. Not to mention the fact that the LPD does not belong to the official village, but rather to the village of Pakraman Bontihing. Therefore, the position of the Perbekel in handling various problems that led to the bankruptcy of the LPD in Pakraman Bontihing Village was only a matter of helping, not as a determinant.

This phenomenon is the implication of the dualism of the village government system in Bali. Perbekel and Bendraman Pakraman village and their staff can work independently according to their interests (Atmadja, 1998; Warren, 2010; Astiti, 2010). Given this reality, borrowing the idea of Goffman (Poloma, 1984; Jones, 2009), it is not surprising that the Perbekel and its staff often play theatrical roles, ie on the front stage they seem to have taken part in handling the LPD bankruptcy case at Pakraman Bontihing Village, but on the back stage they secretly keep silence. Thus Bontihing Perbekel substantially acted half-heartedly, both in the context of prevention and cure of various diseases that caused LPD of Pakraman Bontihing Village to go bankrupt. As a result, the bankruptcy of LPD in Pakraman Bontihing Village is difficult to overcome. The Pakraman Prajuru village and the LPD administrators went their separate ways without the support of the Perbekel. However, if they work together, the problems that cause the bankruptcy of the LPD can certainly be handled better.

#### Negative Social Memory of Village Financial Institutions

With reference to Jarvis (2004) psychologically humans have memories. Memory helps people to live their lives. Memory can take the form of long-term memory, which is a place to store various information that comes from long-term memory, which is in the form of sensory data or experience. Long-term memory can be transferred to short-term memory, both in the context of remembering something that has passed and for an interest, such as guidelines for acting so as to give birth to a saying, namely experience is the best teacher.

In this regard, the repeated bankruptcy of financial institutions in Pakraman Bontihing Village, starting from KSP Werdhi Sedana to LPD Volume I, II, and III, creates long-term memories not only at the individual level, but also collectively, thus borrowing Haryatmoko's ideas (2010) raises collective memories or social memories. If there are stimuli from the outside then long-term memories at the collective level can be transferred to short-term collective memories so as to give birth to certain attitudes towards these stimuli. It is in this context that Bontihing's pakraman village manners provoke a negative reaction to all forms of financial institutions in the pakraman village environment. The emergence of these negative reactions are collectively projected into the future. This phenomenon is manifested in the a priori attitude that the formation of new village financial institutions in the future is also automatically predicted to have the same fate as what happened in the past, namely bankruptcy.

Collective memory like this not only results in the image of village financial institutions in whatever form they experience a crisis of trust, but also causes a variety of actions. For example, certain people who have money will not keep their money in the LPD, for fear of losing money. This idea can be observed in several informants including Petak, a man in the following pakraman village, such as:

*"Yen beli sih sing bani. Batas di angan-angan dogen. Sing meragatang jit ketel. Maan aliha jak pegawai LPD ne. 'Dini ngejang pis nyang 10 juta. Kal gena di Tamblang !' Lebih aman kenehe. Men di Nusamba ngejang pipis 5 juta. Di Tamblang ngejang pis 10. Jeg lebih aman nyanan sewaktu-waktu nyemak. Yen dini pulese sing luung."*

It is mean that:

*Kalau kakak (sambil berbicara dengan informan lain) tidak berani (menyimpan uang di LPD). Tidak bisa membuat ketel menjadi panas (ungkapan orang Bali jika menyatakan sesuatu tidak bermanfaat). (Saya) sempat ditawarkan oleh pegawai LPD. 'Di LPD saja menabung, barang 10 juta. Buat apa (menyimpan uang) di Tamblang'. (Tapi saya) merasa lebih tenang. Di (BPR) Nusamba punya simpanan 5 juta. Di (BRI) Tamblang menaruh uang 10 juta. Lebih aman, sewaktu-waktu dapat diambil. Kalau menyimpan uang di sini (LPD Bontihing) (saya) tidak bisa tidur nyenyak.*

Plot states that saving money in a bank is safer than in LPD. The money deposited in the bank can be taken at any time, and there must be money. Therefore, saving money in a bank can cause someone to sleep well, because they are not afraid of losing. Conversely, if saving money in the LPD, as recorded in his memory, the LPD ends bankrupt, and the money is lost, not necessarily the jungle, because there is no complete settlement in accordance with the rules that apply both at the level of Pakraman village and the state.

