

Evaluation of the Effectiveness of the Internal Control System at KSP Kopdit Tuke Jung Nele

Ni Putu Ayu Wedani¹, Yosefina Andia Dekrita², Henrikus Herdi³

^{1,2,3} Faculty of Economics and Business, Universitas Nusa Nipa, Maumere, Indonesia

Article Information

Article History

Received, 8 April, 2025

Revised, 18 April, 2025

Accepted, 22 April, 2025

Published, 22 April, 2025

Corresponding Author:

Ni Putu Ayu Wedani,
Faculty of Economics and
Business, Maumere,
Indonesia.

Email:

ayuwedani601@gmail.com

ABSTRACT

This study aims to evaluate the effectiveness of the internal control system applied to the Kopdit Tuke Jung Nelle Savings and Loan Cooperative (KSP). A sound internal control system is essential to ensure the achievement of organizational goals, including asset protection, reliability of financial statements, and compliance with applicable regulations and regulations. The evaluation was carried out using the COSO (Committee of Sponsoring Organizations of the Treadway Commission) framework, which includes five main components: control environment, risk assessment, control activities, information and communication, and monitoring. Data was collected through interviews with management, observation of operational processes, and analysis of documents related to policies and procedures. The results of the evaluation show that although most of the components of the internal control system are running well, there are still some weaknesses in terms of monitoring and supervision of policy implementation. Therefore, it is recommended that KSP Kopdit Tuke Jung Nelle strengthen the monitoring and training mechanism for all employees to improve the effectiveness of the overall internal control system.

Keywords: Internal Control System, Effectiveness, KSP Kopdit Tuke Jung Nelle.

1. INTRODUCTION

Cooperatives are one of the economic forces that encourage the growth of the national economy. According to the Law of the Republic of Indonesia Number 25 of 1992 concerning Cooperatives Chapter 1 Article 1: "A cooperative is a business entity consisting of people or legal entities of the Cooperative by basing its activities on the principle of cooperatives as well as a people's economic movement based on the principle of kinship". Cooperatives are everything that concerns the life of the Cooperative. In Indonesia's national economic system, cooperatives are expected to occupy an important place and position. Indonesian cooperatives have a strong constitutional basis, namely the 1945 Constitution article 33 paragraph 1 which reads, "The economy is structured as a joint venture based on the principle of kinship" (Faedlulloh, 2016).

According to Arief Subyantoro (2015:5), Cooperative comes from the words Co and operation, Co means together and operation means activity/work. From these two words, the basic meaning is Together to carry out activities or work to achieve a common goal, democratically, openly, and voluntarily. According to Law of the Republic of Indonesia No. 25 of 1992, Cooperatives are social economic entities and consist of cooperative people or legal entities by base their activities on the principle of cooperatives as well as people's economic movements based on the principle of kinship (Ps. 1 Paragraph). The cooperative bases its activities based on Pancasila and the 1945 Constitution and based on the principle of kinship.

According to Arief Subyantoro (2015:5), Cooperative comes from the words Co and operation, Co means together and operation means activity/work. From these two words, the basic meaning is to jointly carry out activities or work to achieve a common goal, democratically, openly, and voluntarily. According to Law of the Republic of Indonesia No. 25 of 1992, Cooperatives are social economic entities and consist of cooperative people or legal entities by base their activities on the principle of cooperatives as well as people's economic movements based on the principle of kinship (Ps. 1 Paragraph). The cooperative bases its activities based on Pancasila and the 1945 Constitution and based on the principle of kinship.

As a business entity, KSP Kopdit Tuke Jung is obliged to stand alone to carry out business activities regularly so that these business activities can run according to the rules. The development of cooperatives needs to be directed so that cooperatives apply their principles and economic principles in their management. Cooperative organizations must reflect the strength that provides trust to members, communities, and other business entities in carrying out cooperative relationships.

As the principle applies to almost all cooperatives, internal control is needed to maintain organizational stability. Cooperatives as a business entity are required to have the principle of internal control. Internal control is a major problem faced by every type of business, including savings and loan cooperatives where an effective internal control system is the nerve center of any business organization which is an important aspect of the governance of a business organization. Internal controls will ensure how the business organization conducts risk management to achieve business objectives and create, enhance, and protect the interests of all stakeholders.

