



Analysis of Internal Control on *Bai' Taqsith Financing* in Sharia Cooperatives

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ABSTRACT

This study aims to analyze the application of the internal control system in Bai' Taqsith financing activities at the Ammar Madani Ummah Sharia Consumer Cooperative by discussing in detail the following elements of internal control: elements of separation of duties and responsibilities, authority systems and recording procedures, healthy practices and employees of appropriate quality. This research is a type of case study research with a qualitative approach with the type of data used, namely primary data and secondary data. Data collection methods through observation, interviews, documentation and literature studies. The results showed that the internal control system applied to the Ammar Madani Ummah Sharia Consumer Cooperative was quite good and fulfilled the elements of internal control in the form of elements of separation of duties and responsibilities, authority systems and recording procedures, healthy practices and employees of appropriate quality. However, there are several weaknesses that occur, namely the task trap by the service function which doubles into the cashier function. The occurrence of inefficiencies in the procedures carried out due to data re-input. Authorization systems are less reliable, usually only through *whatsapp media*.

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BACKGROUND

The rapid development of the Indonesian economy demands the ability of managers to allocate resources effectively and efficiently. This ability requires accounting information as one of the important bases in decision making. Information is very important and needed by everyone, both individuals and groups. Good information is information that is relevant, accurate and easy to understand (Nurjanah & Supriatna, 2021). The information produced is greatly influenced by the control system and the way the information is managed. The better the control system used, the better the information produced. This is what encourages every business entity to design and create a good and adequate control system to support the business entity in achieving its goals.

According to Romney & Steinbart (2015) Almost every year, more than 60% of corporate organizations experience major failures in controlling the security and integrity of computer systems with several examples of reasons such as information on distribution computer networks is difficult to control and customers and suppliers have access to each other's systems and data. This is because many companies do not realize that information is a strategic resource.

In 2002 the United States congress passed *Sarbanes-Oxley Act (SOX)* Applied to public companies and auditors to prevent financial statement fraud, make financial statements more transparent, protect investors, strengthen internal controls, and punish executives who commit fraud. The existence of SOX is due to the large number of news reports of accounting fraud in *Enron, WorldCom, Xerox, Tyco, Global Crossing, Adelphia*, and other companies. Some important aspects in SOX are: *Public Company Accounting Oversight Board*New

rules for auditors, new roles for audit committees, new rules for management, and new provisions for internal control (Romney & Steinbart, 2015).

Internal control can prevent loss or waste of company resource management. Internal control can also provide information on how to assess the performance of the company and company management and provide information that will be used as a guide in planning. Cooperatives need a control system to support their operational activities. This system aims to maintain organizational wealth, check the accuracy and reliability of accounting data, encourage efficiency and encourage compliance with management policies (Mulyadi, 2016). Control is a tool that can assist leaders in carrying out their duties and functions. The existence of internal control is expected to make all cooperative activities run in accordance with previously determined provisions. Mulyadi (2016) states that the main elements of the internal control system (SPI) are an organizational structure that separates functional responsibilities firmly, a system of authority and recording procedures that provide adequate protection of assets, debts, income and expenses, healthy practices in carrying out the duties and functions of each organizational unit, employees whose quality is in accordance with their responsibilities (Putra et al, 2023).

There are five components of internal control proposed by COSO, namely the control environment, risk assessment, control activities, information and communication and supervision. Each of the five relevant components and principles is present and serves as a determination that the relevant components and principles exist in the design and implementation of the internal control system and continue to exist in operation and execution to achieve the specified objectives (COSO, 2013).

Sharia-based financial institutions continue to grow rapidly in Indonesia in recent years, not only financial institutions in the form of banks but also other financial institutions such as Islamic microfinance institutions. Given that the majority of Indonesia's population is Muslim, all sharia-based needs are absolutely necessary, so that Muslims will avoid elements that are forbidden in Islam (Aditya, 2019). One of the institutions that can carry out the role of a sharia microfinance institution is a sharia cooperative, such as the Ammar Madani Ummah Sharia Consumer Cooperative. This cooperative has two main activities, namely savings and financing with contracts *Bai' Taqsith*. Financing *bai' taqsith* is the main business in the field of buying and selling consumptive and productive business.