Thus it can be said that the collective memory which is negative towards the LPD also raises a traumatic attitude that is collective towards the LPD. As a result, whatever discourse is built to state that the LPD is good, the pakraman village manners are not only careful about accepting it, but many also a priori reject it. They see the existence of LPDs based on negative collective experiences of LPDs in the past, projected forward in the form of conclusions, that is, whenever there is an LPD in Pakraman Bontihing Village, the end will definitely go bankrupt.

### **Perceived Opportunity**

Peterson, Wolfe and Hermenson (Wulandari, 2006; Chamdi, 2006) show that perceived opportunity refers to the opportunity to commit fraud generally associated with factors inherent in the organization. This concerns the weak social control, both internal and external.

#### **a. Weak Internal Oversight**

Roucek and Warren (1984: 212) explain that "internal supervision is supervision in which individuals encourage themselves to adjust their behavior". Thus, the basic principle of internal control is that individuals control themselves so as not to behave in a deviant manner or commit fraud against the LPD. In this regard, internal control can also be called self-control. Self-control is very important so it is not surprising that Hinduism places control or revelation as a basic principle of Hindu ethics (Pendit, 2005: 137). This idea cannot be separated from the fact that individuals are a system of organisms that have the power of creativity, taste, and intention so that they have the creative power to organize themselves, including exercising self-control to prevent deviatHowever, human efforts to control themselves so as not to cheat is not easy. Observing the behavior of the LPD management in Pakraman Bontihing Village, it can be stated that the most important factor that causes weakness in self-control so that they make deviations based on human nature that consists substantially of body and senses, mind (manah), mind (buddhi) and awareness (Atman) (Atman) (Pendit, 2005: 137-139; Pendit, 2007).

Ownership of the body and senses cause humans to always have a desire or kama. The ideal human life is to control the body and senses by optimizing the functions of the mind (manah), mind (buddhi) and consciousness (Atman). If the opposite happens, then people will make a deviation, because they will pursue money to fulfill their desires. Thus, it can be said that the deviations committed by the LPD management are substantially inseparable from their failure to control themselves, which is to subdue kama (bodily and sensory stimuli) through the optimization of the functions of the mind, mind, and consciousness.

This failure cannot be separated from globalization. Globalization has caused the residents of Pakraman Bontihing Village, including the LPD management, to recognize new habitus, namely the market ideology and various understandings that accompany it, for example materialism, consumerism, imageism and hedonism. Piliang (2011) shows that in accordance with the current era, namely the era of advanced capitalism, the dominant ideology is the market ideology. Market ideology not only refers to cognition, but also relates to social practice (Fiske, 2004). This has implications, that the placement of market ideology as the dominant ideology in the people of Desa Pakraman Bontihing gave rise to social practices, namely human life prioritizing money so that borrowing the idea of Atmadja (2010) gave birth to what is called the Age of Money. As a result, the daily activities of the residents of Pakraman Bontihing Village, including the LPD management, are always busy with efforts to get money. Therefore, money is not only a tool to play in the market, but also as a representation of market ideology as the dominant ideology.

Ownership of the body and the five senses, mind, and intelligence also results in humans having an ambivalent attitude. That is, if the function of the mind, mind and consciousness is optimal, which is characterized by the ability of humans to control the body and the five senses, then the influence of market ideology will not encourage humans to deviate. If the opposite happens, namely the body and senses control the mind, mind and consciousness, then the ideology of the market is very strong. As a result, humans make deviations, because what matters is money (Atmadja, 2010; Pliang, 2011). Thus the deviation of LPD management, not only because of weak self-control, but also related to the strength of market ideology stimulation. This condition encourages them to get instant money so they can get goods through the market to fulfill their desire for libidinal and karnal. They absorbed the financial capital in the LPD so that the LPD went bankrupt.

#### **b. Weak External Control**

Roucek and Warren (1984: 212) state that the survival of an organization does not only require internal supervision or self-control, but it also requires external supervision, namely oversight carried out from outside. External oversight of the LPD is carried out by an internal supervisor consisting of three people chaired by the village village pakraman (Atmadja, 2006). The placement of the pakraman village village as the head of the LPD internal supervisor is due to his position (Bali Provincial Regulation Number 8/2002 on LPD). This condition is understandable, because LPD is owned by Pakraman village and Bendesa Pakraman village not only as its chairman, but also as a representation of Pakraman village.