The implementation of internal control in a cooperative can be successful if it does not become a burden or slow down the achievement of the company's goals; Instead, internal controls must help management achieve the company's goals effectively and efficiently. Therefore, internal control covers all aspects of the company or organization (Pur Dwiastuti et al., 2023).

This study intends to evaluate the components of internal control using COSO principles and attributes to assess the effectiveness of the internal control system in KSP Kopdit Tuke Jung. COSO (2013) issued an element of internal control which includes environmental control, risk assessment, control activities, information and communication, and monitoring which is a revision of the initial framework published in 1992. Thus, the five components of internal control will be evaluated to the extent of their application to the KSP Kopdit Tuke Jung Nele (Fajar & Rusmana, 2018).

In the third component, the activity of controlling errors in the system (SIKOPDIT) the cause is the absence of IT personnel patently which can ensure that the wifi cable connection for the stability of the network system internally does not experience problems to cause the SIKOPDIT application to be slow and even until it cannot be opened, this often occurs when the service is ongoing and causes the quality of work to decrease. The control activity component in the SIKOPDIT system is crucial to ensure that cooperatives

operate safely, efficiently, and by regulations. With proper controls, cooperatives can minimize the risk of data errors, fraud, and non-compliance with the law, thereby increasing transparency and trust among members and other stakeholders. KSP Kopdit Tuke Jung has implemented a technology-based accounting information system called SIKOPDIT. This system will record and monitor each transaction in real-time and ensure that all transactions are recorded appropriately, and can be traced if needed.

The phenomenon that arises in KSP Kopdit Tuke Jung, especially the Monitoring component, is that the problem of bad loans is caused by a lack of coaching for members of KSP Kopdit Tuke Jung Nelle better known as Financial Literacy. Here is the problem in coaching members about how to use finances wisely, broadly speaking, when making loans to cooperatives, they must already understand the installment procedures that have been mutually agreed upon. Monitoring of bad loans is an important component in cooperative financial management. With effective monitoring, cooperatives can detect problems early, minimize financial losses, and maintain smooth cooperative cash flow. The results of this study are in line with previous research conducted by Suyono (2017) in a study entitled "Evaluation of the Effectiveness of the Internal Control System in Cooperatives of Village Unit "X" in Banyumas Regency".

Effective internal control is always directly proportional to the performance achievement of an organization. If internal control is not optimally carried out, it can be ensured that there will be minimal problems as described in the previous discussion. The importance of the study of internal control in an organization, the researcher is interested in further research with the subject matter of "Evaluation of the Effectiveness of the Internal Control System at KSP Kopdit Tuke Jung Nele".

2. LITERATURE REVIEW

Cooperation

According to the Law. No. 25 of 1992 Article 1 paragraph 1 concerning cooperatives states that cooperatives are: "Business entities consisting of a member or legal entity of cooperatives, which in carrying out their activities are based on the principle of cooperatives as well as as a people's economic movement based on the principle of kinship". According to Burahanuddin (2010:14) "Savings and Loan Cooperatives are cooperatives that are established to provide opportunities for their members to obtain loans based on goodness".

According to Abdurahman and Abdurrahman (2014), savings and loan cooperatives are: "Cooperatives that improve the welfare of their members with low-interest credit activities. Savings and loan cooperatives not only provide loans with low interest rates, but they must provide loans to members with a quick and easy procedure".

The definition of a savings and loan cooperative based on PSAK (2007) is as follows: "A savings and loan cooperative is a cooperative whose main activity or service is to provide storage and lending services for its members". Paying attention to the description above, it can be deduced that a savings and loan cooperative is a cooperative that collects funds from members, then distributes the funds to members in the form of loans, and withdraws profits in the form of interest which will eventually be accumulated and returned to members in the form of SHU.

Rudianto in his book provides a limitation that a savings and loan cooperative is a cooperative engaged in fertilizing deposits from its members to then be lent back to members who need financial assistance. The main activity of savings and loan cooperatives is to provide deposit and loan services to cooperative members (Rudianto 2010).

