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Management Development and Improvement of Quality of Services Village Credit Institutions the Case of Bali Region, Indonesia

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Abstract: E-commerce is becoming a key instrument in improving the performance of today's business organizations. The performance of Lembaga Perkreditan Desa (LPD) organization in traditional Balinese traditional services, prioritizes the approach with the local culture of Hindu Bali in providing services to its customers. Competition services and other financial banking has been done e Commerce as one strategy. This becomes a serious threat to LPDs if it does not immediately take advantage of E Commerce and can have an impact on customer loyalty decline. This paper discusses, 1) why E Commerce is important for strengthening the management of Lembaga Perkreditan Desa (LPD)? and 2) how E Commerce implications in improving services to LPD customers. Data collection was done through observation, documentation study and in-depth interviews with 15 informants, ie observers of e-commerce, customers, administrators, customary figures and LPD figures. Data analysis was done descriptively qualitative - interpretative by applying Classical Organizational Theory of Henry Fayol, Michael Foucault Knowledge Theory Theory and Social Practice Theory (Bourdieu). The results of the study show that E Commerce has been able to utilize the management function without ignoring the local culture of Hindu Bali. The implications of E Commerce especially IBS have brought progress to LPD so as to compete in the global era, and remain loyal to LPDs reflected faster LPD assets, deposits and credits. Research findings show local Balinese culture such as pade ngelahang, pang pade payu, and braya as an Organizational Cultural LPD, a stimulus strengthening of mutual ownership to jointly utilize E Commerce as an alternative to win the competition in the field of financial services. It is recommended to all LPDs in Bali to adapt it to the technological progress.

Keywords: E Commerce, LPD, Quality of Service, togetherness

I. PRELIMINARY

The presence of information and communication technology is further eliciting the term e-commerce (electronic commerce), namely the process of buying and selling transactions using electronic equipment, including telephone and internet. E-commerce is a process of buying and selling goods and services on the

world wide web internet, or an exchange of products, services and information through the Internet network globally (Suyanto, 2003, Turban *et al*, 2008). In the business world, there are a number of electronic devices that have been utilized such as telephone, fax, SMS, BBM, WASAPP, email, blog and web site. The business world, including banking institutions, has taken advantage of e-commerce so businesses are becoming more effective and efficient. The current e-commerce utilization becomes a necessity for financial institutions, including Lembaga Perkreditan Desa (LPD).

LPD is a financial institution established since 1984 from the idea of the then Governor of Bali named Ida Bagus Mantra, who was very impressed with the system of financial institutions in West Sumatra called Lumbuh Pith Nagari. The idea of establishing LPD is more to improve the welfare of indigenous villages. Krama desa adat or now have changed name as pakraman village in Balinese language has a general understanding is those who occupy the karraman (territory) of pakraman / karang (banjar pakraman) and / or reside in the village / banjar pakraman area other. All the land on the island of Bali must have pakraman village. The meaning of pakraman village is a unity of customary law community in Bali Province which has one unity of tradition and manners of social interaction of Hindu community from generation to generation in Kahyangan Tiga or Kahyangan Desa which has certain territory and own property and is entitled to take care of his own household (Local Regulation No. 4 of 2012 on Rural Credit Institutions).

The uniqueness of LPD in Bali as a financial service institution. First. LPD products resemble banking products such as savings deposits and deposits also provide loans in the form of credit and other services. Second. LPD as a traditional micro-finance institution recognized by the Government pursuant to Law No. 1 of 2013 on Microfinance Institutions, and the arrangement of LPD is adjusted with Balinese customary law. Third. Umbrella Law LPD as a traditional financial institution is regulated by Local Regulation (Perda) No, 4 Year 2012 About Rural Credit Institutions. The conditions are very different from the banking services regulated in accordance with the Law of the Republic of Indonesia No. 10 of 1998 on Banking. In addition to LPDs, LPDs are also regulated with awig-awig as rules created and endorsed by banjar / desa pakraman krama (Gunawan 2014: 189). Fourth. According to the data of Lembaga Perkreditan Desa (LPLPD) at the end of 2016, 1,433 LPDs or 96 percent of all pakraman villages in Bali already have LPDs. Fifth. LPD belongs to pakraman village in Bali.

