

### Daftar Pustaka

- ACFE. (2016). *Report to The Nations of Occupational Fraud and Abuse*. USA: ACFE.
- Adnyani, K. S. (2017). *Praktik Tata Kelola dalam Perspektif Nilai Budaya Lokal pada Lembaga Perkreditan Desa (LPD)*. Universitas Gadjah Mada,
- Albrecht, W. S., Albrecht, C. O., Albrecht, C. C., & M.F., Z. (2016). *Fraud Examination*. South-Western: Cengage Learning.
- Albrecht, W. S., Hill, N. C., & Albrecht, C. C. (2006). The Ethics Development Model Applied to Declining Ethics in Accounting. *Australian Accounting Review*, 16(1), 30-40.
- Aryasa, I. P. G. C. A. (2018). *Evaluasi Sistem Pengendalian Internal Untuk Non-Performing Loan: Studi Kasus Pada Lembaga Perkreditan Desa (LPD) X Di Bali*. Universitas Indonesia,
- Asih, D. (2019). *Religiositas dan Spiritualitas: Pengukuran dan Pengaruhnya Pada Keugaharian dan Orientasi Belanja*. Universitas Gadjah Mada, Universitas Gadjah Mada.
- Astawa, I. P. (2013). Ownership in the Perspective of Ethnomethodology at the Village Credit Institutional in Bali. *Research Journal of Finance and Accounting*, 4(8), 55-62.
- Astawa, I. P. (2018). The Impact of Harmonious Culture and Entrepreneurship Training on Loan Repayment Performance at Microfinance in Indonesia. *Asia-Pacific Management and Business Application*, 6(3), 137-148.
- Astawa, I. P., Sukawati, T. G. R., Triyuni, N. N., & Abdi, I. N. (2016). Performance of Microfinance Institution in Harmony Cultural Perspective in Bali. *Procedia-Social and Behavioral Science*, 219(2016), 113-120.
- Bahri. (2018). Kewirausahaan Islam: Penerapan Konsep Berwirausaha dan Bertransaksi Syariah dengan Metode Dimensi Vertikal (Hablumminallah) dan Dimensi Horizontal (Hablumminannas). *Jurnal Ekonomi Syariah dan Bisnis*, 1(2), 67-87.
- Bisnisbali, R. (2018). LPD Dukung Pelestraian Budaya Berlandaskan Agama Hindu. Retrieved from <http://bisnisbali.com/2018/12/12/lpd-dukung-pelestraian-budaya-berlandaskan-agama-hindu/>
- Carpenter, B. W., & Mahoney, D. P. (2001). Analyzing Organizational Fraud. *The Internal Auditor*, 58, 33-48.
- Cressey, D. R. (1953). *Other People's Money: The Social Psychology of Embezzlement*. New York: The Free Press.

