



## Swot Analysis on Business Development of BUMG Tumbar Jaya, Tumpok Barat, Matang Kuli District, North Aceh Regency

**Husni Kamal**

Economics and Business Faculty, IAIN Lhokseumawe

[husnikamal58@gmail.com](mailto:husnikamal58@gmail.com)

**Dabella Yunia**

Department of Accounting, Sultan Ageng Tirtayasa University

[dabellayunia@untirta.ac.id](mailto:dabellayunia@untirta.ac.id)

### **Abstract**

*BUMG is one of the forces that can encourage the creation of economic improvement for Villagers based on the variety of potentials owned and BUMG administrators must be able to manage and develop businesses by looking at existing opportunities and understanding the demand from the community. This research aims to analyze how business development in BUMG Tumbar Jaya. This type of research uses qualitative by direct interview with the headman of Tumpok Barat village and BUMG administrators. The SWOT method used to analyze the data. The conclusion of this research is that BUMG Tumbar Jaya has become a bridge for farmers who lack capital in their business by cooperating with local agricultural shops and should be able to set up their own agricultural stores so that profits become fully owned by Village and need government support to improve human resources in terms of business management and good financial report making.*

**Keywords:** *SWOT analysis, Business, BUMDes.*

### **INTRODUCTION**

Village is a unitary legal community that has territorial boundaries authorized to regulate and manage government affairs and the interests of local communities based on community initiatives, rights of origin, or traditional rights recognized and respected in the system of government of the Unitary State of the Republic of Indonesia (Indonesia, 2017).

The development of the village undergoes various changes over time in order to create good governance both in terms of management and financial management of the village. village financial management, namely the overall activities of planning, implementation, administration, reporting. Accountability and financial supervision of the village. The central government mandates each village government to manage village funds, which is one of the sources of the state budget.

The village is given the authority to manage village funds that used for village activities according to the needs of the village by supervised by the government. Village funds must be managed well by the village government to achieve good results as well. One of the uses of village funds is management for BUMdes or BUMG.

Village owned enterprises (BUMdes) is a village business entity managed by the village government, in Aceh BUMdes is better known as Village Owned Enterprises (BUMG). Functions and activities are basically the same as BUMdes in other provinces.

The establishment of village-owned enterprises is based on Law No. 32 of 2004 on local government article 213 paragraph 1 "villages can establish village-owned enterprises in accordance with the needs and potentials of the village". BUMG is a business institution engaged in the management of Village's assets and economic resources with the aim to optimize Village's assets, advance the economy and improve the welfare of the Village community.

Each business has two possibilities between profit and loss, therefore every business is required to always be innovative and follow the development of era in order to minimize losses and generate profits. BUMG is a business institution located in every village that aims to improve the economy of the community, therefore it must always be innovative in managing in order to create the welfare of the community.

BUMG managers are required to be smart and able to seize opportunities and utilize resources for business sustainability. Reading the market opportunities carefully it can be known whether the product created has the opportunity to be absorbed by the market or not. If the product is absorbed by the market, it must be identified what is the cause and what is actually needed by consumers or the public (Pramudiana et al., 2016). A business will develop with market opportunities, such opportunities are identified as a response to solve problems that exist in society. An entrepreneur will explore the potential of the market in order to create a product to meet the needs of the community (Andriyanto, 2017).

Village Owned Enterprises (BUMG) Tambar Jaya in Tumpok Barat Village, Matangkuli District, North Aceh Regency is a village business entity engaged to finance the implementation of programs and activities in the field of Village development and the field of community empowerment Village, with the BUMG is expected to help improve the economy of the community so that the lives of Village people can be more advanced and prosperous later. BUMG is meant here, which is to provide capital for the community in the agricultural and plantation sectors by cooperating with shops that provide agricultural needs, such as providing capital for the purchase of seeds, sprays / pesticides and other agricultural needs.