LPD uniqueness since its establishment Year 1984 started from eight LPD in each Regency in Bali until Tahun 2016 have age 32 years with asset Rp 15,5 trillions. LPD still adheres to the principle of the birth of the LPD namely: (a) encouraging economic development of rural communities through the activities of collecting savings and deposits from village krama; (b) eradicate ijon, mortgage, and so on; (c) creating equal opportunity distribution and expansion of employment opportunities for village manners; and (d) increase purchasing power and smooth payments traffic and circulation of village money (Bureau of Setda Prov Bali, 2010).

The development of the business world, especially financial services other than LPD are banking (commercial banks and BPR), especially in the application of information and communication technology (ICT). E-commerce applications, especially IBS mobile have provided e-banking services with a touch of personal services. The “personal services” service supported by today’s IT advancements has become the choice of modern humans today. Banking excellence in utilizing IT makes it easy for customers to transact like money transfers in the same bank, different interbank money transfers, check balances, payment of bills, purchase of goods only by relying on smartphones, laptops, computers then transactions can be done anywhere and anytime even by anyone as long as legally valid.

Globalization and the inclusion of contemporary life into the Information age are serious problems with LPD customer loyalty. Due to delays in anticipating E Commerce-based services to be a serious threat to LPDs, LPD customers nowadays love LPDs in their respective villages of pakraman. The delay in improving the quality of service that is effective and efficient due to not utilizing IT can be waning loyalty krama as LPD customer, because the customer certainly choose the service quality which is comfortable, fast, easy, transparent. The interest of LPD as a financial institution belonging to the village of pakraman can certainly adopt the system of personal service (e-banking) to provide satisfaction and loyalty of its customers.

Efforts to improve the service quality of LPD as a traditional financial institution in facing the challenges of modern banking world today, since 2004 by Rural Credit Institution Cooperation Agency (BKS LPD) has made efforts in cooperation with USSI Coop. This company as E Commerce provider especially IBS mobile that is application system that enable micro finance institution able to hold digital financial service to its customer. This paper raises the topic: First. Why is E Commerce important for strengthening the management of Lembaga Perkreditan Desa (LPD)? and Second. How does E Commerce imply in improving services to LPD customers?

II. ARCHITECTURE REVIEW

In accordance with the topics examined in this paper, there are a number of previous LPD study results. The review concerns the utilization of e-commerce in the business world, the role and role of LPD in strengthening socio-economic community of Bali, strategy, potential and development of LPD in the future. First. Maryama (2013) wrote an article entitled "Application of e-commerce in an effort to increase business competitiveness. The scientific paper published in the Journal of liquidity (Vol 2 no.1, January-June 2013) concludes that the competitiveness of business institutions can be done by applying e-commerce. In addition to being used as a means of promotion, the implementation of e-commerce proved able to increase the number of customers and increase sales turnover of products.

Second. Irmawati (2011) wrote the article "Utilization of E-Commerce in Business World". In the scientific work published in the Business Oration Business Journal (VI Edition, November 2011), the Sriwijaya State Polytechnic concluded that electronic commerce (e-commerce) effectively supports the marketing of various products or services, both physically and digitally. With the electronic commerce (e-commerce) services, customers can access and place orders from various places. Customers who want to access e-commerce do not have to be somewhere, it's because in big city city in Indonesia has many places where providing internet access facility only by using laptop / notebook or by Personal Digital Assistant (PDA) by using technology wifi.

Third. Scholar (2006) in a research entitled "The existence of Lembaga Perkreditan Desa (LPD) Desa Pakraman Mas Ubud Gianyar, Sudi Potential and Constraints", stated that the strategic steps taken by LPD Desa Pakraman Mas Ubud Gianyar to exist in the midst of MFI competition in Gianyar Regency is to improve the function of the depository officer and loan officer so that the target set can be achieved. In addition, human resources as a driving component should also be enhanced by providing training in their respective fields. A customary awig-awig policy is used to suppress manners. In addition, the potential bendesa pakraman and village council pakraman a major role in directing krama to agree to develop LPD Desa pakraman Mas, that is by socializing LPD programs.

