

GOOD CORPORATE GOVERNANCE IN HINDU SPIRITUAL VALUE PERSPECTIVE ON VILLAGE CREDIT INSTITUTIONS IN BALI

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Abstract:

The purpose of this study is expected to gain an understanding of the implementation of accountability and transparency in Village Credit Institutions in the Traditional Village of Kediri. The approach used in this research is the ethnomethodology approach to approaching conditions in everyday life. Data and philosophy of Tri Hita Karana and Tri Kaya Parisudha as a framework for analyzing data obtained from these settings in research. The results of this study indicate that the implementation of Village Credit Institutions accountability in the Traditional Village of Kediri in the perspective of a human relationship with God (parhyangan) can be seen concretely on the existence of God, which raises divine awareness in administrators and employees of Village Credit Institutions to obey and obey God's laws, discipline in carrying out religious teachings in everyday life. The implementation of accountability in the perspective of human relations with their natural environment (palemahan) can be seen as limited to carrying out the ceremonies related to the natural environment, preserving and preserving the natural environment around the Village Credit Institutions office environment, providing assistance, or donating funds to agencies related to environmental preservation. Whereas the implementation of accountability in the perspective of human relations (pawongan) can be seen from the Village Credit Institutions management responsible for their operational activities to various parties for the trust given by the owner (principal), carrying out several activities and programs directed to contribute/benefit both economically and social and various community empowerment programs.

Introduction:

Maintaining the sustainability of the business world or companies facing uncertain conditions due to the outbreak of the Covid-19 pandemic throughout the world. This condition is certainly very heavy for the business world, including Village Credit Institutions in Bali. Such conditions require Village Credit Institutions to have good Good Corporate Governance in order to be able to survive through very serious economic conditions. Accountability and transparency are part of the concept of Good Corporate Governance, which consists entirely of transparency, accountability, responsibility, independence, and fairness (Iqbal et al., 2019). The concept of accountability arises because there are differences in functions within the organization so that evaluations are needed separately for tasks and work (Bandiyono, 2020). While transparency is related to openness in implementing the decision making process and openness in disclosing material and relevant information about the company (William et al., 2013).

According to Triyuwono (2016) accountability is divided into three: accountability to God, accountability to stakeholders, and accountability to nature. The concrete implementation of accountability to God and nature has been practiced in God's law (religion) and organizations' natural rights. Different from accountability to stakeholders, in general, requires formal accountability such as financial statements as the end of the accounting process (Maurer & Keweloh, 2017). Accounting as a tool of accountability in the activities of a business unit or organization. Management pays attention to the management of funds handed over by the owner and pays attention to the impact caused by social and environmental. Accounting in this study is not only understood as technical skills (credit debit knowledge), but sees accounting as a social science that is always related to humans as creators, users, and accounting changes (Stefan-Duicu & Stefan-Duicu, 2015).

Accountability associated with Hindu spiritual values is related to the concept of Tri Hita Karana, which is the concept of harmonizing the relationships that are always maintained by the Balinese Hindu community, including parhyangan (human relationship with God), pawongan (inter-human relations), and palemahan (human relations with the environment) sourced from the Hindu holy book Bhagawad Gita (Anantawikrama Tungga Atmadja & Saputra, 2014). Therefore, the Tri Hita Karana concept developed in Bali is a cultural concept rooted in religious teachings that are considered capable of increasing accountability in village financial management. The concept of Tri Hita Karana religiosity is used because it is considered capable of creating a culture of honesty, openness, and assistance as well as eliminating opportunities for acts of fraud (eliminating fraud opportunities). So the use of the concept of religiosity in accounting, which is for financial management, aims to prevent fraud (Saputra et al., 2020; Saputra & Sanjaya, 2019; Wahyudi et al., 2019).