- Creswell, J. W. (2016). *Research Design - Pendekatan Metode Kualitatif, Kuantitatif dan Campuran*. Yogyakarta: Pustaka Pelajar.
- Damayanthi, I. G. A. E. (2011). Pengungkapan Tanggung Jawab Sosial Lembaga Perkreditan Desa (LPD) Berdasarkan Filosofi *Tri Hita Karana* *Jurnal Ilmiah Akuntansi dan Bisnis*, 1-17.
- Denpost. (2015, 27 April 2019). LPD Pecatu Rayakan HUT ke-27. Retrieved from <http://denpostnews.com/2015/12/14/lpd-pecatu-rayakan-hut-ke-27/>
- Dewatapos, R. (2019, 29 April 2019). Kasus LPD Sangsit, Dana Nasabah Digelapkan Tiga Pegawai. Retrieved from <https://dewatapos.com/kasus-lpd-sangsit-dana-nasabah-digelapkan-tiga-pegawai/>
- Duranti, A. (1997). *Linguistic Antropology*. California: Cambridge University Press.
- Glock, C. Y., & Stark, R. (1965). *Religion and Society in Tension*. Chicago: Rand McNally and Company
- Holtfreter, K. (2005). Fraud in US Organisations: An Examination of Control Mechanism. *Journal of Financial Crime*, 12, 88-95.
- Howe, M. A., & Malgwi, C. A. (2006 ). Playing the Ponies: A \$5 Million Embezzlement Case. *Journal of Education for Business*, 82(1), 27-33.
- IIA. (2009). *Internal Auditing and Fraud: IPPF-Practice Guide*.
- Indonesia, B. (2008). History of banking period 1983-1997.
- Koentjaraningrat. (2005). *Kebudayaan Mentalitas dan Pembangunan*. Jakarta: Gramedia Pustaka Utama.
- KPK. (2015). *Laporan Baseline Studi Pembangunan Budaya Anti Korupsi Berbasis Keluarga di Kabupaten Badung*. Retrieved from Indonesia:
- Kristianto, F. (2018). Lembaga Perkreditan Desa di Bali Diminta Tetap Eksis. Retrieved from <https://bali.bisnis.com/read/20181125/538/862963/lembaga-perkreditan-des-a-di-bali-diminta-tetap-eksis>
- Kumar, V. V. P., & Gupta, V. K. (2011). Analysis Performance Indicators on Sustenance of Micro Finance Institutes: A Comparative Study of East Asian & Pacific, and South Asian Countries. *Research Journal of Finance and Accounting*, 2, 1-15.
- Kuntowijoyo. (1987). *Budaya dan Masyarakat*. Yogyakarta: Tiara Wacana.

- Kurniasari, T. W. (2007). Lembaga Perkreditan Desa (LPD) Dalam Perspektif Hukum: Sebuah Lembaga Keuangan Adat Hindu Penggerak Usaha Sektor Informal di Bali. *Jurnal Masyarakat dan Budaya*, 9, 53-78.
- Ledgerwood, J. (2000). *Microfinance Handbook: An Institutional and Financial Perspective (Sustainable Banking with The Poor)*. Toronto, Canada: The World Bank.
- Magill, G. (1992). Theology in Business Ethics: Appealing to the Religious Imagination. *Journal of Business Ethics*, 11, 129-135.
- Mokhlis, S. (2009). Relevancy and Measurement of Religiosity in Consumer Behavior Research. *International Business Research*, 2(3), 75-84.
- Ozer, G., Ozbek, V., Elci, M., & Aydin, K. (2011). Concurrent Validity of Different Religiosity Scales Used in Researches of Marketing Ethics and A Proposal For A New Religiosity Scale. *Anadolu University Journal of Social Sciences*, 13(4), 15-28.
- Peraturan Gubernur Bali Nomor 44 Tahun 2017 Tentang Peraturan Pelaksanaan Peraturan Daerah Provinsi Bali Nomor 3 Tahun 2017 Tentang Lembaga Perkreditan Desa, (2017).
- Petrascu, D., & Tieanu, A. (2014). The Role of Internal Audit in Fraud Prevention and Detection. *Procedia Economics and Finance*, 16, 489-497.
- Ramamoorti, S. (2008). The Psychology and Sociology of Fraud: Integrating the Behavioral Sciences Component Into Fraud and Forensic Accounting Curricula *Issues in Accounting Education*., 23(4), 521-533.
- Ramantha, I. W. (2010). *Menuju Lembaga Perkreditan Desa (LPD) Bali yang Lebih Sehat: Suatu Kajian Struktur Pengendalian Intern*. Denpasar: Badan Penjamin Mutu Universitas Udayana.
- Redaksi-Balipost. (2019a). 5 Kolektor LPD Kapal Dituntut 1,5 Tahun Hingga 7 Tahun. Retrieved from <http://www.balipost.com/news/2019/08/21/84626/5-Kolektor-LPD-Kapal-Dituntut..html>
- Redaksi-Balipost. (2019b). Mantan Ketua LPD Bebetin Divonis 2 Tahun. Retrieved from <http://www.balipost.com/news/2019/05/23/76220/Mantan-Ketua-LPD-Bebetin-Divonis..html>
- Redaksi-Nusabali. (2019, 30 April 2019). Kasus LPD Tanggahan Peken Kini Ditangani Polda. Retrieved from <https://www.nusabali.com/berita/46423/kasus-lpd-tanggahan-peken-kini-ditangani-polda>

