

A Review of Credit Audit Procedure Implementation at KAP XYZ Surabaya: Theory and Practice

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Abstracts

This study aims to examine the implementation of credit audit procedures applied by Public Accounting Firm (KAP) XYZ in auditing the financial statements of a Rural Bank (BPR), and to compare them with the accounts receivable audit procedures as described in academic literature. The research adopts a descriptive qualitative approach, with data collected through a review of internal documents from the accounting firm, interviews with experienced auditors, and an analysis of audit theories and guidelines related to accounts receivable found in standard textbooks. The findings indicate that the credit audit procedures implemented by KAP XYZ are generally aligned with the standard guidelines for auditing receivables. Although certain procedures such as debtor balance confirmations and the inspection of promissory notes were not applied, this was due to their incompatibility with the operational characteristics of BPRs. These findings suggest that KAP XYZ has effectively adapted its audit procedures to remain relevant and efficient in identifying risks and ensuring the reliability of the financial information presented by the BPR.

Keywords: Account Receivable, Audit Procedure, Loans, Public Accounting Firm, Rural Bank

Abstrak

Penelitian ini bertujuan untuk mengkaji implementasi prosedur audit atas kredit yang diterapkan oleh Kantor Akuntan Publik (KAP) XYZ dalam pemeriksaan laporan keuangan Bank Perekonomian Rakyat (BPR), serta membandingkannya dengan prosedur audit atas piutang yang dijelaskan dalam literatur. Metode penelitian yang digunakan adalah deskriptif kualitatif dengan teknik pengumpulan data melalui studi dokumen internal KAP, wawancara terhadap auditor berpengalaman, serta penelaahan teori dan pedoman audit piutang yang tercantum dalam literatur. Hasil penelitian menunjukkan bahwa prosedur audit atas kredit yang diterapkan KAP XYZ secara umum memiliki kesesuaian dengan pedoman audit piutang. Meskipun terdapat beberapa prosedur piutang yang tidak diterapkan, seperti konfirmasi saldo debitur dan pemeriksaan wesel tagih, hal tersebut disebabkan oleh ketidaksesuaian dengan karakteristik operasional BPR. Temuan ini menunjukkan bahwa KAP XYZ telah melakukan penyesuaian prosedur secara efektif agar tetap relevan dan efisien dalam mengidentifikasi risiko serta menjaga keandalan informasi keuangan yang disajikan BPR.

Kata kunci: Piutang, Prosedur Audit, Kredit, Kantor Akuntan Publik, Bank Perekonomian Rakyat

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INTRODUCTION

Over time, the economy has become increasingly integrated into the social fabric of human life, influencing how individuals meet their needs, work, and engage in business activities. This development is driven by the impact of globalization, which accelerates the flow of trade, investment, and technology. In the context of the Unitary State of the Republic of Indonesia (NKRI), the intersection between globalization and Islamic economic law aligns with the nation's objective of ensuring public welfare (Farhas & Riyanti, 2022). Public welfare is highly dependent on the direction of national development. From an economic perspective, development must maintain stability while adapting to ongoing global changes (Simanjuntak et al., 2021).

Indonesia continues to face numerous challenges in maintaining its economic stability amid global economic dynamics. One of the primary issues in economic development is the disparity in economic capabilities among different social groups (Yolanda, 2024). The state has undertaken various efforts to ensure more inclusive and equitable economic development. One of the key strategies in addressing these disparities is by improving access to financial services.

As financial institutions, banks play a significant role in supporting the economic activities of the public. Every segment of society involved in economic activities particularly entrepreneurs in the production sector requires the support of financial industry services, especially banking. The role of banks in providing loan services is a critical factor in stimulating community activity and supporting economic growth. In channeling funds, banks act as intermediaries that balance the interests of fund depositors and users. Through this process, a reciprocal relationship based on trust and commitment is established, which materializes in the form of credit (Kosasih, 2019).