Aside from accountability, the most important thing that concerns good corporate governance is transparency in the form of commitment to ensure the availability and disclosure of important information for stakeholders regarding the company's financial condition, management, and ownership in an accurate, clear, and timely manner. The implementation of transparency in accordance with Hindu spiritual values, according to Sujana & Saputra (2020) can be seen from the teachings of Tri Kaya Parisudha, which consists of thinking, saying, and doing good. This spiritual value can be interpreted as an element of honesty and objectivity that is part of transparency. Of course, this meaning if implemented properly, the disclosure of information to the parties concerned with financial conditions, management will be delivered properly.

The implementation of good corporate governance with a mechanism of accountability and transparency with Hindu spiritual values, namely Tri Hita Karana and Tri

Kaya Parisudha at Village Credit Institutions in Bali, is crucial in survival amid the competition of financial institutions. Village Credit Institutions itself is a Balinese local financial institution governed by Bali Provincial Regulation Number 8 of 2002. The village referred to here is Pakraman Village, a customary law community unit in the Province of Bali with a unity of tradition and social relations of Hindu society (Indriyani et al., 2018; Saputra & Sanjaya, 2019). Hereditary in Kahyangan Tiga or Kahyangan Desa ties, which has a certain area and own assets and has the right to manage their household. The position of Village Credit Institutions as a financial institution owned by Pakraman Village is, at the same time, part of village assets that have the potential to improve the people's economy (Adiputra et al., 2014; Anantawikrama Tungga Atmadja et al., 2019). Referring to Regional Regulation No. 8 of 2002, Village Credit Institutions are owned and run by the community called Pakraman village (Traditional) with a set of informal institutions shared, such as social norms (awig-awig) and religious. Based on the phenomena that have been explained, this study was conducted to examine the related implementation of Accountability and Transparency in Hindu spiritual values conducted by Village Credit Institutions in Bali (Anantawikrama Tungga Atmadja et al., 2018; Jayawarsa et al., 2020).

Literature Review:

Hindu Spiritual Value:

Spiritual has the root word spirit, which means spirit. In Latin, it means spiritus, which means breath. Thus the spiritual can be interpreted as something pure. Hindu spiritual values consist of justice, timeliness, discipline, honesty, openness, and sincerity (Bowrin, 2004). In behavioral accounting, something like this is called the religious effect (the consequential dimension), which means that the dimensions that measure the extent to which a person's behavior is motivated by the teachings of his religion in his life, thus making the values of religious teachings as a measure of success. Religion is believed to control individual behavior (Bowrin, 2004; Jacobs, 2005; Just et al., 2014). The more religious a person can be in controlling his behavior by avoiding unethical attitudes (Shen & Su, 2017).

Tri Hita Karana-based Accountability:

Tri Hita Karana's philosophy is based on Bhagawad Gita III. 10, namely, the elements of Tri Hita Karana are Prajapati, Praja, and Kamadhuk, while Parhyangan, Pawongan, and Palemahan as a means of implementing the philosophy of Tri Hita Karana. In the Bhagawad Gita III sloka. 10 the three elements are declared to sacrifice each other sacred, Prajapati is the designation of God as the king of living things on this earth, Praja of human elements Kamadhuk is a symbol of the universe (Anantawikrama Tungga Atmadja et al., 2019; Saputra & Sanjaya, 2019). Tri Hita Karana has the meaning that the three causes of human welfare in order to achieve the goal of life "moksartham jagadhita ya ca iti dharma," which comes from the harmony of human relations with his Lord (parhyangan), a harmony of human relationships with others (pawongan) and harmony of human relationships with others natural environment (palemahan). Accountability is not enough accountability in human or social relations, and it is also important in accountability to God and the natural environment. In no way, God and nature need financial reports or annual reports, unlike other stakeholders who need formal accountability. However, most important is how God's laws are practiced in village governance and how nature's rights are fulfilled responsibly (Adiputra et al., 2014; Anantawikrama Tungga Atmadja et al., 2019; Anantawikrama Tungga Atmadja & Saputra, 2014; Kamayanti, 2015; Saputra & Sanjaya, 2019). Thus, the concrete form of accountability rather than accountability to God and nature when God has practiced nature's laws and rights

in the organization. The balanced relationship between the three elements of Tri Hita Karana can be seen in the following Figure 1.