Fourth. Windia wrote a journal entitled “Business Analysis Based on Tri Hita Karana (A Case of Implementation / Translation of PIP Culture of Udayana University (2007).” It is mentioned that LPD has superior Organizational Culture so that LPD is ready to compete with other banking institutions LPD existence and management which is based on Tri Hita Karana (THK) values makes LPD has a strong Organizational Culture. This culture of LPK-based LPK Organizations can be a unique resource in creating competitive advantage in winning business competition sustainably.

Fifth. Yoni (2006) wrote a thesis entitled “The Role of Village Credit Institution (LPD) of Pakraman Ubung Village, Denpasar in Supporting the Clients’ Entrepreneurship: The Perspective of Cultural Studies”. LPD in Desa Pakraman Ubung provides small business credit (KUK) to its customers. Thus, the flow of trade in small business sector in Pakraman Ubung Village can run well and increase the income of the community. LPD Desa Pakraman Ubung is also able to increase the sense of social solidarity between krama Ubung Village, in addition to sustaining spiritual life.

Sixth. Sadiartha wrote a book entitled *Hegemony and Counter Hegemony Management of Rural Credit Institutions* (2016). In this study it was concluded that LPD proved able to empower the krama of local pakraman village. The contribution of LPD to pakraman village is expected to improve the villagers’ skills in developing entrepreneurial spirit, so that the purpose of establishing LPDs to promote economic growth and equity can be realized.

Some of the publications related to the above e-commerce and LPD applications become valuable references for the preparation of this scientific work. This scientific work is the result of qualitative research whose data obtained from the observation, documentation study and in-depth interview with 15 informants, ie observers and implementers of IBS mobile application in 30 LPD units in Bali. Data analysis was done descriptively qualitative-interpretive by applying Henry Fayol Management Theory, Knowledge Discourse Theory Michel Foucault and Social Practice Theory (Bourdieu).

III. THE IMPORTANCE OF E COMMERCE FOR STRENGTHENING LPD MANAGEMENT

3.1. Loop of Customer Attachment with LPD Management Based on Local Culture

In order to maintain the existence of LPD and strengthening LPD management system, the cultural values of LPD Organization based on Balinese Hindu teachings need to be maintained. Cultural Values LPD Organizations were originally developed from sekehe organizations, including: (a) the value of mutual cooperation, (b) the value of cooperation, (c) the value of discipline to achieve common goals, and (d) the value of mutual benefit among its members. The original work of the heavy, can be borne together, so that mutual benefit is obtained. These values underlie the existence of LPDs. The Cultural Values of the LPD Organization are drawn from the local and cultural wisdom of the Balinese people based on togetherness, kinship and mutual cooperation, and mutual benefit sparked by Mantra, Ida Bagus since the 1980s (Sadartha, 2011).

The culture of the LPD Organization rooted in the traditional Sekehe organization has at least three underlying values: first, *pade ngelahang*, ie the spirit of belonging to the village krama towards the existence of the LPD in the village of pakraman. *Pade ngelahang* as social behavior that is religious. Local culture is inseparable from the teachings of Hindu Religion *Tat Twam Asi*. This teaching fosters the spirit of mutual

love of one being with another creature, the understanding of Tat Twan Asi which means I am You and You are Me as a reflection of the strong sense of brotherhood between one person and another in the context of a social relationship based on love. The spirit of Tat Twam Asi becomes a behavioral attitude in economic interaction in pakraman village through pade ngelahang attitude, because I am you then you are me, or LPD is me and I is LPD. This attitude becomes the value of behavior attitude krama to LPD so as to build loyalty, love LPD products. Second, pang pake payu as a mutual business expression, I am fortunate and you are also fortunate to have a relationship with LPD so the emphasis is not on how much profit should be earned but although a little profit is important other brother also profit. Third, the practice of human relations “menyamebraya” is a service culture that prioritizes relations and cooperation on the basis of brotherhood, equality, mutual help and mutual benefit (Sadiartha, 2016). Human Relations is the core of attitudes and behavior of employees who work properly and correctly (Rosyad *et al.*, 2012: 2).