Nowaday, Covid 19 has not had too much impact on BUMG and agricultural activities in Tumpok Barat Village, because the spread of Covid 19 cases is still very minimal in the village. The impact of the pandemic on agriculture will have an effect when there is a lack of provision of fertilizers, seeds, sprays / pesticides and agricultural needs. others, due to constrained supply and distribution as a result of the spread of Covid 19. The Covid disaster also affects the low selling price of agricultural products because of the sluggish economy both in the region and in the central area, sometimes the selling price is erratic and too cheap is not proportional to the price desired by the community. BUMG administrators must also be able to seize other market opportunities besides providing fertilizer for the community due to the large potential that a BUMG can develop to help the community.

The purpose of this research is to know the potential or opportunities that can be developed by BUMG Tambar Jaya business from swot analysis results. From the background description of the problem above, the author examines the strengths, weaknesses, opportunities and challenges faced by BUMG Tambar Jaya with SWOT analysis method to develop the BUMG business.

## THEORETICAL FRAMEWORK

### SWOT Analysis

SWOT analysis is a way of systematically identifying various factors to determine a company strategy that is based on logic to maximize strengths and opportunities, but also minimize weaknesses and threats (Swardono, 2002). Then Sun Tzu (Fahmi, 2010) reveals that if

we are able to recognize the strengths and weaknesses of our opponents it is almost certain that we can win the battle. This SWOT analysis has a huge impact if applied accurately in a business environment and can provide the information needed to assess opportunities and threats in a business (Astuti & Indri, 2020).

### **Business Development**

Joseph Schumpeter reveals (Juliani, 2019), an entrepreneur is an innovator who is able to implement changes in the market through new combinations. This combination takes the form of introducing new products, introducing new production methods, opening up new markets, acquiring new sources of supply and running new organizations. Innovation is an important thing in a business by maximizing existing resources and being able to develop the business.

In the midst of the increasingly intense pace of business development, all businesses are required to have adaptability and sensitivity to progress, because if there is no ability to conduct self transformation then the risk is that a business will be left behind and unable to develop against the development of the times and technology.

### **Village Owned Enterprises (BUMG)**

Village Owned Enterprises (BUMG) are business entities whose entire or most of the capital is owned by the Village through direct capital participation obtained from Village funds or from Village assets. BUMG is one of the forces that will be able to encourage the creation of increased welfare by creating economic productivity for the village based on the various potentials of the village. In another definition, a Village-Owned Enterprise is an institution managed by the community and the Village government and formed based on the needs and potential of the Village (Kamaroesid & Herry, 2016).

Village funds can be used for Village Owned Enterprises (BUMG) as described in Law of the Republic of Indonesia Number 06 of 2014 in Article 87 paragraph 3, namely that BUMDes can start a business in the economic sector or public services in accordance with the provisions of laws and regulations. BUMG funding comes from village funds that can be used for a village in doing business for the benefit of the community.

BUMG management is the embodiment of the village's productive economic management which is carried out cooperatively, participatively, emancipatively, accountably and sustainably. Therefore, serious efforts are needed to make the BUMG management run independently, effectively, efficiently and professionally in order to achieve BUMG's goals by meeting the needs (consumptive and productive) of the community through goods and services managed by the community, thus cohesiveness and the actions of workers in carrying out their duties can run well, smoothly and harmoniously in order to achieve BUMG's goals, it is necessary to form a BUMG organizational structure.

BUMG requires an organizational structure that functions as a framework for the division of labor (Marlina, 2010). Organization is a form or container of a group of people in an effort to achieve a goal. This organization is formed to create a pattern that can enhance work efficiency, while the organization aims to have and have a good relationship between each part of the work group in an agency or company (WS, 1997). With the existence of an organizational structure, it is hoped that workers will be able to understand what their duties and obligations are, to whom these duties and responsibilities are assigned and accountable (Robbins & Stephen, 1994).

In essence, the existence of BUMG is to:

1. Improve the Village economy
2. Optimize Village assets for the welfare of the community and Village

3. Improving community efforts for Village's economy
4. Developing businesses between Village and or with third parties
5. Creating opportunities and creating markets for community services
6. Creating new jobs
7. Welfare of the community through services, growth and economic equality of the village and
8. Increase local / Village income (PAD)(Muhammad, 2020).

