



TECHNIUM
SOCIAL SCIENCES JOURNAL

www.techniumscience.com



Vol. 69/2025
A New Decade for Social Changes

PLUS
COMMUNICATION P



International
Communication & PR

Financial Risk Management of Kotamobagu City Government

Meity Angraini Kamasi¹, Abdul Rahman Dilapanga², Steven Tarore³

Public Administration Magister Program, Universitas Negeri Manado, Indonesia

Email: kamasimeity@gmail.com¹, abdurahmandilapanga@unima.ac.id²,
steventarore@unima.ac.id³

Abstract. Risk assessment is part of Financial Risk Management that must be carried out on all major activities in the region with the intention of achieving regional financial management that is economical, effective, efficient, transparent and accountable. However, in practice, there are still discrepancies with the applicable provisions. This study aims to determine, analyze and describe the Financial Risk Management in Kotamobagu city government focused on the preparation of risk assessment documents. The method used is descriptive qualitative, by collecting data through interviews. The results showed that the preparation of the risk assessment document is not in accordance with applicable regulations, caused by a lack of understanding of the risk assessment mechanism, lack of responsiveness of the head of the regional apparatus in encouraging the implementation of risk assessment in accordance with the provisions, as well as the inadequate quality of the State Civil apparatus (ASN). To solve the identified problem, several steps can be taken. ASN need regular training and technical guidance to understand risk assessment mechanisms. The procedure should also be simplified to make it easier to implement. Regional heads should be given training on the importance of risk assessment, supported by transparent monitoring systems, and given incentives or sanctions in accordance with their responsibilities. ASN recruitment should be more selective, with qualifications as needed, accompanied by competency development programs. ASN workloads need to be reevaluated to ensure fair distribution, with additional job rotation or hiring options. ASN motivation and well-being can be improved through work-life balance support, performance recognition, and fair incentives. All these measures are aimed at creating good governance and increasing the effectiveness of the organization.

Keywords. Risk Management, Regional Finance, Financial Management, Risk Assessment Documents

A. Introduction

Risk is the possibility of events that can cause various problems, drain operational costs, to threaten the achievement of goals. One of the categories of risk is financial risk. Financial risk refers to any type of risk related to the financing of an organization's operations (Bastian, 2021) [1].

Any activity carried out by an organization, including government agencies, is inevitable from financial risk. Therefore financial risk management becomes very important. Financial risk management is an activity or activities carried out in order to direct and manage the organization so that financial risks can be controlled (Nugroho, 2020) [2].

An important stage in financial risk management is risk assessment. Risk assessment is an activity to assess risks so as to anticipate potential problems before they occur and plan appropriate actions to overcome or reduce the negative impact of these risks. The risk assessment process should be structured, iterative, and involve cooperation with interested parties based on their knowledge and views on risk. The result of the risk assessment is a Control Action Plan (RTP) document which is a policy or procedure made to establish the controls needed to control the risks that have been identified (Paneo et al., 2017) [3].

Government regulation (PP) number 60 of 2008 on government Internal Control System (SPIP) discusses risk assessment in several articles. Article 13 specifically regulates risk assessment, which requires the leadership of government agencies to carry out risk assessment which includes risk identification and risk analysis. Furthermore, Article 14 explains that risk assessment begins with establishing the aims and objectives of government agencies that are clear and consistent with legislation. The objectives of such government agencies should be spelled out at the activity level to ensure that risk assessments can be carried out effectively and efficiently (Hindriani et al., 2012) [4].

In the appendix to Government Regulation No. 60 of 2008, on the list of Government internal control tests in Part II (Risk Assessment), it is stated that “government agencies identify efficiently and effectively the risks that may hinder the achievement of objectives (at the agency level and at the activity level), both from within and outside the agency. Against the risks that have been identified, then analyzed to determine the effect on the achievement of objectives. Leaders of government agencies formulate risk management approaches and risk control activities necessary to minimize risk” (Korah et al., 2016) [4].

As for Government Regulation Number 12 of 2019 concerning regional financial management Article 219, it is emphasized that to achieve economic, effective, efficient, transparent and accountable Regional Financial Management, regional heads are required to organize an internal control system for the implementation of Local Government Activities. This affirmation is in line with the provisions contained in Article 2 of government regulation number 60 of 2008. It is hoped that with the implementation of the SPIP, adequate confidence can be obtained for the achievement of the effectiveness and efficiency of achieving the goals of government administration, reliability of financial reporting, security of state assets, and compliance with laws and regulations (Supit & Lumingkewas, 2023) [5].