Based on initial observations made by the author, in the implementation of its daily activities, the cooperative does not have well-documented standard operating procedures as a reference for all its employees. Cooperatives already have an organizational structure but with *job descriptions* that have not been well socialized. In carrying out each of its activities, the cooperative has forms and documents that support financing transactions. Some employees seem to have inappropriate educational backgrounds but all cooperative administrators have work experience in sharia cooperatives. Based on the above conditions, the author is interested in conducting further research on SPI applied to the Ammar Madani Ummah Sharia Consumer Cooperative.

THEORETICAL FOUNDATION

Internal Control

Internal control is important in supervising human resources in sharia cooperatives to detect possible inefficiencies in resource management in sharia cooperatives (Kholillah et al., 2020). Internal control is a process, influenced by an entity's board of directors, management, and other personnel, created to provide confidence regarding the achievement of objectives related to operations, reporting, and compliance (COSO, 2013).

The internal control system (SPI) consists of organizational structures, methods, and measures that are coordinated to maintain the company's organizational wealth, check the accuracy and reliability of accounting data, and to encourage efficiency and encourage compliance with management policies (Mulyadi, 2016). The internal control system is influenced by performance appraisal because it is quite influential in the internal control system which can be seen in decision making and policies in the control (Alamsyah, 2015).

Internal control is a process that spreads throughout the company's operating activities and is an integral part of management activities. Internal control provides adequate assurance up to comprehensive assurance that is difficult to achieve. The internal control system also has inherent limitations, such as weaknesses in errors and simple errors, wrong judgment and decision making, management exclusion, and collusion (Romney & Steinbart, 2015).

Internal control is the process by which it is carried out to provide adequate assurance that control has been achieved with some objectives. First, securing assets prevents or detects unauthorized acquisition, use, or placement. Second, manage records with good detail to report company assets accurately and reasonably. Third, provide accurate information and *Reliable*. Fourth, prepare financial statements in accordance with the criteria set. Fifth, encourage and improve operational efficiency and encourage compliance with predetermined managerial policies. Finally, comply with applicable laws and regulations (Romney and Steinbart, 2015).

Based on the above understanding, it can be concluded that SPI is a procedure and policy to protect company assets or assets from all forms of misuse, improve efficiency and encourage operational compliance. A good and adequate SPI will create a healthy and good organization and will help management to improve operational efficiency. Control is a tool that can help a leader in carrying out his duties and responsibilities. If an organization carries out its duties and responsibilities in accordance with its duties and responsibilities, the better and more secure an organization is. In the practice of financing distribution, there is an element of risk and uncertainty. Therefore, to minimize risk and uncertainty, control is needed (Suarsa & Mujinto, 2019).

Sharia Cooperative

Sharia cooperatives carry out productive business development and investment activities in improving the economic quality of micro and small entrepreneurs by encouraging saving activities and supporting the financing of economic activities (Soemitra, 2017). Meanwhile, according to the Regulation of the Minister and Cooperatives of Small and Medium Enterprises of the Republic of Indonesia Number 11 / PER / M.UKM / XII / 2017, a cooperative is a business entity consisting of a person or cooperative legal entity by basing its activities on the cooperative principle as well as a people's economic movement based on the principle of kinship as referred to in Law Number 25 of 1992 concerning Cooperatives. Sharia Savings and Loans and Financing Cooperatives, hereinafter abbreviated as KSPPS, are cooperatives whose savings, loans and financing business activities are in accordance with sharia principles, including managing zakat, infak, alms, and waqf. Sharia Savings and Loans and Financing Cooperatives, hereinafter abbreviated as KSPPS, are cooperatives whose savings, loans and financing business activities are in accordance with sharia principles, including managing zakat, infak, alms, and waqf.

A cooperative is an association established by several people or cooperative legal entities that have limited economic capabilities, which aims to improve the welfare of its members. The form of cooperation built by cooperatives is voluntary, because it is an association of each member who has rights and obligations (Sudarwanto, 2013).

Sharia cooperatives are a conversion from conventional cooperatives with an approach in accordance with Islamic sharia and based on the example carried out during the time of the Prophet who avoided usury, so that internal control is important to be applied to a sharia cooperative (Yuwannita & Ariani, 2016). Sharia cooperatives are based on Surah Al-Maidah verse 2, where there are elements of help (ta'awun) and cooperation (shirkah) that encourage mutual help in terms of goodness, and prohibit help from helping those who cause sin (Kartika & Oktafia, 2021)

Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 11 of 2017 concerning the implementation of savings and loans business activities and sharia financing by cooperatives. Article 1 paragraph 37 reads Standard Operating Procedure is a series of written instructions that are standardized regarding several processes for implementing sharia savings and loans and financing business activities containing how to do work, implementation time, place of implementation and Management or Cooperative Manager who plays a role in an activity. So it is important for the Ammar Madani Ummah Sharia Cooperative to make a written SOP as a reference for all its employees. The existence of policies and procedures in financial institutions will form the company's internal control structure (Zelmiyanti & Anita, 2015).