Effectiveness

The word effective comes from the English language, which means effective which means successful or something done well. According to Pasolong (2007:4), effectiveness comes from the word "effect" and this term is used as a cause-and-effect relationship. Effectiveness can be seen as a cause of other variables. Effectiveness means that a pre-planned goal can be achieved or in the word goal achieved due to the activity process. Robbins (in Tika, 2008:129) defines effectiveness as the level of achievement of an organization in the short and long term. This means that effectiveness is a measurement standard to describe the level of success of an organization in achieving pre-set goals. Indicators to measure work effectiveness according to Richard and Steers in Zuliyanti, (2005:29) include:

1. Adaptability.
2. Work Performance.
3. Job Satisfaction.

The Concept of Internal Control According to the Committee of Sponsoring Organization of the Treadway Commission (COSO)

The concept of internal control according to COSO emphasizes that companies that are managed efficiently will have a maximum control system that can support the achievement of organizational goals, manage risk, and ensure the integrity of financial reporting. COSO (Committee of Sponsoring Organizations of the Treadway Commission) develops an integrated internal control framework, which assists companies in creating systems that reduce problems such as potential errors, fraud, irregularities in their operations, and declining employee performance.

According to COSO (1992 & 2013), internal control is a process designed by management and other personnel in an organization to provide reasonable confidence in the achievement of organizational goals in three main areas, namely: Operational Effectiveness and Efficiency, Reliability of financial statements, and compliance with applicable behavior. According to (Arens, Elder, and Beasley, 2014) internal control is a process carried out by management and other personnel to provide reasonable confidence that the organization's goals are being achieved, through the prevention of errors or fraud, asset security, and compliance with established policies and procedures.

3. RESEARCH METHOD

This study uses a descriptive qualitative approach using 17 principles and 5 components of COSO control as an analysis tool. The type of qualitative research was chosen because the research intends to understand the phenomenon of what the research subject experiences e.g. behavior, perception, motivation, and actions Maleong (2014). The descriptive approach was chosen for the research to describe the phenomenon in the object being researched by Yin (2013), in this case in the form of achievements made by an organization objectively.

Observation is carried out to directly observe phenomena or research subjects in the field. Observation can be participatory (the researcher is involved in the observed activity) or non-participatory (the researcher is involved in the observed activity). The COSO approach was chosen because it was consistent with the chosen title, which was about the effectiveness of internal control. In addition, this approach provides a standardized framework that has been tested and applied internationally.

The data collection techniques used in this study were observations and in-depth interviews with the Manager of KSP Kopdit Tuke Jung Nele. The observation was aimed at observing the extent to which KSP Kopdit Tuke Jung carried out internal control

components by the COSO 2013 framework. Meanwhile, the question points were developed from indicators obtained from the COSO 2013 framework. Observation and interview activities were carried out by the author with the Management of KSP Kopdit Tuke Jung Nele.

4. RESULTS AND ANALYSIS

a. Control Environment

According to COSO (2013), The control environment is the basis of all other internal control components. It includes organizational attitudes, values, and ethics that are influenced by the company's leadership, policies, and culture. KSP Kopdit Tuke Jung Main Branch of Nelle has fully established the elements of internal control of the control environment. KSP Kopdit Tuke Jung Nelle Main Branch already has a code of ethics, SOP (Standard Operating Procedure), and guidelines for carrying out duties and responsibilities. At KSP Kopdit Tuke Jung Main Branch Nelle, there is already a Basic Value of the Integrity / Integrity Pact and it has been implemented properly and efficiently, one of which is that the Manager of KSP Kopdit Tuke Jung Main Branch Nelle always applies Ethics, Honesty and is always responsible for all responsibilities given.