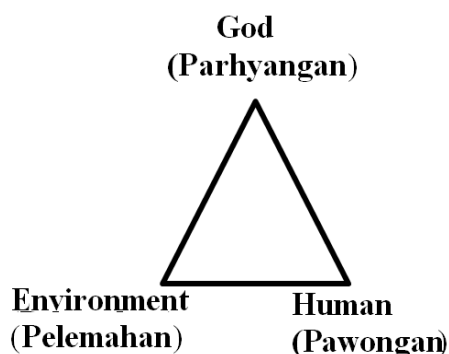


Figure 1. The balance between the elements of Tri Hita Karana

Tri Kaya Parisudha-Based Transparency:

Tri Kaya Parisudha means three human behaviors in the form of thoughts, words, and deeds that must be purified. Tri Kaya Parisudha can also be interpreted as three basic human behaviors that must be purified, namely manacika, wacika, and kayika. Manacika means good thoughts, wacika means good words, and kayika means good deeds. The existence of good thoughts will underlie good words, so that good deeds are realized. So basically, words and actions originate or start from the mind. Good thoughts will lead people to say or do good (I. G. P. E. R. Dewi, 2019; Sujana et al., 2019; Sujana & Saputra, 2020). The Vedic scriptures teach humanity to abstain from evil and sin and get rid of malice. Humankind to always do Dharma, with sweet words should and always do good. Humans should also always purify their minds and Buddhas. The statement is the same as that taught in Tri Kaya Parisudha, thinking well, saying good, and doing good. The concept of Tri Kaya Parisudha has the value of honesty and objectivity so that it is the meaning contained in transparency. With honesty and objectivity, all financial information and management of Village Credit Institutions will be fully conveyed to interested parties, in this case, the village of Pakraman and the community (I. G. P. E. R. Dewi, 2018; Susilawati et al., 2016; Widyani, 2015).

Methods:

This research uses a qualitative method with an ethnomethodology approach. Ethnomethodology research aims to study sociologically, which seeks to understand how a group of people or members of a particular culture use or apply cultural elements in their daily lives. Use the ethnomethodology approach to understand how accountability and transparency practices manage Village Credit Institutions in the Traditional Village of Kediri, Tabanan Regency, Bali. First, ethnomethodology is used by a group of people to solve problems of daily life. Ethnomethodology refers to how an individual in a community or organization acts and behaves with the cultural foundation adopted, and tries to understand the daily lives of individuals in the organization researched. Second, the main characteristic of the ethnomethodology approach is its "reflective" character. In this case, how Village Credit Institutions applies Tri Hita Karana and Tri Kaya Parisudha cultural values in the Village Credit Institutions governance, from the mental attitude of work discipline, their understanding of organizational culture, the implementation of professional activities, honesty, objectivity, and accountability starting from recording and reporting process. This approach also seeks to explore practical activities related to ordinary activities of daily life in

the management of Village Credit Institutions, how the methods used by individuals to interpret, and at the same time, carry out their daily activities.

The study's location was conducted at one of the Village Credit Institutions in Tabanan Regency, Bali Province, namely the Village Credit Institutions in the Traditional Village of Kediri. The Village Credit Institutions were chosen because first, Village Credit Institutions included healthy Village Credit Institutions. Second, the Village Credit Institutions have carried out an accountability report to the owner and the government (Tabanan Regency Village Credit Institutions Supervisor). Third, the Village Credit Institutions have carried out activities or financing religious activities in traditional village manners. Fourth, the Village Credit Institutions have presented the code and account name or account for the cost of empowering Tri Hita Karana in the ledger.