These three local cultures as the habitus (mind set, mental construction) in building customer loyalty LPD. The existence of LPDs also contributes to the economic activities of local villagers, which in practice consists of various businesses (food trade, craft trade, canang trade, street hawkers etc.) that can all live, work and benefit (Sadiartha, 2017).

The local culture of pade ngelahang, pang pade payu and brama as a habitus according to Bourdieu in the arena of pakraman village, if there is habitus disability with the condition of the times in the digital era can cause hysteresis (Gunawan 2014: 66) so it takes the process of mutual influence between the habitus with a social world that has changed in strengthening economic capital and social capital in pakraman village.

3.2. E. Commerce in Strengthening LPD Management

Efforts to strengthen LPD management are done secara kontinyu since the cooperation between the Agency of Cooperation (BKS) LPD with USSI Corp. This company as E Commerce provider, especially IBS mobile, provides training on quality improvement of administrators, LPD employees in a planned manner. The results of interviews of Cendikiawan as Chairman of BKD LPD Bali, Arnaya as Head of LPLPD and several people from USSI Corp team, in connection with information technology capabilities developed in carry out management functions, especially in terms of planning, utilizing various sourced information on the internet concerning the business world, the local, national and world economic sectors. Benefits of technology in performing management functions, especially Organizing is very easy and fast so communication between administrators, between administrators with employees or direction through email in such a large role with the help of technology. Actuating as a management function is supported by technology so that it can easily do promotion, product offer via internet, fast data collection, efektif and efisien as a form of professional management. Management functions, especially Controlling is very helpful with the support of information technology so that data more accurate, up to date (current), so that financial statements LPD good balance sheet, profit loss, or reconciliation in total can be done.

As an integrated application, information technology by utilizing IBS application that is specially designed to improve the quality of service to LPD customers really helps the implementation of management function, this is supported by the importance of management function in organizational management according to Classical Organizational Theory that Henry Fayol (Handoko. 2009: 45). In this regard, LPDs continue to make efforts to develop LPD staff / management capacity through planned training. Efforts to improve the quality of human resources of LPD internal management and supervisors are conducted

through a regular training process. Training on capacity building of LPD human resources has its own standardization. The standard of the main training materials provided for the board's internal supervisor (bendesa adat), LPD staff is the material that concerns the prudential principles in LPD management, including: (a) governance module; (b) marketing module; (c) LPD health assessment module; (d) LPD risk rating module, and (e) module for preparing the LPD's annual work plan and budget (LP-LPD 2015). The educated LPD staff / managers become more skilled and confident in providing services to LPD customers. Efforts to increase the capacity of LPD staff are able to support the improvement of their performance in performing their duties. The effort to increase the capacity of human resources (LPD) of LPD has been able to improve the service of LPD to the krama of local pakraman village.

Implementation of 5C (Character, Capacity, Capital, Collateral, and Condition of Economic) in anticipation of bad debts, (2) The implementation of modern banking management is also implemented in LPD lending management. The principles of modern banking in LPD management are: LPD product innovation. According to Henry Fayol's Management Theory (in Safroni, 2012), LPD management performs management functions including planning, organizing, commanding, coordinating, controlling so that the objectives of the LPD organization can be achieved (Sadiartha, 2016). The actual implementation of the management function when examined from the Social Practice Theory and Bourdieu, that LPD management has a realm of knowledge, knowledge and mental constructions (habitus) that understand the cultural values that support LPD services. They are also trained to understand the values and principles of modern banking management.