KSP Kopdit Tuke Jung Main Branch of Nelle already has a management that has clear duties and responsibilities to represent the institution and already has a supervisor who has the task for and on behalf of members to supervise the policy on the management of the cooperative. KSP Kopdit Tuke Jung Nelle Main Branch also annually carries out Employee Development Activities and Financial Management Training for Cooperative Group Administrators. KSP Kopdit Tuke Jung Main Branch Nelle already has policy guidelines for the description of duties and responsibilities for each section or field listed in their respective job descriptions and also has policy SOPs in each field of work.

b. Risk Assessment

The application of internal control in the Risk assessment component is insuring institutions, to avoid risks that may occur such as natural disasters and world deaths. At KSP Kopdit Tuke Jung Main Branch of Nelle, there is a clear guide for risk management, in this case, more specifically, namely the LO (Loan Officer) and AO (Associate Officer) fields, this section has had guidelines in existing risk management, some of the risks identified, namely institutional insurance and also natural disaster risks. KSP Kopdit Tuke Jueng has applied the 5 C's analysis, namely to analyze bad loans. The following is an explanation of each of the 5 C's, namely:

- Character: The condition of the character or nature of the prospective debtor, both in personal life and in the business environment
- Capacity: The ability of the prospective debtor to repay the loan proposed.
- Capital: The amount of capital owned by the prospective debtor.
- Collateral: Guarantees submitted by prospective debtors to financial institutions
- Condition: The financial condition of the prospective debtor, including macroeconomic conditions, interest rates, and rupiah exchange rates.

c. Control Activities

The application of the Internal Control activity component in the Credit Granting Procedure is that all letter or document authorization activities have been carried out by the authorized official, such as this loan application, there are levels of loans by the authority and systemically every transaction has its authority. The highest authority is in the

Manager of KSP Kopdit Tuke Jung Main Branch Nelle, all authorization activities must be known by the manager.

The implementation of technology-based financial report recording called SIKOPDIT occurs in network errors or errors so it is feared that it will hinder the service process. However, from the results of the interview with KSP Manager Kopdit Tuke Jung, it was said that the obstacles that occurred were a small part because they did not have much effect on the service process. However, it is unfortunate that the field of Information Technology does not exist yet, so when there is a network error, there is still no one to anticipate.

For physical control in protecting members' documents, they are stored in a secure safe so that their security can be guaranteed. For letters and credit documents, they are equipped with a printed serial number and manually registered to reduce the rate of errors or mistakes. Starting from the loan application to the disbursement of the loan, the file has been given a serial number. All documents and journals that record wealth/assets are complete with complete asset numbers and codes in physical form and also soft files.

d. Information and Communication

Using relevant and quality information refers to the process of selecting, utilizing, and applying data or information that is appropriate, accurate, and trustworthy for decision-making or the implementation of an action. In KSP Kopdit Tuke Jung Nelle, the role of the Accounting department is very important because, in terms of processing relevant and quality information, the accounting department must record and make documentation of every activity in the cooperative environment.

Financial documentation and reporting that has been carried out by applicable standards, namely SAK ETAP is well managed by the accounting department. Furthermore, through regular meetings with the management, the information was disseminated by the manager to all Branch Heads of the KSP Kopdit Tuke Jung unit and employees. KSP Kopdit Tuke Jung has long collaborated with outside parties. Managers and administrators routinely communicate with external parties, namely financial institutions, members, and also the government.

e. Monitoring

The supervision aspect of KSP Kopdit Tuke Jung Main Branch Nelle has carried out supervision, namely the number of credit ceilings, supervision of guarantees, supervision of attachments, credit applications, supervision reviewing collateral deposits, and supervision of other aspects. But here, what is not paid attention to and realized is that the lack of coaching to the members in question to review business activities and how to manage members' finances is still not optimal, so the impact is that bad loans occur.

Internal Audit is an independent process conducted within an organization to evaluate and assess the effectiveness and efficiency of internal control systems, risk management, and operational procedures. KSP Kopdit Tuke Jung Main Branch Nelle has carried out a performance evaluation for all employee activities in the cooperative using KPI (Keep Performance Indicator) in which there is complete assessment data.

It can be concluded that the internal control system in supporting the effectiveness of KSP Kopdit Tuke Jung Main Branch Nelle regarding the internal control environment, risk assessment, control activities, information and communication, and monitoring is in line with the concept of internal control according to COSO (Committee of Sponsoring

Organization of the Treadway Commission) which emphasizes that companies that are managed efficiently will have a maximum control system that can support the achievement of organizational goals, manage risk, and ensure the integrity of financial statements.