According to Article 1 paragraph (2) of the Financial Services Authority Regulation (POJK) Number 7 of 2024 concerning Rural Bank and Sharia Rural Bank, a Rural Bank (BPR) is a conventional bank that does not directly provide checking account transaction services. Husin (2017) explains that BPR function as financial intermediary institutions that collect funds from the public through savings and deposit products, which are then redistributed in the form of credit to those in need. In this context, legally disbursed credit automatically becomes receivables for the BPR, as the concept of receivables arises when goods or services are transacted on credit (Fauzia, 2020). Receivables themselves are considered assets with future economic benefit, as they hold the potential to be converted into cash through collection from past transactions (Hery, 2016).

As institutions entrusted with public funds, BPR hold significant responsibility in maintaining transparency and accountability in their financial management. In line with this, the state requires BPR to regularly prepare and publish financial statements, as mandated by Financial Services Authority Regulation (POJK) No. 48/POJK.03/2017 on Financial Condition Transparency. The objective of this regulation is not only to inform the public but also to detect and address financial risks at an early stage, including issues such as deteriorating credit quality. According to a report by Tempo, many BPR continue to struggle with non-performing loans (NPL), which rose to 11.67% as of August 2024 up from 10.13% in the same period the previous year. This growing level of credit risk threatens BPR's liquidity and long-term sustainability.

To ensure the accuracy of the information presented in the financial statements, audits are required to assess the fairness of BPR transactions. To maintain objectivity, such audits must be conducted by an independent third party with no personal interest in

the BPR (Ramadhany dkk., 2021). An audit involves the collection and examination of evidence related to specific information to ensure its conformity with applicable standards (Arens et al., 2015). In practice, public accountants, as auditors, have the authority to issue opinions on the reliability of an entity's financial statements, thereby providing assurance to various stakeholders (Tuanakotta, 2023). In light of the worsening credit conditions and the strain they place on BPR liquidity, the auditor's role is increasingly vital not just in verifying financial statements, but in assessing the institution's ability to remain operational in the foreseeable future.

A Public Accounting Firm (KAP) is a business entity that provides a platform for public accountants to offer professional services formally, upon receiving a license from the Minister of Finance (Yoga et al., 2024). According to Article 1 paragraph (5) of Law No. 5 of 2011 concerning Public Accountants, a KAP is established in accordance with applicable legal provisions and must obtain a business license as regulated by law. KAP play a critical role in ensuring the reliability of an entity's financial statements, including those of BPRs, by conducting independent and objective audits. In carrying out their duties, KAP are required to uphold independence and integrity as a commitment to protecting public interest (Arens et al., 2015).

This research focuses on KAP XYZ, a public accounting firm based in Surabaya that offers professional services in the field of accounting, particularly financial statement audits. With extensive experience in auditing BPR, KAP XYZ has developed specific audit procedures for credit examinations, which represent a core activity of BPR. Audit procedures refer to the steps taken by auditors to collect sufficient and appropriate evidence throughout the audit process (Ardianingsih, 2021). These steps involve a thorough review of documentation that supports the figures and disclosures presented in the financial statements (Hery, 2019). With extensive experience in auditing BPR, KAP XYZ has developed specific procedures for auditing credit, which is a core activity of BPR. These procedures are systematically designed to ensure compliance with prevailing regulations.

Although credit audits in BPR have become a routine engagement for many public accounting firms, detailed examinations of how these audits are implemented particularly by KAP in handling credit accounts remain limited. Most existing studies tend to focus on credit audits in commercial banks, leaving a gap in the context of Rural Banks, which operate under different regulatory and operational frameworks. This gap is especially critical given the rising non-performing loan (NPL) rates in BPR and the potential impact on their financial sustainability, underscoring the importance of robust and context-specific audit procedures. In response to this need, the present study explores how KAP XYZ conducts credit audits specifically for BPR and compares its procedures to standard audit practices for trade receivables. Employing a descriptive analysis method, this research is based on primary data from interviews and internal documents of KAP XYZ, as well as secondary sources from related literature. The findings show that while KAP XYZ follows recognized auditing standards, it also introduces adaptations to suit the unique nature of BPR operations. This study contributes to expanding the discourse on credit audit practices in BPR and may serve as a reference for future research more grounded in practical auditing contexts.