IV. IMPROVING THE QUALITY OF LPD SERVICES THROUGH IBS MOBILE APPLICATIONS

The strength or potential of LPD in the business world in the village of pakraman from the observation and interviews with the village leaders of pakraman is really unique because every pakraman village in Bali has LPD. The success of establishing LPD has reached 96 percent of the total pakraman village in Bali. The villagers of pakraman or called krama actually become the market share of every LPD. Krama feels it has LPD so that LPD is able to live, develop dynamic. The development of this LPD is reflected both in the number of LPD units and their growing customer base. After 32 years of operation (since the establishment of LPD 1984 - 2016), the total number of LPDs in Bali is 1,433 units, with assets of Rp 15.5 trillion. LPD proved able to encourage the growth of entrepreneurship and improve the welfare of people in rural areas. LPD continues to grow and develop, not only acting as a financial institution that serves the financial transactions of village manners but has also become a solution to the limited access to funds for rural communities who are *nota bene* are groups of people with limited economic capacity.

In order to be able to compete in the global era, since 2004, the Rural Credit Institution Cooperation Agency (BKS LPD) in cooperation with USSI Coop to adopt e-commerce system, especially IBS mobile, is an application system that enables microfinance institutions capable of organizing digital financial services to its customers. By the end of 2016, as many as 300 LPD units have applied IBS mobile. The IBS mobile app has strengthened the operationalization of LPD service management and quality. In accordance with the opinion of Kalakota and Whinston (1997), the implementation of e-commerce, has strengthened the operationalization of LPD management both in the perspective of communication, business process, service quality, and online system.

Table 1
Four E-commerce Perspectives in the business world

No	Perspective	Information
1	Communication	E-commerce is capable of supporting the delivery of goods, services, information, or payments through computer networks or through other electronic equipment;
2	Business process	E-commerce is becoming the technology application leading to the automation of business transactions and workflow;
3	Service	E-commerce becomes a tool that meets the wishes of companies, consumers, and management to cut service costs when improving the quality of goods and improve the speed of delivery services; and
4	Online System,	The existence of the transaction process, ie buying and selling goods or information through the internet and other online means

Source: Kalakota and Whinston (1997).

Taking into account the perspectives in Table 1, the application of e-commerce, especially IBS mobile in strengthening the management and quality of the LPD services in accordance with Knowledge Discourse Theory Michel Foucault conveyed that discourse can manifest as organized and organized practices, change social constellation to produce, or discourse that has autonomy and claims to the truth and contextualization of a knowledge (Mudhoffir, 2013: 81). LPD managers are provided with the knowledge and skills to apply IBS mobile technology with the aim of strengthening management operations while enhancing the quality of LPD services. With IBS mobile applications, the practice of communication and dissemination of information about LPD product introductions, processes and mechanisms of accessing LPD credits, customer data inputs, and CAS systems, bookkeeping, recording and reporting of LPDs are becoming more effective and efficient as informed statements:

“Some LPDs have installed blogs and web sites to introduce LPDs and their products. Through the information available on this web site Balinese people become more easily acquainted with LPDs and LPD products. The community also knows about the terms and processes in accessing LPD credits (Ambara, 46, IT observer, interview May 30, 2017).

“With IBS mobile applications, around 300 LPD units have been able to streamline their management operations, from LPD customer data inputs to their reporting output. Even now as many as 30 LPD units have been able to run e-banking services (Solihin, 30 years, USSI Coop staff, interview, 30 July 2017)”.

That is between community response and information technology provider Integrated Microbanking System USSI Corp against IBS mobile utilization on LPD organization. E-commerce especially IB Bank-based e-banking services has supported LPD product marketing efforts to the public and has been able to improve the quality of LPD services.

In fact LPDs exist in almost every pakraman village, a real effort to support the development of thousands of entrepreneurs as poverty alleviation programs. By receiving LPD credit, krama can open art shops, food stalls, accessories shops, souvenirs and other entrepreneurs. In addition, community entrepreneurs are also shaped street vendors and selling at the booths of traditional markets throughout the village pakraman in Bali. LPD development to date has proved able to build and strengthen the economics

of rural pakraman community. This is reflected in, among other things, the growing number of assets, savings and deposits collected by LPDs and credits channeled by LPDs to support the economic activities of krama (see Figure 1).