- Seibel, H. D. (2013). Culture and Governance in Microfinance: Desa Pakraman and Lembaga Perkreditan Desa in Bali. *Microfinance in Developing Countries*, 6, 107-126.
- Singleton, T. W., Singleton, A. J., Bologna, G. J., & Lindquist, R. J. (2006). *Fraud Auditing and Forensic Accounting*. New Jersey: Wiley.
- Spradley, J. P. (2007). *Metode Etnografi*. Yogyakarta: Tiara Wacana.
- Suardikha, I. M. S. (2013). Pengaruh Budaya Tri Hita Karana Terhadap Penggunaan Sistem Informasi Akuntansi Dimediasi Persepsi Kegunaan dan Persepsi Kemudahan Penggunaan. *Jurnal Akuntansi dan Keuangan Indonesia*, 10(1), 102-128.
- Suartana, I. W. (2009). *Arsitektur Pengelolaan Risiko pada Lembaga Perkreditan Desa (LPD)*. Denpasar: Udayana University Press.
- Sudarma, M. (2013). Revealing the Agency Cost, Management Behavior in the Practice of Tri Hita Karana Culture (A Study At LPD Of Pakraman Village In Denpasar Bali). *Journal of Business and Management*, 10(5), 54-61.
- Thomas, C. W., & Clements, C. E. (2002). The Internal Auditor's Role in the Detection and Prevention of Fraud: A Post-SAS No. 82 Analysis. *The Internal Auditor*, 14, 3-14.
- Thompson, C. (1992). Fighting Fraud. *The Internal Auditor*, 49, 18-36.
- Tribune, R.-B. (2018, 29 April 2019). Pengurus LPD Dikeluarkan dari Krama Tanggahan Peken. Retrieved from <https://balitribune.co.id/content/pengurus-lpd-dikeluarkan-dari-krama-tanggahan-peken>
- Tuanakotta, T. M. (2010). *Akuntansi Forensik dan Audit Investigatif* (Edisi Kedua ed.). Jakarta: Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia.
- Underwood, L. G., & Teresi, J. A. (2002). The Daily Spiritual Experience Scale: Development, Theoretical Description, Realibility, Exploratory Factor Analysis, and Preliminry Construct Validity Using Health-Related Data. *Annals of Behavioral Medicine*, 24, 22-33.
- Velasquez, M. G. (2006). *Business Ethics Concepts and Cases*. United States of America: Pearson Prentice Hall.
- Weaver, G. R., & Agle, B. R. (2002). Religiosity and Ethical Behavior in Organizations: A Symbolic Interactionst Perspective. *The Academy of Management Review*, 27(1), 79-97.
- Weiss, J., & Montgomery, H. (2007). Great Expectations: Microfinance and Poverty Reduction in Asia and Latin America. *Oxford Development Studies*, 33(3&4), 392-416.

- Windia, W., & Dewi, R. K. A. (2007). *Analisis Bisnis yang Berlandaskan Tri Hita Karana*. Denpasar: Udayana University Press.
- Wirajaya, G. A., Sudarma, M., Ludigdo, U., & Djamhuri, A. (2014). The Accountability in the Dimension of TRI HITA Karana (THK) An Ethnographic Study on the Organization of Kuta Traditional Village. *Scientific Research Journal (SCIRJ)*, II(VIII), 10-16.
- Wolfe, D. T., & Hermanson, D. R. (2004). The Fraud Diamond: Considering the Four Elements of Fraud *The CPA Journal*, 74(12), 38-42.
- Zikmund, P. E. (2008 ). Reducing the Expectation Gap *The CPA Journal*, 78(6), 20-25.