In general, sharia financing is a bank activity which includes collecting funds from the public in the form of current accounts, savings, and time deposits, after which it distributes these funds to the public in the form of credit and financing, as well as other financial service activities. Financing is also called the activities of Islamic banks and other financial institutions such as sharia cooperatives that channel funds to customers who need funds and distribute funds to other parties based on sharia principles (Winarto & Falah, 2020). The definition of financing in Indonesian society, besides being known as debt-receivable, is also known as credit in conventional banking and financing terms in shari'ah banking. Receivables are usually used by the

community in the context of lending to other parties. The term credit or financing is more widely used by the public in banking transactions and purchases that are not paid in cash (Ilyas, 2015).

The purpose of credit or financing is to develop development based on economic principles, namely with the smallest sacrifice can be obtained the maximum profit, so in general the purpose of credit or financing economically is to make a profit (Wahyuni, 2017). Any financing disbursed by financial institutions including Islamic cooperatives basically carries risks (Pratama & Hidayatullah, 2020). The main problem that often occurs in the distribution of financing is security issues because of the possible risk of bottlenecks in financing payments (Hariyat & BZ, 2020)

Bai' Taqsith

Akad bai' taqsith is a murabahah contract whose payment is made in installments with an agreed period (Nurjaman et al., 2021). Bai' bit Taqsith is Arabic for credit (Sirait & Wahyuni, 2020). In credit buying and selling, the seller gives installments to the buyer, then the buyer pays for the goods in installments during the agreed time (Khaer & Nurhayati, 2019).

There are several conditions that must be met in buying and selling taqsith. First, there is no reason for an additional price on the credit price compared to the cash price. Second, different credit prices and cash prices occur outside of buying and selling aqads, meaning that these prices are the buyer's choice to determine which transaction he chooses. Third, choose and assign cash or credit with a known time before buying and selling transactions. Fourth, there are no fines or ta'zir in late installment payments. Fifth, it is allowed for buyers to pay off in installments (Sudrajat, 2022)

Departing from the terms of credit, in the Qur'an Surah al-Baqarah verse 282 explains the permissibility of credit, in this verse it talks about Muslims who transact. This means buying and selling goods with a credit payment system, namely by debt, and or buying and selling sukuk, where delivery to the buyer is suspended based on a certain time limit. So Allah commanded to record all transactions by stating the time, day, date and year of payment clearly (Musanna, 2022).

RESEARCH METHODS

This type of research uses the case study research method. Case study research is qualitative research that seeks to find meaning, investigate processes, and gain a deep understanding and understanding of individuals, groups, or situations. This study illustrates the problems according to the facts that occurred in the Ammar Madani Ummah Sharia Consumer Cooperative, especially regarding the implementation of the internal control system on and bai' taqsith financing at the Ammar Madani Ummah Sharia Consumer Cooperative.

The type of data that will be used by researchers is qualitative data. Qualitative data is data that is not related to numbers, for example including company profiles, organizational structures, duties and responsibilities of each part contained in the organizational structure. This research was carried out using qualitative data analysis by analyzing problems based on data obtained from the Ammar Madani Ummah Sharia Consumer Cooperative then compared with theories obtained from various literature.

The steps taken by researchers in carrying out this research are:

1. Collect and classify data that is already available at the Ammar Madani Ummah Sharia Consumer Cooperative, namely data related to bai' taqsith financing activities
2. Studying the application of the internal control system in bai' taqsith financing activities carried out at the Ammar Madani Ummah Sharia Consumer Cooperative.
3. Conduct an analysis of the SPI that has been running so that it can discuss the advantages and disadvantages of the SPI.
4. Making conclusions from the results of internal control system research on bai' taqsith financing activities at the Ammar Madani Ummah Sharia Consumer Cooperative.