Data collection methods used to answer the problems in this study consisted of interviews, observations, and documentation. Data analysis in this study uses the ethnomethodology approach. The data collection process carried out at the Village Credit Institutions in Traditional Village of Kediri, Tabanan Regency, Bali Province includes the data collection, the first step in the process of entering the research environment and conducting research data collection directly interacting with informants. The second stage of data reduction, namely the process of selecting, focusing on simplification, abstracting, and transformation of rough data that arises based on written notes from the field, is carried out by conducting interviews, interacting, and conducting simulations and documenting all findings related to the research focus namely on the essence and nature of the object under study. The third stage, the presentation of data, provides the possibility of drawing conclusions and taking actions taken by describing documents of findings in the form of written and oral data and providing justification based on existing phenomena. The fourth stage is concluding data that has been analyzed through the process of understanding, explaining, and describing the findings obtained from the research site.

Results And Discussion:

Contribution of the Village Credit Institutions in the Traditional Village of Kediri:

The role of Village Credit Institutions' economic contribution to the Traditional Village/Pakraman and village manners. Village Credit Institutions Profits in Traditional Village of Kediri in 2019, billions of rupiah are distributed to customary villages in accordance with the Village Credit Institutions Regional Regulation, which regulates the obligation to deposit 20% of the total profits to the customary village as the owner of Village Credit Institutions as village development funds and 5% of total profits as social funds. The full development funds received by the customary village of Kediri are used for parhyangan, pawongan, and palemahan activities in accordance with the Traditional Village program (Dewi, 2014). Social Funds are used for various activities such as the temple of heaven three, punia / Tirta yatra to the temple of heaven in Bali or outside Bali, assistance for poor people, sports development, and cultural arts (Saputra et al., 2020; Wahyudi et al., 2019).

The contribution of Village Credit Institutions in Traditional Village of Kediri to Human Resources is the existence of Village Credit Institutions in Traditional Village of Kediri as a social and business entity that provides employment opportunities for the customary village of Kediri. Contribution of the existence of Village Credit Institutions in the Traditional Village of Kediri to its customers (Saputra et al., 2019). Operationally the Village Credit Institutions activities are the same as those of banks, especially Bank Perkreditan Rakyat, namely as financial intermediaries from those who have funds to save and those who need funds. Village Credit Institutions customers can be divided into two, namely depositors

(savings customers and term deposits) and credit customers (Liu & Wong, 2018; Saputra et al., 2020).

Contribution of the existence of Village Credit Institutions in Traditional Village of Kediri to the Government. Economic contributions that have indirect economic implications to the government for the existence of Village Credit Institutions. The indirect economic contributions include, among others, (1) supporting government efforts related to preparing facilities for storing funds productively (Village Credit Institutions), (2) supporting the government in supporting the equitable development of infrastructure development in villages, including maintaining cultural heritage (Xu et al., 2017; Yudiantini & Jones, 2015). This can be seen from the distribution of profits by Village Credit Institutions as village development funds and social funds, (3) assisting the government in alleviating poverty and unemployment to equalize and employment opportunities. This can be seen from the number of workers absorbed in the Village Credit Institutions, (4) other forms of programs, which are very heavy accumulations of functions and require very large funding, such as being part of a traditional village member family association also has obligations cultural (Julianto, 2018; Marwoto, 2016; Richards, 2020).

Contribution of Village Credit Institutions in Traditional Village of Kediri in the form of empowerment programs for village manners and social care. Economic contribution in the form of social program financing implemented by Village Credit Institutions in the Traditional Village of Kediri, which is issued directly in operational costs or outside the distribution of Village Credit Institutions net profits for village development and social funds (Suppiah et al., 2019). These economic contributions are in the form of death benefits, cremation financing, Banjar coaching funds, Banjar meeting funds to provide compassion for former members (kelian, Kaling, and prajuru), Community Empowerment Institutions and Village Heads, compensation for disabled people, student assistance for people his parents could not afford, scholarship achievers in the field of education, and punia to each merajan (Antlöv et al., 2016; Wanusmawatie et al., 2018).