RESEARCH METHODS

Location and time of research

This research was conducted at KAP XYZ, one of the public accounting firms located in Surabaya. The research was carried out from January 2025 until completion.

Research approach

This research employed a descriptive qualitative method, which aims to provide a comprehensive overview of a phenomenon based on valid data examined through organized steps (Sahir, 2021).

Data Collection Methods

Data collection was carried out through three main approaches: document study, comparative study, and interviews. The document study involved reviewing internal archives of KAP XYZ containing detailed descriptions of the applied audit procedures. The comparative study was conducted by comparing the audit procedures for credit accounts applied by KAP XYZ with the audit procedures for receivables accounts based on books and academic journals. Interviews were held with two personnel from KAP XYZ who were part of the BPR audit team, consisting of one Junior Auditor and one Senior Auditor.

Data Analysis

Data analysis was carried out by comparing the conformity of the credit audit procedures applied by KAP XYZ with the audit procedures reviewed from the literature on receivables audit procedure.

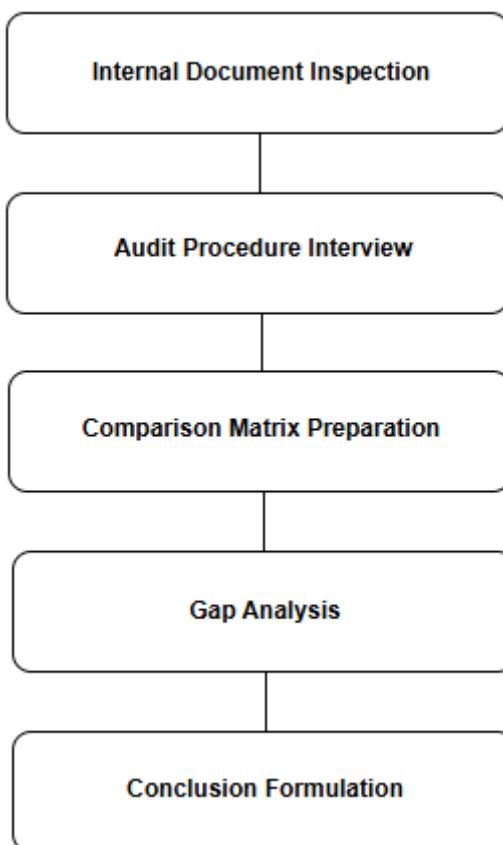


Figure 1. Research Flow Chart

RESULTS AND DISCUSSION

Public Accounting Firm (KAP) XYZ plays a vital role in ensuring the reliability of the financial statements of Rural Bank (BPR) through comprehensive audit procedures. In the audit process, KAP XYZ places proportional attention on material accounts, including the credit account, which constitutes a significant portion of BPR assets. Credit disbursement by BPR aligns conceptually with receivables in financial statement presentation, as both represent claims to cash expected to be received in the future. This similarity enables KAP XYZ to adapt receivables audit procedures in examining the credit balances.

By applying a structured audit approach, KAP XYZ focuses on ensuring that credit audits not only comply with the applicable accounting standards but also adhere to the regulations set within the banking sector. Consistency and precision in executing audit procedures are key factors in ensuring that the presentation of credit balances in BPR financial statements reflects the expected level of fairness.