RESULTS AND DISCUSSION

The Ammar Madani Ummah Sharia Consumer Cooperative was established based on the Deed of Establishment Number 34 dated March 20, 2020 made by Dr. Bachrudin, S.H., M.KN., ratified by the Minister of Law and Human Rights of the Republic of Indonesia Number AHU-0002988. AH.01.26. of 2021 dated March 24, 2020 with Cooperative Master Number 6372010050157. The Ammar Madani Ummah Sharia

Consumer Cooperative is located on Jl. Gen. Ahmad Yani No.KM 31, Guntung Payung, Landasan Ulin District, Banjar Baru City, South Kalimantan 70721 has 124 members as of December 31, 2021 consisting of entrepreneurs, private employees, ASN/Polri/TNI etc. Members of the Sharia Consumer Cooperative Ammar Madani Ummah are domiciled in the Banjarbaru area, Landasan Ulin, Banjarmasin and surrounding areas.

Descriptions related to research results, compiled based on questions in the research through interviews and direct observations in the field. To describe the internal control system for *bai' taqsith* financing activities at the Ammar Madani Ummah Sharia Consumer Cooperative, the following interview results are presented in the study which will also describe data from observations and documentation.

Good internal control has control elements including an organizational structure that separates functional responsibilities, a system of authority and recording procedures, healthy practices in carrying out the duties and functions of each organizational unit and employees of appropriate quality. The control element contained in *bai' taqsith financing promotion activities* at the Ammar Madani Ummah Sharia Consumer Cooperative.

In the Ammar Madani Ummah Sharia Consumer Cooperative, there is an organizational structure along with job descriptions and responsibilities for each function, both from the supervisory board, management (chairman, secretary, treasurer) and employees. All parts of the structure have carried out their respective tasks and activities. However, in direct observation by the author, there are duplicate tasks in the service function which doubles as the cashier function. In *the job description of the function* of the Ammar Madani Ummah Sharia Consumer Cooperative Service, it can also be seen that this function performs the function of a cashier.

Separation of functional responsibilities in the implementation of operational activities needs to be done so that all operational stages are not carried out by one organizational unit alone. With the separation of service and cashier functions, it can reflect the actual operations carried out by the organizational unit that holds the service function and the cashier function. The relationship between the service function and the cashier function will cause potential fraud, namely recording receipts and expenditures of money that actually do not occur. Furthermore, the accounting data produced is not guaranteed to be correct, and as a result the wealth of the cooperative is not guaranteed security.

Judging from *the job description*, some of the tasks carried out by the service function are also carried out by operational functions such as tasks 1-4, 10, 11, 19-21. Cooperatives can strive to add employees as a cashier function in order to reduce the potential for misappropriation of every transaction-related finance. However, this will cause problems in *cash flow*, namely increasing employee salary expenses.

As explained in the previous section, *bai' taqsith financing activities* are divided into two procedures, namely (1) member registration and (2) financing application. However, there is an inefficiency when re-inputting data from *google forms* to registration forms and financing application forms causes less effective procedures because there is repeated work. Additionally, inconsistencies were found in the authorization section of the survey form. After an interview with one of the employees, the difference in authorization is indeed in accordance with the function that will come down to conducting the survey, so a name change must occur.

To implement sound practices in a company or organization, the following activities need to be considered. The Ammar Madani Ummah Sharia Consumer Cooperative should have a printed numbered form as a tool to facilitate identification and control of its use. So far, the Ammar Madani Ummah Sharia Consumer Cooperative has not used printed sequence numbers on some of its forms such as those on the Member Registration Form, Credit Application Form, and Pull Slip. In every organization or company, a surprise inspection is usually carried out without prior notice. The results of interviews with employees of the Sharia Consumer Cooperative Ammar Madani Ummah showed that the chairman and secretary only visited in uncertain periods of time to see and assess the performance of their employees. But so far, neither the management nor the supervisor have conducted any surprise inspections.

To ensure healthy practices in carrying out company operations, it should not be dominated by only one or two functions. *Bai' taqsith financing activities*, the Ammar Madani Ummah Sharia Consumer Cooperative involves the following functions, namely the service function (cashier function), operational function, secretary, treasurer and chairman. To support these activities, several forms are available, namely: member registration form, pull slip, credit application form, survey form and member analysis and purchase order. In general, it can be seen that the application of SPI in financing activities is going well, it only needs to be considered the existence of function constraints. Furthermore, when conducting surveys and member analysis, if possible, it is not done by one person alone, so as to better guarantee the reliability of the survey results.