Village Credit Institutions Accountability in the Parhyangan Perspective:

The Vedic Scriptures affirm that God will give the gift of happiness in this world and the hereafter to those who always practice the Dharma (Rigveda, I.125.6; Rigveda, VII.32.8; Rigveda, X.107.2). This is where the Dharma strategy's importance is because the Dharma always guides humankind to the right path in the sense of not lying, upright, trustworthy words, and not betraying. People who do not like to lie, are righteous in heart, can be trusted with their words, and do not betray are called honest people (Atmadja et al., 2016; Bowrin, 2004; De, 2016).

The teaching of tri hita karana, parhyangan, can be assumed and equated with integrity, which has indicators of piety (spiritual), high dedication, and honesty (Gunawan, 2009). A person's accountability to God is spiritual accountability. This accountability includes a person's accountability regarding everything he does, and all acts of spiritual accountability are based on the person's relationship with God and are only known and understood by the person concerned (Kosec & Wantchekon, 2018; Lin et al., 2011). The form of spiritual accountability in the village government is abstract in faith (sraddha) and piety (devotion) to God. In this case, faith means belief in God's existence as creator, preserver, and fuser of the universe and its contents, whereas bhakti means prostration and love for God. Concrete forms of spiritual accountability for God's existence will raise awareness of God within the administrators and employees of Village Credit Institutions to obey and obey God's laws. Bhakti is realized by the Village Credit Institutions management and employees in the form of discipline in carrying out religious teachings in daily life (Kirchmaier et al.,

2018; Shen & Su, 2017). Village Credit Institutions in the Traditional Village of Kediri give permits (holidays) to employees during Hindu religious holidays and religious rituals. The Head of Village Credit Institutions in the Traditional Village of Kediri revealed the following:

"Village Credit Institutions provide benefits to the village community spiritually, for example, building or maintaining shrines (temples), helping the cost of incapacitating the poor, wantilan, environmental preservation, and piodalan punia funds."

The reflection of the Village Credit Institutions trustees' beliefs is reflected and manifested in the form of accountability for Village Credit Institutions' financial statements. In the accountability report Village Credit Institutions contains related expenses related to spiritual and religious rituals. Examples of activities related to spiritual burdens are the costs of upakara-upakara (rituals of the God yadnya / odalan) in the form of offerings and offerings that are of a daily or periodic nature, holy trips (Tirta yatra), as well as giving world funds (Atmadja et al., 2016).

Violation of spiritual accountability will result in sanctions that are profane (worldly and human) and sacred (heavenly and supra-human) (Atmadja et al., 2021). An example of profane sanctions is to be treated awig-awig customary villages relating to the behavior of administrators and employees of Village Credit Institutions that are detrimental to Village Credit Institutions, such as fraud. Simultaneously, sanctions that are sacred to Village Credit Institutions, administrators, and employees who commit deviations in the form of sin and will be personally accountable to God.

Accountability Village Credit Institutions in Perspective Pawongan:

The Pawongan perspective in the Tri Hita Karana culture needs to be created and/or maintained a harmonious relationship between humans and stakeholders in situations in the office, Pakraman Village, customers, government, and the social environment. Village Credit Institutions will be able to exist and survive if there is a harmonious relationship with stakeholders (Atmadja et al., 2021). In connection with that, the Village Credit Institutions Management is responsible for its operational activities to various parties for the owner (principal). In addition to the Village Credit Institutions Board of Directors carrying out their responsibilities, administrators are also carrying out several activities and programs directed to contribute/benefit both economically and socially (Atmadja & Saputra, 2018).