The results of this study are in line with the previous research conducted by Suyono (2017) in research entitled "Evaluation of the Effectiveness of the Internal Control System in Cooperatives of Village Unit "X" in Banyumas Regency". The results of this study show that the implementation of an internal control system in supporting the effectiveness of the internal control system in the Village Unit "X" Cooperative in Banyumas Regency according to IAI (2001) has been implemented, but there is still a control component, namely that outbound monitoring has not been carried out optimally or in this case no guidance has been carried out to members of KSP Kopdit Tuke Jung in providing loans. There are differences and similarities between previous researchers and this study. The similarity lies in the variable to be studied, namely the evaluation of the effectiveness of the internal control system. While the difference lies in the object being studied.

5. CONCLUSION

Based on the results of interviews and discussions on the evaluation of the effectiveness of the internal control system at KSP Kopdit Tuke Jung Main Branch of Nelle using the work components of the COSO framework, namely environmental control, risk assessment, control activities, information and communication, and monitoring, it can be concluded that three of the five components have been implemented well. In the Control Environment component, KSP Kopdit Tuke Jung Nelle has run effectively which is characterized by management that instills integrity and ethical values in all employees and provides sanctions/reprimands to every employee who violates the rules.

In the risk assessment component of KSP Kopdit Tuke Jung Nelle has been running effectively which is marked by the creation of risk identification, namely insuring the institution and also risk analysis by implementing the 5 C procedure in the analysis of credit provision. The control component of KSP Kopdit Tuke Jung has been running quite effectively, but in the implementation of the use of an online system for financial reporting, namely the SIKOPDIT application, there are often problems, in this case on the network which of course can hinder the cooperative service process.

The Information and Communication component of KSP Kopdit Tuke Jung Nelle has been running effectively, this is characterized by the use of relevant and quality information carried out by the accounting field, conducting direct communication or coordination, through email, personal chat, and holding monthly meetings. The KSP Monitoring component of Kopdit Tuke Jung Nelle has been running quite effectively, but monitoring the development of employees who make loans is still not optimal, so the default of member loans is still high.

REFERENCES

- Abdurrahman, Hafidz., Abdurrahman, Yahya. 2014. *Bisnis dan Muamalah Kontemporer*. Jakarta: Al Azhar Press.
- Beding, Y. B., Herdi, H., Jaeng, W. M. Y., & Bosko, M. D. (2024). The Role of Savings and Loan Cooperatives in Efforts to Develop Micro, Small, And Medium Enterprises (MSMEs), Especially in Fostered Vegetable Business Field KSP Kopdit Hiro Heling. *Neo Journal of economy and social humanities*, 3(3), 205-220.
- Buu, A. L., Dekrita, Y. A., & Rangga, Y. D. P. (2024). Implementasi Pemberian Kredit Usaha Rakyat (KUR) pada KSP Kopdit Obor Mas Cabang Pasar Tingkat. *Jurnal Simki Economic*, 7(1), 156-167. <https://doi.org/10.29407/jse.v7i1.563>

