ABSTRAK

Lisa, Kadek (2026), Implementasi Sistem Pengendalian Internal berlandaskan budaya Tri Hita Karana dalam usaha pencegahan *fraud* pada Lembaga Perkreditan Desa, Tesis, Akuntansi, Program Pascasarjana, Universitas Pendidikan Ganesha

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Kata-kaat kunci: *Lembaga Perkreditan Desa, Fraud, Tri Hita Karana, Sistem Pengendalian Internal, Implementasi*

Penelitian ini bertujuan untuk menganalisis implementasi Sistem Pengendalian Internal berlandaskan budaya Tri Hita Karana dalam usaha pencegahan *fraud* pada Lembaga Perkreditan Desa (LPD) Desa Adat Kesiman. Penelitian ini menggunakan pendekatan kualitatif dengan desain penelitian etnografi. Subyek dalam penelitian ini adalah Kepala LPD, Kepala Bagian Akuntansi, Kepala Bagian Dana, Kepala Bagian Kredit, Anggota Panureksa, Wakil Bendesa Adat, Kelihan Banjar Saraswati, dan nasabah. Teknik menentukan informan dengan *purposive*. Data dalam penelitian ini dikumpulkan melalui wawancara semi terstruktur dan observasi. Hasil penelitian menunjukan bahwa LPD Kesiman menginternalisasikan nilai Tri Hita Karana sebagai self control individu sehingga terdorong tidak melakukan tindakan kecurangan. Nilai Tri Hita Karana diintegrasikan secara komprehensif ke dalam lima komponen Sistem Pengendalian Internal melalui penerapan pakta integritas, pemanfaatan teknologi digital, prosedur kerja berdasarkan SOP, pengawasan melekat dan berkala. Integrasi Tri Hita Karana pada Sistem Pengendalian Internal mampu mencegah terjadinya *fraud* dan mencapai tujuan pendirian LPD sesuai *parerem* Desa Adat untuk meningkatkan kesejahtraan masyarakat Desa Adat Kesiman.

ABSTRACT

Lisa, Kadek (2026), Implementation of an Internal Control System Based on the Tri Hita Karana Culture in Fraud Prevention at a Village Credit Institution, Thesis, Accounting, Postgraduate Program, Ganesha University of Education

This thesis has been approved and reviewed by my First Advisor: Prof. Dr. Anantawikrama Tungga Atmadja, S.E., Ak., M.Si. and my Second Advisor: Prof. Dr. I Gusti Ayu Purnamawati, S.E., M.Si. Ak.

Keywords: Village Credit Institution, Fraud, Tri Hita Karana, Internal Control System, Implementation

This study aims to analyze the implementation of the Internal Control System based on the Tri Hita Karana culture in an effort to prevent fraud in the Village Credit Institution (LPD) of the Kesiman Traditional Village. This study uses a qualitative approach with an ethnographic research design. The subjects in this study were the Head of the LPD, Head of Accounting, Head of Funds, Head of Credit, Panureksa Members, Deputy Bendesa Adat, Kelihan Banjar Saraswati, and customers. The technique of determining informants was purposive. Data in this study were collected through semi-structured interviews and observations. The results of the study indicate that the Kesiman LPD internalizes the Tri Hita Karana values as individual self-control so that they are encouraged not to commit fraud. The Tri Hita Karana values are comprehensively integrated into the five components of the Internal Control System through the implementation of an integrity pact, the use of digital technology, work procedures based on SOPs, and inherent and periodic supervision. The integration of Tri Hita Karana in the Internal Control System is able to prevent fraud and achieve the objectives of establishing the LPD in accordance with the parerem of the Traditional Village to improve the welfare of the people of the Kesiman Traditional Village.