Audit Procedures for Credit

Table 1. Sequence of Credit Audit Procedures Based on the Actual Practice of KAP XYZ

No.	Credit Audit Procedure by KAP XYZ
1.	Match the opening balance with the prior year's closing balance, and reconcile the ending balance with the general ledger and trial balance
2.	Request the SOP (Standard Operating Procedure) or credit policy guidelines of the BPR
3.	Request a detailed/nominative list of loans granted and a detailed/nominative list of loans to related parties as of December 31
4.	Request a list of restructured loan debtors, then perform sampling by requesting the complete credit documentation
5.	Perform sampling on loans granted to the top 25 largest debtors
6.	Conduct analysis and identification of loans based on product type (scheme) and their collectibility status
7.	Analyze the reasonableness of interest income from loans based on product type (scheme)
8.	Evaluate the disbursement of new loans that have already experienced installment arrears
9.	Examine debtors who are suspected of "plafondering" (inflating the loan ceiling).
10.	Ensure that loans written off are classified as non-performing loans.
11.	Conduct spot checks (on-the-spot visits) to examine the business conditions of selected debtors

No.	Credit Audit Procedure by KAP XYZ
12.	Ensure that the credit balance is presented at the principal amount minus provisions and plus unamortized transaction costs
13.	Identify revenue and expenses amortized on a straight-line basis and evaluate the accuracy of the amortization calculation
14.	Verify the accuracy of related party disclosures in the Apolo financial report, including proper labeling and account codes
15.	Request a detailed/nominative list of PPAPWD (Allowance for Earning Asset Losses) as of December 31
16.	Recalculate the adequacy of PPAP (Allowance for Productive Asset Losses) in accordance with POJK No. 33 of 2018
17.	Provide adjustment journal entries if discrepancies are found in the PPAP calculation and in the event the BPR underestimates the required PPAP

Source: Audit Program of KAP XYZ on Credit Account (2025)

Review of the Conformity of Credit Audit Procedures by KAP XYZ with Theoretical Literature on Receivables Audit

The audit steps for credit performed by KAP XYZ demonstrate the auditor's focus on assessing the reliability, accuracy, and continuity of credit balances, which are essentially a component of receivables. Therefore, understanding the application of receivables audit serves as a crucial reference for making a clear comparison between the theoretical receivables audit procedures and the actual credit audit practices conducted by KAP XYZ. To evaluate the extent to which KAP XYZ's credit audit practices align with theory, the following presents a comparison with receivables audit procedures as outlined by Sukrisno Agoes;

Table 2. Conformity of Credit Audit Procedures Implementation with Theoretical Literature on Receivables Audit Procedures

No.	Receivable Audit Procedures by Sukrisno Agoes	Yes/No
1.	Understanding and Evaluating Internal Control over Receivables	✓
2.	Preparing the Top and Supporting Schedule of Receivables as of the Statement of Financial Position Date	✓
3.	Requesting the Aging Schedule of Trade Receivables and Details of Other Receivables	✓
4.	Verifying Mathematical Accuracy and Reconciling Individual Balances with the Subledger and General Ledger	✓

No.	Receivable Audit Procedures by Sukrisno Agoes	Yes/No
5.	Performing Test Checks on Receivables Aging from Selected Customers Against Subledger and Sales Invoices	✓
6.	Sending Receivables Confirmations	✗
7.	Reviewing Subsequent Collections	✓
8.	Examining Discounted Notes Receivable	✗
9.	Reviewing the Basis for Allowance for Doubtful Accounts	✓
10.	Performing Sales Cut-off Testing	✗
11.	Examining Documents Related to Receivables Collateral	✓
12.	Performing Analytical Procedures on Receivables and Sales	✓
13.	Ensuring the Presentation of Receivables Complies with Accounting Standards	✓
14.	Drawing Conclusions on the Fairness of Receivables Balances	✓

Source: Research Data (2025)

Notes:

- ✓ The general audit guideline has been applied in the audit procedures designed by KAP XYZ
- ✗ The general audit guideline has not been applied in the audit procedures designed by KAP XYZ