- Chuesta, R. N. B., Sanga, K. P., & Ghetta, A. P. (2024). Peran agency theory terkait manajemen risiko kredit dalam upaya meminimalisir kredit bermasalah pada KSP Kopdit Obor Mas Kanca Pasar Alok. *Budgeting: Journal of Business. Management and Accounting*, 5(2), 1354-1359.
- Da Luja, N. K., Mitani, W., & Lamawitak, P. L. (2024). Implementation of the Principles of Good Corporate Governance Through Internal Control of Savings and Loan Activities at KSP Kopdit Megu Lekuk Hubin. *Neo Journal of economy and social humanities*, 3(4), 358-370.
- Da Rato, E. Y., Dekrita, Y. A., & Aek, K. R. (2024). Analisis perencanaan laba dengan penerapan titik impas pada Perumda Air Wair Pu'an Kabupaten Sikka. *Jurnal Akuntansi dan Pajak*, 25(2).
- Dekrita, Y., Mitani, W., & Ramlah, S. (2024). Persepsi Manajer Terhadap Implementasi Akuntansi Keberlanjutan Pada Koperasi Simpan Pinjam (Pendekatan Naratif). *Tangible Journal*, 9(2), 367-379. <https://doi.org/10.53654/tangible.v9i2.556>
- Diliana, S. M., Aurelia, P. N., Mitani, W., & Sumiyati, H. (2022). Pengaruh Ketaatan Aturan Akuntansi dan Keefektifan Pengendalian Internal terhadap Kecenderungan Kecurangan Akuntansi pada KSP Kopdit Suro Pudi Koting. *Edukatif: Jurnal Ilmu Pendidikan*, 4(4), 6218-6230.
- Faedlulloh, D. (2016). IMPLEMENTASI UNDANG UNDANG NO. 25 TAHUN 1992 TENTANG PERKOPERASIAN DI KABUPATEN BANYUMAS: STUDI TRANSISI PASCA REGULASI YANG INKONSTITUSIONAL. *The Indonesian Journal of Public Administration (IJPA)*. <https://doi.org/10.52447/ijpa.v2i2.508>
- Fajar, I., & Rusmana, O. (2018). Evaluasi Penerapan Sistem Pengendalian Internal BRI dengan COSO Framework. *Jurnal Ekonomi, Bisnis, Dan Akuntansi (JEBA)*, Vol. XX(No. 04), 4.
- Jawa, S. K., Herdi, H., Lamawitak, P. L., & Patty, T. F. Q. (2024). Improving the Economic Welfare of Members through Productive Loan Services at KSP Kopdit Guru Kelubagolit. *Neo Journal of economy and social humanities*, 3(3), 221-235.
- Lewar, M. V. N., Diliana, S. M., & Ice, M. N. (2024). Analisis Kinerja Keuangan KSP Kopdit Swasti Sari Berbasis Metode PEARLS. *Jurnal Riset Manajemen*, 2(3), 49-65.
- Lewar, M. V. N., Tokan, M. G. M., & Rangga, Y. D. P. (2023). Kinerja Keuangan pada Kantor Pusat KSP Kopdit Pintu Air Rotat Ditinjau dari ROI, ROA dan ROE. *Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS)*, 4(4), 1342-1351.
- Mage, U. B., Sanga, K. P., & De Romario, F. (2024). Analysis of the Implementation of International Standards on Auditing (ISA) in Internal Audit Practice at the Puskopdit Swadaya Utama with the Agency Theory Approach. *Neo Journal of economy and social humanities*, 3(4), 346-357.
- Maleong, Lexy J. 2014, *Metode Penelitian Kualitatif*. Edisi Revisi, Bandung : PT Remaja Rosdakarya.
- McNally, J. Stephen CPA., 2013, *The 2013 COSO Framework & SOX Compliance*, COSO.
- Meak, K. A. D., Herdi, H., Diliana, S. M., & Kolit, Y. A. D. D. (2024). Analysis of the Effectiveness of Credit Granting Procedures in the Homestay Business Sector Fostered by KSP Kopdit Obor Mas. *Neo Journal of economy and social humanities*, 3(4), 297-309.
- Mitani, W., Herdi, H., & Sanga, K. P. (2024). The Effect Of Professionalism On The Prevention Of Fraud In Cooperatives With Anti-Fraud Awareness As A Moderation Variable. *Jurnal Ekonomi*, 13(04), 141-150.
- Mulyadi, 2002, *Auditing*, 6th Edition, Cetakan Pertama, Jakarta : Salemba Empat.
- Noeng, A. Y., & Nuwa, C. A. W. (2024). Pengaruh Quality of Work Life dan Beban Kerja Terhadap Kinerja Karyawan KSP Kopdit Pintu Air Cabang Maumere. *Jurnal Akuntansi dan Pajak*, 25(2).
- Pana, K., Mitani, W., & Lamawitak, P. L. (2024). The Influence of Digital Economy Development on the Income of Micro, Small, and Medium Enterprises in East Alok District. *Neo Journal of economy and social humanities*, 3(2), 145-159.
- Patty, T. F. Q., & Ardini, L. (2023). Risiko Kecurangan Laporan Keuangan Pemerintah Pada Masa Pandemi Covid-19. *Jurnal Riset Akuntansi dan Manajemen (LiQuidity)*, 10(2), 186-194.
- Patty, T. F. Q., & Lamawitak, P. L. (2021). Positive And Normative Accounting Theory: Definition And Development. *IJEMBIS*, 1(2), 184-194.