Evidence shows that the role of the LPD supervisory body in Pakraman Bontihing Village is very weak. With reference to Bourdieu (2010, 2011) regarding capital ownership and the realm, compared to the data on the scene, it can be argued that the weaknesses of the LPD supervisory body's functions cannot be separated from the imbalance in capital ownership. People who are appointed to be administrators of LPD, especially the Head of LPD, because they have intellectual capital in the form of a junior high school diploma. Even though the diploma is only at junior high level, it is considered high compared to the average

education level of the residents of Pakraman Bontihing Village, which is mostly elementary school graduates, even many of them have not graduated from elementary school. If there are people with high school (SMA) and tertiary education, but most migrate to the city. Thus people with a junior high school education can be said to have adequate intellectual capital, because the average education of the residents of Desa Pakraman Botihing is elementary school or even many have not graduated from elementary school.

The Head of the LPD also has a social capital in the form of a *dadia*-based social network. This social capital is very important, not only when fighting over the LPD management position, but is also useful in maintaining and using power, both at the LPD level and when dealing with village manners. The strong *dadia*-based social capital also implies that the parties concerned receive support from the pakraman village manners broadly because the social networks in the village of Pakraman Bontihing are based on *dadia*. They also have economic capital, which is land. In agrarian societies land is very important capital so that people who own land can automatically occupy the upper strata of a social system (Soekanto, 1996; Sunarto, 2000).

LPD management members also have kinship with each other so that their cooperation is not only based on formal functional relations, but is also bound by social capital, that is social relations based on kinship. This condition resulted in a relationship between the LPD management, ie the chairman and his members could be more compact in dealing with other parties, both the LPD supervisory body and the Manners of Pakraman Bontihing Village. It did not even rule out the possibility that they could work together in strengthening and or covering up the weaknesses of the LPD so that its image appeared to be solid in the eyes of stakeholders.

Based on the explanation, it can be concluded that people who hold positions as LPD management, especially the head of LPD, are those who have accumulative capital, namely intellectual capital, social capital and economic capital. As a result, they not only occupied the upper strata of Pakraman Botihing Village, but could also continue to struggle for positions in the LPD Head of Pakraman Bontihing Village. The position of LPD management is getting stronger, other than because they have accumulative capital, it can also be due to the genealogical power they have (Foucault, 2009; Harland, 2006; Sarup, 2008).

Genealogically, the LPD management authority was legitimized by the pakraman village manners. Because, they were chosen by and from the manners of the Pakraman village. In fact, the regent (Wardana, 2011: 96) also confirmed the LPD management. Thus it can be said that the position of the LPD management of Pakraman Bontihing Village is very strong, not only because the parties concerned accumulate various capital, namely intellectual, social, and economic capital, but also gain legitimacy from the pakraman village manners and supra village authorities, namely the Regent of Buleleng.

The implementation of LPD management duties is overseen by a maximum LPD supervisor who is chaired by Bendesa Desa Pakraman Bontihing. The task of the LPD supervisory body is to carry out formal social control.

Formal social control is born with the establishment of a set of fixed rules and certain bodies to carry them out. It is characterized by laws, regulations, codes and the like and can be enforced by states that have absolute power, or by various groups in more complex societies (Roucek and Warren, 1984: 211).

With reference to Bourdieu (2010, 2011) the extent to which formal social oversight runs effectively depends on the comparison of capital ownership between the LPD management, especially the LPD head and supervisory staff, specifically Bendesa Desa Pakraman Bontihing as its chairman. The data on the scene as described above shows that the LPD management of Desa Pakraman Bontihing has stronger capital compared to the capital owned by Bendesa Village Pakraman Bontihing. Intellectual capital ownership, for example, LPD management is superior, because besides they have adequate formal education, they also have special knowledge and skills about LPD management obtained through education and training on managerial aspects, accounting, LPD rules, etc. provided by the Trustees of Regency / City Rural Credit Institutions (PLPDK) and other institutions. The role of PLPDK is very important, considering the function of PLPDK is to provide technical guidance, institutional development, and training for LPDs (Bali Provincial Regulation, Number 8/2002, Chapter I, Article 1, Item 14). On the contrary, LPD supervisory bodies, especially the village of pakraman, emphasize more on the ownership of cultural capital, namely knowledge of adat and religious issues. In contrast, technical knowledge relating to LPDs is less important, because it is more related to the position and role of LPD management.