Discussion

A supporting reference for this discussion is the study by (Tomzil et al., 2021), “Analysis of Credit Granting Procedures on the Results of Operational Audits (Case Study at PT Bank Tabungan Negara (Persero) Tbk, Pangkalpinang Branch Office)”, which analyzes how procedural compliance in credit disbursement is assessed through audit activities in a commercial bank setting. The study highlights the structured sequence of audit procedures starting from document verification, evaluation of debtor eligibility, credit approval flow, to post disbursement monitoring as critical stages in evaluating credit operations. These procedures align with standard audit methodologies, emphasizing the auditor’s role in tracing each credit transaction back to its control points. While the institutional context differs, this current study applies a comparable procedural approach to a rural bank, where KAP XYZ adopts a 13 steps audit framework specifically tailored to assess credit accounts. This comparison underscores how audit procedures although adapted to fit the size and complexity of the institution follow a consistent logic rooted in risk mitigation, documentation integrity, and control validation.

To clarify the implementation of audit procedures by KAP XYZ, the following explanation outlines the conformity between credit audit practices and each stage of receivables audit procedures based on the applicable guidelines.

1. Understanding and Evaluating Internal Control over Credit

In the audit implementation by KAP XYZ, the auditor requests documents such as SOP or internal policies on credit with the same objective ensuring that the company has adequate rules and mechanisms to manage credit. In receivables audits, the auditor studies and assesses the internal control system by reviewing SOP and conducting interviews to determine whether the processes for recording and managing receivables are sufficient to prevent errors or fraud.

2. Preparing the Top and Supporting Schedules of Credit as of the Reporting Date

During the audit conducted by KAP XYZ, the auditor requests a nominative list of loans, which provides detailed data on all outstanding credit at year end. This document allows the auditor to view the list of debtors, individual balances, and credit conditions. In general receivables audit procedures, the auditor prepares a top schedule for receivables and supports it with detailed customer receivables schedules for further testing.

3. Requesting Credit Aging Schedule and Other Credit Details

Although the auditor at KAP XYZ does not explicitly request an aging schedule, they do request collectibility data from the credit nominative list. In this list, credits are classified based on their quality from current to non-performing. This grouping helps the auditor understand how long receivables have remained unpaid and assess whether the credit can still be recognized as an asset or needs to be written off. In receivables audits, aging schedules typically categorize receivables by age brackets (e.g., 0–30 days, 31–60 days) to help assess collection risk.

4. Verifying Mathematical Accuracy and Reconciling Individual Balances with Subledger and General Ledger

KAP XYZ performs verification by reconciling the ending loan balances with the trial balance and general ledger, and by comparing the opening balance with the prior year's closing balance. This ensures the recorded data is systematically accurate. In receivables audits, this step involves checking whether the total receivables in the subledger agree with the general ledger balance.

5. Performing Test Checks on Credit Aging from Selected Debtors

Auditors at KAP XYZ analyze the collectibility of debtors based on their arrears status. By assessing receivable aging through credit status, KAP XYZ auditors achieve the same objective to test whether receivables are properly classified. In receivables audit procedures, auditors select a sample of accounts and verify their aging to ensure appropriate classification.

6. Sending Credit Confirmations

Based on interviews with auditors at KAP XYZ, it was found that credit confirmations are not performed. This is due to the large number of debtors at BPR often in the hundreds making comprehensive responses unlikely. For efficiency and effectiveness, auditors rely on internal documentation as the basis for testing. In receivables audits, confirmation letters are sent to customers to validate balances as a strong source of external evidence.

7. Reviewing Subsequent Collections

In the audits conducted by KAP XYZ, auditors assess arrears and examine collection activities, with a focus on payments received after the reporting date. This step aims to confirm that debtors remain active and the loans are still fairly recognized. In receivables audits, this procedure tests whether customers have settled their balances after year-end, validating the recorded receivables.