- Patty, T. F. Q., Aurelia, P. N., & Diliiana, S. M. (2023). Application of Good Corporate Governance Principles to the Quality of Financial Statements. *Neo Journal of economy and social humanities*, 2(2), 89-99.
- Patty, T. F. Q., Riharjo, I. B., & Ardini, L. (2023). Planning and Budgeting Policy: Ensuring the Sustainability of Regional Development Implementation During Covid-19 and New Normal. *International Journal of Economics, Management, Business and Social Science (IJEMBIS)*, 524-540.
- Pur Dwiastuti, M. M., Sukmarani, W., Untara, U., & Chandra, Y. I. (2023). Analisis Penerapan Sistem Pengendalian Internal Pada PT. SISFOMEDIKA Yogyakarta. *Jurnal Esensi Infokom : Jurnal Esensi Sistem Informasi Dan Sistem Komputer*. <https://doi.org/10.55886/infokom.v7i2.764>
- Rejeki, E. S., Diliiana, S. M., & Lewar, M. V. N. (2024). PENGARUH PENDAPATAN BUNGA PINJAMAN TERHADAP PROFITABILITAS KOPERASI PADA KSP KOPDIT PINTU AIR CABANG BAJAWA. *OIKOS: Jurnal Kajian Pendidikan Ekonomi dan Ilmu Ekonomi*, 9(1).
- SANGA, Konstantinus Pati; PATTY, Thadeus Fransesco Quelmo; LEWAR, Maria Viviana Nurak. Audit Kepatuhan Dan Kinerja Perusahaan: Sebuah Studi Literatur. *Jurnal Kewirausahaan dan Manajemen Bisnis: Cuan*, 2023, 1.4: 11-19.
- Siga, Y., Herdi, H., & Dekrita, Y. A. (2024). The Role of Internal Audit on the Effectiveness of the Internal Control System at KSP Kopdit Pintu Air. *Neo Journal of economy and social humanities*, 3(3), 262-275.
- Simatupang, E., & Yuhertiana, I. (2021). Merdeka Belajar Kampus Merdeka terhadap Perubahan Paradigma Pembelajaran pada Pendidikan Tinggi: Sebuah Tinjauan Literatur. *Jurnal Bisnis, Manajemen, Dan Ekonomi*. <https://doi.org/10.47747/jbme.v2i2.230>
- Suyono, E. (2017). Evaluasi Efektivitas Sistem Pengendalian Intern Pada Koperasi Unit Desa "X" Di Kabupaten Banyumas. In *Jurnal Ekonomi dan Bisnis* (Vol. 20, Issue 2, pp. 1–15).
- Tennis, V. Y., Dekrita, Y. A., & Diliiana, S. M. (2023). Analisis Sistem Pengendalian Internal Persediaan Barang Dagang Pada Perum Bulog Sub Divisi Regional Wil IV Maumere. *GEMILANG: Jurnal Manajemen dan Akuntansi*, 3(4), 330-352.
- Toyo, F. P., Aurelia, P. N., & Patty, T. F. Q. (2024). Analisis Penerapan Akuntansi Koperasi Simpan Pinjam Menurut SAK ETAP Pada Koperasi Suru Pudi Koting. *OIKOS: Jurnal Kajian Pendidikan Ekonomi dan Ilmu Ekonomi*, 8(2).
- Undang-Undang Republik Indonesia Nomor 25 Tahun 1992 Tentang Perkoperasian.
- Wisang, M. D. N., Dince, M. N., & Sanga, K. P. (2024). Management of Bad Loans and Their Impact on Financial Performance at KSP Kopdit Suru Pudi Koting. *Neo Journal of economy and social humanities*, 3(4), 324-335.