Job rotation needs to be done regularly to ensure the implementation of healthy practices in an organization. In the Ammar Madani Ummah Sharia Consumer Cooperative, there has never been a position rotation, but operational units and services can complement each other because they have similar functions/tasks. This complementary function will help, especially when there are employees on leave, cooperative operations can continue to run smoothly. Furthermore, these conditions may also pose a risk of decreased work productivity due to the movement of employees from positions and responsibilities that are different from what they usually do. Furthermore, to show healthy practices in a company, namely the necessity of taking leave for employees. At the Ammar Madani Ummah Sharia Consumer Cooperative, there is no need to take leave, but if there are employees who want to take a holiday, they will be allowed as long as they are for clear reasons. Based on interviews with cooperative employees, usually employees will take a day or two off and taking the holiday is not disputed by the management.

Matching physical assets with their records periodically to maintain organizational assets is one of the ways that companies take in creating healthy practices. At the Ammar Madani Ummah Sharia Consumer Cooperative, the physical matching of assets with their records is carried out by employees periodically once a month where later the records will be reported to the management. Employees whose quality is appropriate. Qualified and competent employees will improve the overall performance of the company. Chairman of Sharia Consumer Cooperative Ammar Madani Ummah is responsible for the quality and proficiency of its employees. To ensure the smooth running of bai' taqsith financing activities must be carried out by competent and trustworthy employees. In its implementation so far, the cooperative has never found the potential for fraud committed by employees. One example of competent employees can be seen from the educational background, where the Ammar Madani Ummah Sharia Consumer Cooperative has employees whose educational backgrounds vary.

The service function has an educational background in the field of communication science and operational functions graduated from the faculty of political science. The solution used by the Ammar Madani Ummah Sharia Consumer Cooperative when it has employees who do not match their educational background is to look at the work experience of these employees. The Ammar Madani Ummah Sharia Consumer Cooperative has never carried out employee training so the process *learning by doing* done by learning to senior employees. According to information obtained by the author through interviews with operational employees, all administrators have work experience in the field of sharia cooperatives so that they have qualified competence to solve the problems encountered. One study shows that the experience of management management has a positive effect on the quality of the control system (Priliandani et al., 2018). In addition, the financial statements presented by the Ammar Madani Ummah Sharia Consumer Cooperative are also quite reliable because of the function of the treasurer who has work experience as *Business Development Manager* at one of the Islamic banks.

According to an interview that the author has conducted with one of the employees, as additional information, the supervisors and administrators of the Ammar Madani Ummah Sharia Consumer Cooperative do not get an honor because the cooperative is based on kinship, so only operational and service employees get an honor. The authorization carried out by the cooperative is usually only through whatsapp media, when the author observes directly there are documents that have not been authorized to the chairman and supervisors because usually employees will collect these documents in advance to later be submitted to the chairman and supervisors. Chairmen, secretaries and treasurers who have never been given an honor should need to be taken into consideration given the expected performance of these functions. One study shows that theoretically salary has an effect on improving employee performance (Gardner et al., 2004). Oral authorization and validation process through media *WhatsApp* It needs to be a concern because documents that have not been properly authorized do not have legal force in their implementation. Potential fraud may arise as a result of these practices.

CONCLUSION

Based on research conducted by the author at the Ammar Madani Ummah Sharia Consumer Cooperative, the author concludes that the financing application process starts from financing applications, surveys and analysis of financing submissions and decisions. Meanwhile, the internal control system applied to the Ammar Madani Ummah Sharia Consumer Cooperative is quite good and in accordance with the elements of internal

control in the elements of separation of duties and responsibilities, authority systems and recording procedures, healthy practices and employees of appropriate quality.

The element of separation of duties and responsibilities has been implemented with the organizational structure *and job description* but has not been well documented and socialized. The authority system and procedures regarding *bai' taqsith* financing have not been well documented because they do not yet have written SOPs for employees, but in general they have been running according to procedures. Healthy practices have been carried out quite well through visits by administrators even though there has never been a surprise financial check. Employees whose quality is appropriate are met because all administrators have had work experience in sharia cooperatives. There are several weaknesses that occur, namely the task trapping by the service function which doubles into the cashier function. The occurrence of inefficiencies in the procedures carried out due to data re-input. The authorization system for managers run by cooperatives is usually only through *whatsapp media*.

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