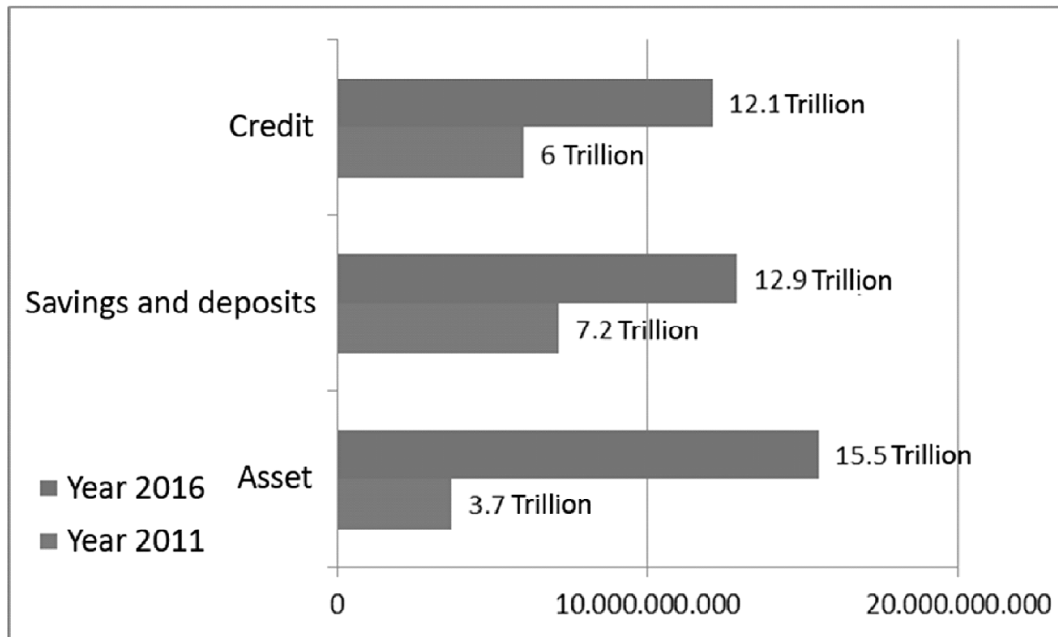


Figure 1: Total Assets, Credits, Savings and Deposits of LPDs in Bali in 2011 and 2016

Source: LP-LPD Bali Province, 2017

Figure 1 shows that the amount of assets, savings and deposits collected by LPDs and LPD distributed loans shows a significant increase. The total assets of LPD in Bali cumulatively in 2011 amounted to 3.7 trillion increased to 15.5 trillion in 2016. The amount of savings in the form of deposits and savings in LPDs in Bali in 2011 reached Rp. 7.2 trillion increase to Rp. 12.9 trillion in 2016. Similarly, total loans disbursed LPD in Bali in 2011 amounted to Rp 6 trillion to 422 thousand customers, then in 2016 total loans disbursed LPD as much as Rp 12.1 trillion, with the number of customers as much as 457 thousand people (LP-LPD Bali Province 2017).

Figure 1 reflects that in line with the increase in its assets, the role of LPD as an intermediary institution, ie collectors and distributors of public funds is getting stronger. Trustworthiness to place funds in the form of savings and deposits to LPD also increased, in line with the increase in the amount of credit disbursed to manners for entrepreneurship. LPD has strengthened the economic, social and cultural life of local pakraman villagers (Yoni, 2005; Sadiartha, 2011). The results of interviews with some LPD customers obtained information that the loyalty that has been formed from the customs with three local cultures such as pade ngelahang, pang pade payu and brama have been fused together in social relations in the village pakraman. LPD excellence compared to banking or other micro finance institution in Bali because LPD office location is very close to krama as customer, deposit service and credit process is very fast because credit cutter and LPD management is a citizen of pakraman village so that they are familiar with the character and kharater applicant / customer, savings interest rates higher than banks (commercial banks and rural banks) as well as other miro financial institutions, savers and depositors get high interest that is not taxed because it is in

accordance with the regulations of the Governor of Bali Province. The opinion of customary leaders states that there is no tax on deposits in LPDs because LPD has returned the benefits to pakraman village by 20 percent for the development of pakraman village and five percent for the social activities in pakraman village, if all the advantages are added with E Banking service, the customer feels very comfortable.