Village / Village Owned Enterprises if managed with good management, it will increase Village assets. According to (Husin et al., 2020) BUMG requires very good regulations, organizational structure, administrative management and good business planning to strengthen a business. Further research for BUMDes management requires training in business management and an understanding of the technology needed to develop a business (Efendi, 2019).

## RESEARCH METHOD

The type of research used in this research is qualitative, data collection techniques in this study consist of primary data that obtained directly by interviewing the headman of the village and BUMG administrators, field observations and documentation, while secondary data is obtained from books and others. The analysis method used in this research is the SWOT analysis. With a SWOT analysis, the characteristics of the main strengths, additional strengths, neutral factors, main weaknesses and additional weaknesses based on the internal and external environmental analysis will be obtained (Alma et al., 2009).

## RESULT AND DISCUSSION

### General Description of BUMG Tambar Jaya

BUMG Tambar Jaya is a village owned enterprise which was established on Wednesday, November, 9<sup>th</sup> 2016 and is still active today. BUMG Tambar Jaya here acts as a place of capital lending for farmers who have difficulty meeting the needs of their land, where this BUMG acts as a capital lender in the form of providing fertilizer for rice planting.

BUMG Tambar Jaya has a goal to prosper the villagers so that the economy of Tumpok Barat villagers can be even better. People who want to lend capital will usually be given a receipt, then collect the fertilizer themselves at the agricultural shop that has been cooperated. Farmer's Business Partner which is located at Jalan Tgk Chik Paya bakong Blang Matangkuli Village, where the shop has collaborated with BUMG Tambar jaya on the provision of fertilizer and others.

The residents of Village Tumpok Barat are mostly farmers Almost 75% of the population in Village Tumpok Barat is farmers. Seeing the length of time this BUMG stands and operates can be evidence that the establishment of BUMG in this field can develop well and is the right solution today to improve the quality of life of the people in Village Tumpok Barat, especially in agriculture.

The establishment of BUMG should be based on the needs and potential of Village, as an effort to improve the welfare of the community. With regard to its planning and establishment, BUMG is built on community initiatives (initiations), and based on cooperative, participatory, transparency, emancipative, accountable, and sustainable principles with member-base and self-help mechanisms. Of all that, the most important thing is that BUMG management must be done professionally and independently to become a village owned enterprise (BUMG) that is even more advanced. Seeing the large number of people who work as farmers and they find it difficult to invest in rice fields, the Geuchik / Village Head and the West Tumpok Village

community took the initiative to establish BUMG in agriculture where the business was able to help farmers plant rice with good quality.

The main capital for the Tambar Jaya BUMG business received by Village Tumpok Barat is Rp. 70,000,000 in 2016, of which the funds came from the Village Fund Allocation. However, after taking care of several BUMG needs such as obtaining a Trade Permit, paying taxes, and taking care of other BUMG needs, the funds only left Rp. 60,000,000 allocated for BUMG loan capital. The fund is well managed so that it has increased every year. Below is a detailed table of BUMG Tambar Jaya capital / fund management (per year), which is as follows:

**Tabel 2.3**  
**Capital Management / Funds of Tambar Jaya BUMG (per year)**  
**In the Tumpok Barat Village, Matangkuli District**

No	Year	Loan Amount	Capital (Rp)	Outcome (Rp)	Profit (Rp)
1	2016	57	60.000.000	30.000.000	1.400.000
2	2017	65	60.420.000	45.000.000	4.500.000
3	2018	79	61.770.000	50.000.000	5.000.000
4	2019	82	81.270.000	70.000.000	7.000.000
5	2020	40	83.370.000	30.000.000	3.000.000

Source: Village Tumpok Barat Kec. Matangkuli Kab. Aceh Utara Tahun 2020

Based on the table above, it can be seen that the management of BUMG Tambar Jaya in Village Tumpok Barat is running well and has increased every year.