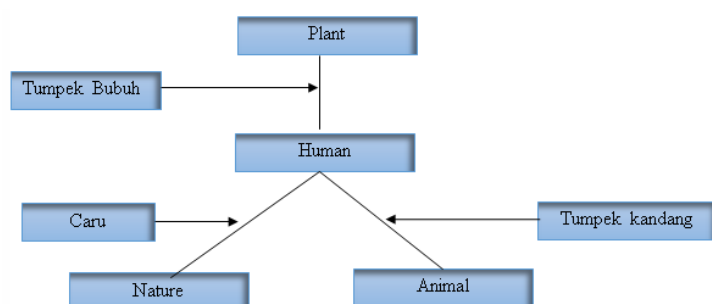
Accountability of financial statements before being ratified by the Regent of Tabanan, then firstly accounted to the residents of the Traditional Village of Kediri through paruman. In accordance with the official report on the submission of Village Credit Institutions financial report in Traditional Village of Kediri, the book year 2019 dated January 10, 2020, who attended the parade acting on behalf of the residents of Traditional Village of Kediri, namely Prajuru Traditional Village of Kediri, Penglingsir Traditional Village of Kediri, Head of Traditional Village of Kediri, The Traditional Village of Kediri Community Empowerment Institute, Kelian Banjar throughout the Traditional Village of Kediri, the Kediri Village Head of the Kediri Village Credit Institutions Supervisory Agency, community leaders and employees of the Village Credit Institutions in the Traditional Village of Kediri. In addition to the annual financial reports that are accountable to these parties, Village Credit Institutions in the Traditional Village of Kediri are regularly reporting monthly Village Credit Institution's progress reports to the Board of Trustees, Prajuru Traditional Village of Kediri, Kelian Banjar throughout Traditional Village of Kediri and to the Village Credit Institutions Trustees. Monthly reports reported include monthly balance sheets, detailed income statements, activity reports, and other reports (Saputra et al., 2019).

Village Credit Institutions Accountability in the Palemahan Perspective:

The form of accountability of Village Credit Institutions in the Traditional Village of Kediri on the natural environment is still limited to carrying out Yadnya ceremonies related to the natural environment, maintaining and maintaining the natural environment around the Village Credit Institutions office environment, the involvement of Village Credit Institutions in environmental preservation programs carried out by the official villages and Pakraman villages, and assisting or donating funds to agencies related to the natural environment's maintenance, including their thinking and implementation (Liu & Wong, 2018; Saputra et al., 2020).

Although indirectly, the Village Credit Institutions business does not have a detrimental impact on the natural environment, Village Credit Institutions are expected to be more tangible in the program or work plan and its account, make policies related to the involvement of Village Credit Institutions in maintaining and improving the natural environment (Maichum et al., 2016; Thornton, 2013).

The ceremony is a framework for connecting with God in the form of offerings. The essence of the ceremony is Yadnya, a sacred sacrifice with a sincere heart. The ceremony is one way to maintain a harmonious relationship with the natural environment. In Bali, such a ceremony is known to maintain a harmonious relationship with the natural environment (animals and plants) called Tumpek bubuk and Tumpek kandang. Tumpek bubuk provides philosophical giving before receiving, concerning plant or biological resources (Perdana et al., 2020). Before humans enjoy or use plants for daily consumption, they must plant or maintain first. Similarly, Tumpek Kandang which means humans love all kinds of animals. Humans also carry out ceremonies (caru) to maintain a reciprocal relationship between humans and nature created by God. The relationship of ceremonies performed by humans with the natural environment can be described in Figure 2 below.



Description Figure:

- : Interaction
- > : Ceremony/ritual

Figure 2. Human Relationship with the Environment and Ceremony

Transparency of Village Credit Institutions in Perspective Tri Kaya Parisudha:

Tri Kaya Parisudha can also be interpreted as three basic human behaviors that must be purified, namely manacika, wacika, and kayika. Manacika means good thoughts, wacika means good words, and kayika means good deeds (Atmadja & Saputra, 2014). Village Credit Institutions in the Traditional Village of Kediri adheres to the principle that all financial reports and management of Village Credit Institutions are submitted openly, and nothing is covered up. The Head of Village Credit Institutions in the Traditional Village of Kediri explained as follows:

"We have a principle in good faith that the financial statements submitted and the management of the Village Credit Institutions are conveyed openly without anyone covering and engineering. We also try to maintain communication and coordination with supervisors, village officials, and employees so that everything works well. We believe that starting from honest thinking to serve, good communication, and we do it honestly, and with dedication, then this Village Credit Institutions will advance"

Indeed, by holding a sincere concept or thought or Ngayah by upholding honesty, good communication and doing the maximum will provide maximum results for the progress of Village Credit Institutions. Suppose the spirit of this sincere concept exists within. In that case, a commitment to build a village will emerge, meaning that sincerity, honesty, and objectivity become social capital in managing or working at Village Credit Institutions (Iatridis, 2018; Saputra et al., 2019).