## CONCLUSION

The background of the bankruptcy of LPD Desa Pakraman Bontihing is related to the nature of human beings as multidimensional beings who have the freedom to carry out social actions actively and creatively to realize various interests, dominant ideologies, namely market ideology, and various desires, namely the desire to rule, libidinal and karnal. All of this is inseparable from the structure of cognition or ideational structure, including the science of accounting which is practiced on an ongoing basis so as to form a habitus. Habitus is a dispositional scheme for the social practices of various agents in social structures or social arenas, namely the LPD and Desa Pakraman Bontihing. Agents consist of various social groups on the basis of various identities. For example, in the LPD there are LPD management, LPD supervisors, and village manners as members of the LPD. Krama Pakraman village as a resident of Pakraman Bontihing Village consists of Pakraman village prajuru, *dadia*, banjar pakraman, village elite as fathers and followers as followers, rich and poor people, migrant village manners and non-migrant village manners, farmers, traders, employees, *bebotoh*, and others. They are agents who own and compete for various capitals, for example social, economic, intellectual, and cultural capital.



Differences in ownership of capital cause agents who play in social structures to have different social statuses and distribution of power, thus forming social classes. The social practices of various agents are bound to habitus, but habitus is not as a determinant, but only as a dispositional scheme for social practices that they do on social structures, namely in the LPD and Pakraman villages. In this context there is a dialectical relationship between ideational structures that give rise to habitus, agents, and social structures in a space and time. This dialectic can give birth to social practices that are inconsistent with ideational structures and habitus, as reflected in dishonesty and neglect of integrity among various agents who play at the level of the LPD and Pakraman villages, especially LPD management and customers. All of this cannot be separated from the weakness of internal and external social control so that agents do not have shame, guilt, fear, and guilt so that deviation becomes more difficult to avoid. All of this eventually led to the bankruptcy of the LPD Desa Pakraman Bontihing.

The bankruptcy of the Pakraman Bontihing Village LPD went through a long and full process of social dynamics. The main cause is the abuse of power carried out by LPD management. They use a variety of capital they have, namely cultural, social, and cultural capital, both as a means to obtain and cover deviations in order to obtain financial capital. Even that is no less important than the science of accounting as a cultural capital and at the same time as a capital of power for LPD management is misused, not to legitimize good managerial practices in the LPD, but is used to legitimize its deviations. This can be demonstrated by the use of financial statements to cover up misuse by LPD management. This practice is accompanied by efforts to build discourse so that the deviations they commit are not easy to trace.

## SUGGESTION

When their deviations were revealed, social groups in Desa Pakraman Bontihing argued with each other, both in the context of reforming the LPD and to cover up their various interests, including the unwillingness to pay off LPD credit. With this reality, there is not only an endless war of discourse, but behind all of that they actually intend to cover up the deviations that they do. As a result, there were irregularities in congregation, namely the LPD management corrupted the LPD financial capital and the village manners who borrowed money did not want to pay off their credit, resulting in bad credit. The involvement of outsiders to deal with LPD problems, namely PLPDK and the police as a representation of the role of the state, not providing solutions to problems faced by the LPD, but also participating in discourse. Thus the various parties involved in the LPD bankruptcy case, both the agents who caused transportation and the agents who solve LPD problems, did not take social action to solve the problem, but added to the complexity through the discourse war. Under these conditions, the transportation of the LPD of Pakraman Bontihing Village is inevitable and the victims are village manners who store their funds in the LPD, that is, they cannot withdraw the funds.

LPD is owned by Pakraman Bontihing Village. The life of an LPD does not only depend on the investment of financial capital, but also other capital, namely social, intellectual, and cultural capital that is converted into power capital, especially among LPD administrators and Pakraman village preachers. These capitals are also invested in Pakraman villages. In this regard, bankruptcy not only results in the disappearance of financial capital, but also causes damage to other capital in the Pakraman Bontihing Village LPD. In fact, the destruction of these various capitals also caused depreciation of various similar capital that existed in Pakraman villages. In this context, the manners of the Pakraman village lost the arena for the search for productive economic capital and the Pakraman village and its officers lost their legitimacy so that their authority weakened.

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