In 2016 the number of people who borrowed capital / funds from BUMG was around 57 people and continued to increase until 2019. In 2016 BUMG capital is around Rp. 60,000,000 with expenditures for the payment of fertilizer purchases, spray / pesticides and other agricultural needs of Rp. 30,000,000. While the profit obtained by BUMG from capital borrowing by the community ranges from Rp. 1,400,000. Of these benefits 70% for BUMG administrators and 30% for BUMG cash, So that in 2017 BUMG cash increased by Rp. 60,420,000. In 2019 BUMG's capital increased rapidly, namely Rp. 18,000,000 from the sale of tractors owned by Village Tumpok Barat. Then in 2020 the number of borrowers in BUMG Tambar jaya decreased because some people already have their own capital to buy the needs of farmers. With the presence of BUMG, it has bridged the community to increase the family's per capita income while increasing Village's Original Income (PAG) (Zalikhah, 2018).

## **BUMG Tambar Jaya SWOT Analysis**

### **A. BUMG Strength**

BUMG is a strategic force for Village that wants to improve the welfare of its people together in a business organizational structure, and is also a way to promote prosperity in the economy. To build an advanced BUMG, there is a need for cooperation and support from various parties.

The following are the strengths of BUMG Tambar Jaya Village Tumpok Barat as follows:

1. BUMG provides goods and services to people who need agricultural business capital.
2. Have sustainable capital.
3. Enthusiasm of Village community.
4. To be a helper for underfunded communities for agricultural needs.
5. Cooperate with stores that provide farm supplies.

It can be concluded that the power of BUMG Tumbar Jaya is to facilitate the community in farming and help the community to get a capital loan for the purposes of farming adequately, which later the results of the farm can be good and good so it will affect the income of the community in Village.

### **B. BUMG Weakness**

Every business that is carried out certainly has its own weaknesses, the weaknesses of BUMG Tumpok Jaya itself, among others, due to natural factors which floods often occur in the area. So that there is difficulty in storing business goods in the area. Due to natural factors that cannot be overcome by the village government, BUMG Tumbar Jaya is working with UD. Mitra Usaha Tani in realizing community needs in agriculture.

The following are the weaknesses of BUMG Tumbar Jaya as follows:

1. Availability of fertilizer in stores that are incomplete.
2. The location of Village that is prone to flooding.
3. BUMG management is still not professional
4. Does not have other business units.
5. Lack of ideas from both the board and the community to create a new business unit.

It can be explained that the weakness of BUMG Tumbar Jaya can be caused by internal factors, external factors and resources. In terms of internal factors bumdes weakness is the lack of knowledge of the management of business and good financial management, do not own or develop other businesses such as saving loans so that people who do not farm can also be helped by the existence of BUMG. While external factors such as incomplete agricultural needs or needs are available in the store. In addition, natural factors such as flooding also have a huge influence in BUMG Tumbar Jaya Village Tumpok Barat which Village management is not able to overcome the problem so it will have an impact on the quality of fertilizer available.

### **C. BUMG Opportunities**

The existence of this BUMG has provided many benefits and opportunities for the community and also provides an opportunity for anyone in the village who wants to develop creative ideas to build a more advanced and better village. The advancement of this BUMG will have a positive impact on the surrounding community and can provide opportunities to create a good economy for the Tumpok Barat Village because the community has the potential to realize their own needs.

The following are the opportunities of BUMG Tumbar Jaya as follows:

1. Can advance the village / village economy.
2. Can improve Village / village human resources.
3. Can build other business units that provide opportunities for the community to develop creative ideas to build a village.
4. Can create new jobs for the community so as to reduce unemployment.
5. Can help the community in obtaining good harvests.

It can be concluded that the opportunity for BUMG Tumbar Jaya is very large, namely that it can advance the economy of a village so that the community will be more prosperous. In addition, by creating or building new business units such as savings and loan cooperatives to avoid loan sharks, it is possible to create potential Village entrepreneurs so that with the birth of Village entrepreneurs it will clearly benefit both parties and the Village can be more advanced and prosperous.