The current management of LPD services has been able to compete in the global era, as it has been strengthened by intensifying the utilization of e-commerce technology. The implementation of e-commerce can strengthen LPD management and optimize the performance of LPD as a financial institution belonging to the village of pakraman in empowerment of local manners. LPD has evolved into an asset of the pakraman village community in Bali. LPD has been able to sustain the strengthening of Balinese custom, culture and social life. In addition, LPD also helps overcome the fundamental problems of rural communities namely education and health. Many LPDs in Bali are now developing their business not only from the economic aspect but also play a role in empowering the community through innovative products in promoting the development of education and health. In the field of education, a number of LPDs have been providing regular educational scholarships for children from underprivileged families. Furthermore in the health sector, a number of LPDs in Bali are also making health funding products for the village community (Sadiartha, 2017).

The e-commerce application, the IBS mobile based e-banking service has been implemented by the business world in general, and banking specifically to meet the needs of “personal services” to its customers. As a financial institution belonging to the village of pakraman, LPD certainly always improve the quality of personal service system (e-banking) to give satisfaction and loyalty to its customers. The e-banking service with personal service approach is the demands of today’s banking consumer. Currently only 300 LPD units have applied IBS mobile, and only 30 LPD units have applied e-banking to serve krama customers. The existence of 1,433 LPDs in Bali with a total of 457,000 credit customers is a tremendous business potential. Commitment and loyalty of LPD customers will be maintained if LPD managers are able to improve LPD services more effectively and efficiently, including e-banking services that feature “personal services”. This can be realized when “IBS mobile” can be applied to all LPD units in Bali.

The existence of LPD in every pakraman village has been supported by conducive policy. In this regard, LPD managers and observers considered that the Bali Provincial Regulation No. 4 of 2012 on Village Credit Institutions (LPD) and local policies in the form of awig-awig can still be maintained as the foundation of LPD establishment in every pakraman village. This local policy does not conflict with the MFI Act No.1 of 2013 which regulates the Micro Finance Institution in Indonesia.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

LPD as an intermediary institution, namely collecting and distributing public funds in all areas of pakraman village in Bali needs to be managed professionally. LPD customer loyalty aside from being built on three excellent local cultures as well as a strong LPD Organization Culture, also supported by market share advantages, namely the krama desa pakraman as the customer, the location of the LPD office close to the customer, the fast processing time and exempt from the tax burden on stash. Customer loyalty successfully guarded by utilizing E Commerce in carrying out LPD management function.

The implications of the use of E Commerce especially IBS applications are strongly felt by LPD customers so that the increase in assets, third party deposits and credit continues to increase during the last five years. Currently LPD has been able to compete in the global era, because it has been strengthened by intensifying the utilization of e-commerce technology, especially Integrated microBanking System (IBS) Mobile. The IBS mobile app is able to improve the quality of the service online. With the application of IBS mobile, LPDs can compete with other modern microfinance institutions that have implemented online banking services Thus LPD's goal can be maintained ie welfare of rural village of pakraman, maintaining Hindu religion, custom and culture of Bali.

5.2. Recommendation

The IBS mobile app proved able to strengthen the operationalization of LPD management and improve the quality of LPD services. To that end, IBS mobile needs to be applied to all LPDs in Bali.

5.3. Findings

The research findings show that local Balinese culture such as pade ngelahang, pang pade payu, and bradi as Cultural Organization of LPD, become a stimulus of strengthening mutual ownership to jointly utilize E Commerce as an alternative to win the competition in the field of financial services.

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