With the commitment of the Village Credit Institutions chairman in the Traditional Village of Kediri related to sincerity, honesty, and objectivity, all components of resources in the Village Credit Institutions are always reminded at every meeting or meeting always to remember and implement the principles of the spiritual values of the Tri Kaya Parisudha (Sujana & Saputra, 2020; Widayani, 2015). Employees are always emphasized to have a mindset related to honesty in carrying out their duties as Village Credit Institutions employees, always maintaining good communication with all components to create a harmonious work atmosphere and good performance. Including how all employees and leadership elements always act to act based on honesty, loyalty, objective so that all Village Credit Institutions and financial activities are honestly disclosed without being covered up and manipulated.

CONCLUSION :

Conclusion:

Based on the explanation in the discussion on the implementation of accountability and transparency in the perspective of Tri Hita Karana and Tri Kaya Parisudha at Village Credit Institutions in the Traditional Village of Kediri, it can be concluded as follows:

Accountability of Village Credit Institutions in the perspective of parhyangan is abstract in faith (sraddha) and piety (Bhakti) to God. The reflection of the Village Credit Institutions trustees 'beliefs is reflected and manifested in the form of accountability for Village Credit Institutions' financial statements. In the accountability report Village, Credit Institutions contains related expenses related to spiritual and religious rituals. Examples of activities related to spiritual burdens are the costs of upakara-upakara (rituals of the God yadnya / odalan) in the form of offerings and offerings that are of a daily or periodic nature, holy trips (Tirta yatra), as well as giving world funds.

Accountability of Village Credit Institutions in the perspective of weakness. The form of accountability of Village Credit Institutions in the Traditional Village of Kediri on the natural environment is still limited to (1) carrying out the ceremonies related to the natural environment, (2) protecting and maintaining the natural environment around the Village Credit Institutions office, (3) the involvement of Village Credit Institutions in environmental preservation programs carried out by the official village and pakraman villages and (4) providing assistance or donating funds to agencies related to the preservation of the environment, including their thinking and implementation. Although indirectly, the Village Credit Institutions business does not have a detrimental impact on the natural environment, Village Credit Institutions are expected to be more tangible in the program or work plan and

its account, make policies related to the involvement of Village Credit Institutions in maintaining and improving the natural environment.

Accountability of Village Credit Institutions in the Pawongan perspective. The Pawongan perspective in the Tri Hita Karana culture needs to be created and/or maintained a harmonious relationship between humans and their stakeholders in situations in the office, Pakraman Village, customers, government, and social environment. Village Credit Institutions will be able to exist and survive if there is a harmonious relationship with stakeholders. In connection with that, the Village Credit Institutions Management is responsible for its operational activities to various parties for the owner (principal). In addition to the Village Credit Institutions Board of Directors carrying out their responsibilities, administrators are also carrying out several activities and programs directed to contribute/benefit both economically and socially.

Transparency of Village Credit Institutions in Traditional Village of Kediri from the perspective of Tri Kaya Parisudha. Tri Kaya Parisudha can also be interpreted as three basic human behaviors that must be purified, namely manacika, wacika, and kayika. Manacika means good thoughts, wacika means good words, and kayika means good deeds. Commitments from the Village Credit Institutions chairman in Traditional Village of Kediri related to sincerity, honesty, and objectivity, all components of resources in the Village Credit Institutions are always reminded at every meeting or meeting to remember and implement the principles of the spiritual values of Tri Kaya Parisudha. Employees are always emphasized to have a mindset related to honesty in carrying out their duties as Village Credit Institutions employees, always maintaining good communication with all components to create a harmonious work atmosphere and good performance.

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