### **D. BUMG Threats**

One of the goals of establishing BUMG is to drive the community's economy, this is done to realize the welfare of the community in the village area, but in practice the establishment and management of BUMG often experiences various challenges and problems. These various problems and challenges must be properly identified, so that strategic solutions can be formulated appropriately.

The following are the challenges of BUMG Tumar Jaya as follows:

1. The community did not pay off their capital loans on time, which caused BUMG financial problems.
2. Agricultural products that are always changing.
3. Failure to harvest can make the community difficult / obstructed in repaying the loan.
4. Lack of information transparency to the community.
5. Lack of understanding of financial report management.

From the problem of the above challenges can be concluded that the challenge faced by BUMG Tumar Jaya is the lack of public awareness in making loan repayments so as to make BUMG's finances hampered, the community should be more supportive and participate again in the running of the BUMG business. Then BUMG management must also understand the demand for products from the community that continues to grow, because with the development of BUMG will have a positive impact for the Village. Socialization about BUMG in the community is one of the factors that determine the life and death of BUMG and community participation in the process of establishing BUMG is key.

**Tabel 3.1**  
**Matriks SWOT**

<b>Internal</b>	<b>Strength (S)</b>	<b>Weakness (W)</b>
<b>Eksternal</b>	<ol style="list-style-type: none"> <li>1. BUMG provides goods and services to people who need agricultural business capital.</li> <li>2. Have sustainable capital.</li> <li>3. Enthusiasm of Village community.</li> <li>4. To be a helper for underfunded communities for agricultural needs.</li> <li>5. Cooperate with stores that provide farm supplies.</li> </ol>	<ol style="list-style-type: none"> <li>1. Availability of fertilizer in stores that are incomplete.</li> <li>2. The location of Village that is prone to flooding.</li> <li>3. BUMG management is still not professional</li> <li>4. Does not have other business units.</li> <li>5. Lack of ideas from both the board and the community to create a new business unit.</li> </ol>

<p><b>Opportunities (O)</b></p> <ol style="list-style-type: none"> <li>1. Can advance the village / village economy.</li> <li>2. Can improve Village / village human resources.</li> <li>3. Can build other business units that provide opportunities for the community to develop creative ideas to build a village.</li> <li>4. Can create new jobs for the community so as to reduce unemployment.</li> <li>5. Can help the community in obtaining good harvests</li> </ol>	<p><b>strategy SO</b></p> <ol style="list-style-type: none"> <li>1. Provide and provide a variety of products of the highest quality.</li> <li>2. Developing other business units such as establishing your own agricultural shop and plowing tools such as tractors and others.</li> <li>3. Continue to provide the best service.</li> </ol>	<p><b>Strategy WO</b></p> <ol style="list-style-type: none"> <li>1. Creating a new business unit by utilizing the community workforce.</li> <li>2. Community cooperation with BUMG managers to provide criticism and suggestions for building new business units and BUMG productivity.</li> <li>3. Expanding cooperation with several shops in providing agricultural needs in order to obtain maximum agricultural yields</li> </ol>
<p><b>Threats (T)</b></p> <ol style="list-style-type: none"> <li>1. The community did not pay off their capital loans on time, which caused BUMG's financial problems.</li> <li>2. Agricultural products that are always changing.</li> <li>3. Failure to harvest can make the community difficult / obstructed in repaying the loan.</li> <li>4. Lack of information transparency to the community.</li> <li>5. Lack of understanding of financial report management.</li> </ol>	<p><b>Strategy ST</b></p> <ol style="list-style-type: none"> <li>1. Socialize with the community about the importance of the role and management of BUMG.</li> <li>2. Cooperating with various parties.</li> <li>3. Do not get people into the habit of delaying loan payments and must be firm.</li> </ol>	<p><b>Strategy WT</b></p> <ol style="list-style-type: none"> <li>1. Provide training to BUMG administrators regarding management and management of financial reports.</li> <li>2. Build a special office for BUMG management.</li> <li>3. Buy tree seeds that will be planted on the riverbank to prevent flooding that results in crop failure.</li> </ol>