8. Examining Discounted Notes Receivable

KAP XYZ does not apply this procedure, as it is deemed irrelevant and uncommon in institutions like BPR. In receivables audits, the auditor examines the accounting treatment of discounted notes receivable.

9. Reviewing the Basis for Allowance for Losses on Earning Assets

Auditors at KAP XYZ adjust the calculation of credit allowances according to applicable financial regulations, particularly POJK No. 33/POJK.03/2018 concerning the Quality of Productive Assets and the Formation of Allowances for Earning Asset Losses. This ensures that provisions are adequate to cover potential losses from non-performing loans. In receivables audits, potentially uncollectible balances must be provisioned to present a fair value, and auditors evaluate whether these reserves are reasonably calculated based on the receivables' age.

10. Performing Sales Cut-off Testing

This procedure is not relevant in credit audits performed by KAP XYZ, as BPR does not engage in sales transactions. Auditors instead focus on year end balances and credit quality. In receivables audits, sales cut-off tests ensure that year end transactions are recorded in the correct period, avoiding premature or delayed revenue recognition. Cut-off testing is essential in trade receivables audits.

11. Examining Credit Collateral Documents

In credit audits, KAP XYZ analyzes loan agreements, including restructured credits. The auditor ensures completeness of credit documentation from application to collateral binding. Based on interviews, document verification is performed on a sample of at least 25 debtors, serving as a reference for compliance with regulations and for evaluating allowance requirements, supported by debtor collateral documentation. In receivables audits, companies may require collateral such as notes, checks, legal agreements, or tangible assets as safeguards against late or failed payments.

12. Performing Analytical Procedures on Credit

In credit audits, KAP XYZ performs analysis on the types of loans issued and the related interest income. This helps the auditor assess anomalies in revenue or loan records that may require further investigation. In receivables audits, auditors compare receivable balances with sales to assess the reasonableness of reporting. If the values are aligned, they are considered reasonable, otherwise, further testing is conducted.

13. Ensuring Credit is Presented in Accordance with Accounting Standards

Auditors ensure that credit balances are presented in accordance with applicable accounting standards. At KAP XYZ, the credit balance is presented as the loan principal less allowances for earning asset losses and includes recalculation of the provision as per applicable standards. In receivables audits, this includes proper classification by maturity and accurate calculation of doubtful accounts allowances.

Drawing Conclusions on the Fairness of Credit Balances

In KAP XYZ's practice, credit audits conclude with the issuance of adjusting journal entries if discrepancies are found. This ensures that the reported loan balances fairly reflect the entity's financial condition. In receivables audits, after all procedures are completed, the auditor draws a conclusion on the fairness of the receivables balance and whether adjustments are needed.

CONCLUSION

Based on the discussion, it can be concluded that the credit audit procedures implemented by KAP XYZ are consistent with trade receivables audit procedures. While some general guidelines commonly used in receivables audits were not fully applied, this is due to their lack of direct relevance to the specific characteristics and operational needs of BPR. These adjustments reflect the auditor's effort to tailor the procedures more appropriately, particularly in key areas such as debtor creditworthiness assessment, compliance with credit policy, and the adequacy of loan loss reserves as determined by the BPR. Overall, the audit approach adopted by KAP XYZ can still be considered effective in evaluating credit quality and presenting reliable financial statements of the BPR. Despite certain adaptations in implementation, the procedures remain capable of identifying relevant risks and providing an accurate picture of the institution's financial condition.

However, this study has a limitation in the form of a lack of references that specifically address credit audits in BPR. As a result, much of the discussion relies on comparisons with general receivables audit practices. Therefore, for future research, it is recommended that further studies involve more Public Accounting Firms or BPR as research subjects and explore in greater depth the technical aspects that are unique to the audit process within the microfinance sector. It is expected that the findings of subsequent research will enrich the understanding of auditors and stakeholders in designing audit approaches that are more contextual, adaptive, and relevant to the dynamics faced by BPR.

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