**Solutions Offered for BUMG Development**

BUMG is a business institution that makes capital as one of the pulses to live and develop a local government. Seeing the importance of BUMG for the development and progress of the village and the impact that will be given to the improvement of socioeconomic welfare of the community, BUMG must be present and become a forum and solution in the economic activities of the community. It is no exaggeration if Village should seriously think about the existence of BUMG. The role of BUMG is very necessary and must be considered to increase the potential that exists in a village and to reduce the capitalist business system that can damage the values of community life.

BUMG is also very instrumental in helping to improve the economy of low-income people by providing loans to people in agriculture, trade and others. The hope of the effort is to increase people's income and free from poverty. The community should also participate in advancing BUMG, either by giving ideas or in other ways such as paying loans on time so that BUMG capital always rotates and can be continued to other communities in need.

From the overview of BUMG above, the author offers ideas for the development of BUMG Tumbang Jaya as follows:

1. To bridge the establishment of BUMG in Village Tumpok Barat and bumdes development in order to become an advanced BUMG, it is expected that every village apparatus and BUMG management to understand well how to develop and manage the BUMG.



2. It is expected that BUMG Tumbar Jaya which initially only runs business units in small sizes can now develop it and open other business units that are more developed.
3. It is hoped that BUMG Tumbar Jaya can create a new business that will boost the economic productivity of the Village community.
4. It is hoped that BUMG Tumbar Jaya will be able to find one of the advantages that characterize the village, so that with these advantages BUMG Tumbar Jaya can develop business units in other fields that symbolize Village characteristics.
5. It is expected that BUMG Tumbar Jaya can provide more complete farmer needs and updates so that the needs of the community in farming are achieved.
6. It is expected that BUMG Tumpok Barat can set up a Trading Business (UD) or Village owned shop that does not cooperate with other stores, so that the profits can be fully owned by Village.

### CONCLUSIONS

The results show that reconciliation in the preparation of accurate financial statements has not played an optimal role in ensuring the accuracy of the data used in the process of preparing financial statements, so that cash, inventory, fixed assets, and intangible assets become recurring findings. Based on the analysis conducted, this study concludes that there are problems in the implementation of reconciliation in the preparation of the financial statements of Ministries/Agencies. First, the lack of coordination between the parties who play a role in making policies related to reconciliation so that the reconciliation carried out through the e-rekon&LK application only addresses the issue of data integrity or consistency, but does not reach the substance. Second, Human Resources who do not understand the regulations related to reconciliation and the LPJ Treasurer, both human resources at the satker and human resources at the KPPN. Third, the non-compliance of the satker in carrying out reconciliation with the KPPN and submitting the LPJ Treasurer. Fourth, the application used to carry out cash reconciliation at the Expenditure Treasurer with the application used to verify the LPJ Expenditure Treasurer is different. Fifth, the mechanism for imposing reconciliation sanctions and sanctions for submitting LPJ Treasurer is still done manually so that sanctions are less effective

This study formulates three recommendations to overcome these problems. First, KPPN improves the knowledge of Satker and KPPN's Human Resources related to internal reconciliation by holding a Focus Group Discussion (FGD) so that a common understanding is obtained about the importance of internal reconciliation and a mutual agreement is obtained to resolve the problems faced by the Satker and KPPN in the implementation of an optimal reconciliation. Second, propose the development of an e-rekon&LK application by adding a menu indicating that the satker has carried out internal reconciliation between UAKPA and the Treasurer. With this innovation, it is hoped that the internal and external reconciliation process can be carried out optimally. The third recommendation given is to automate the imposition of sanctions through applications so that the imposition of sanctions is effective. With the effective imposition of these sanctions, it is hoped that the level of compliance of the satker in conducting reconciliation can be increased so that the reconciliation process in the context of preparing financial reports can be more optimal.

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