Based on the provisions of these laws and regulations, the Kotamobagu City Government establishes Mayor regulation (Perwako) number 31 of 2022 concerning risk management. Where in Article 9 it is stated that the risk assessment must be carried out by the regional apparatus (PD) in conjunction with the preparation of Budget Activity Plan Documents (RKA). But this provision has not yet been fully implemented. Several findings from the internal and external monitoring apparatus indicate that the risk assessment has not been carried out in accordance with the provisions.

Based on the report on the review results of the risk management of regional devices within the Kotamobagu City Government Year 2023 number 700/ITDA/LHR/22/III/2023 dated March 10, 2023 carried out by the regional Inspectorate of Kotamobagu City, it is known that the preparation of risk assessment documents is not timely, and there are still some records of the review results that must be followed up by regional devices. Note the results of the review, among others, in the form of a mismatch of targets/programs / activities, indicators, and targets listed on the risk assessment document with those listed on the RKA document; and risk assessment documents are not equipped with RTP.

In addition, based on the Evaluation Report on the maturity independent assessment of the integrated SPIP implementation to the Kotamobagu City Government in 2023 number PE.09.02/LHP-545/PW18/3/2023 dated December 23, 2023 carried out by the financial and development Supervisory Agency (BPKP) representative of North Sulawesi province, it is known that there are still targets for programs/activities that are less precise and/or less supportive of strategic targets / programs above, Local Government strategic risks have not been prepared and the OPD has not separated strategic risks, partnership risks and fraud risks have not been identified at both the Local Government and OPD levels, and there are repeated findings, especially legal security related to securing local government assets.

From the recap of the findings of the audit results of the Supreme Audit Agency of the Republic of Indonesia (BPK RI) on the internal control system and compliance with the provisions of laws and regulations, information was obtained that there were repeated findings related to regional financial management. Some of the findings include causing regional losses. Repeated findings include capital budgeting errors, disorderly revenue management, delays in work, and lack of work volume.

On this issue, the researchers are interested in conducting a study entitled “Financial Risk Management of Kotamobagu City Government”. This study aims to determine, analyze and describe the Financial Risk Management in Kotamobagu City Government focused on the preparation of risk assessment documents.

B. Method

This study uses qualitative methods. Qualitative research is research that is descriptive and tends to use analysis with an inductive approach, and more accentuate the process and meaning. In Qualitative Research, researchers depart from the data, utilize existing theories as explanatory material, and end up with a “theory” (Tumbel, 2023) [6]. With qualitative research, researchers use ways, steps, and procedures by utilizing data and information collected from respondents as subjects who provide answers and express their own feelings. This method is used because researchers want to know more in-depth problems that occur in the Financial Risk Management in the city government Kotamobagu, especially those related to risk assessment.

This study focused on the risk assessment of the regional apparatus within the Municipal Government of Kotamobagu, which includes 1) Risk Assessment Mechanism; 2) The response of the head of the regional apparatus; 3) the quality of the State Civil apparatus (ASN) in carrying out risk assessment.

Data and information collection is done directly by the researcher through interviews. Data collection techniques used are triangulation techniques: observation, interviews and documentation studies. Data analysis techniques using interactive models from Miles, Huberman, and Saldana (1984) in Sugiyono (2017), namely: data collection, data reduction, data display, and conclusion / verification [7]. Testing the validity of the data, researchers used 4 (four) main criteria proposed by Lincoln and Guba in Dilapanga et al. (2023), in order to ensure the validity of qualitative research data, namely: credibility, transferability, dependability, dan confirmability [8].

C. Result and discussion

The results of this study are the results of in-depth interviews of researchers to informants related to the implementation of risk assessment in Kotamobagu City Government. The sub-focus of the study is 1) Risk Assessment Mechanism; 2) The response of the head of

the regional apparatus on the implementation of risk assessment; 3) the quality of the State Civil apparatus (ASN) in carrying out risk assessment.

Risk Assessment Mechanism

As one of the important elements in risk management, knowledge and understanding of the risk assessment mechanism is the first step that must be considered so that the risk assessment process is carried out effectively. With an effective risk assessment mechanism, local governments can take appropriate mitigation measures to ensure optimal allocation of resources, prevent budget deficits, and increase transparency and accountability in public financial management.

Risk assessment is an important element in risk management that must be implemented by local governments. A good knowledge and understanding of risk assessment mechanisms is the first step that must be taken to ensure this process is effective. With the right mechanism, risk assessment can help local governments manage risks, optimize resource allocation, prevent budget deficits, and improve transparency and accountability in public financial management.

The findings related to the risk assessment mechanism include: 1) there is no written instruction from the head of the regional apparatus to the officials under him to prepare a risk assessment document; 2) the preparation of PR documents has not entirely involved as many personnel in each unit who understand the main activities of PD, so that Focus Group Discussion (FGD) is not; 3) the process of finalizing the risk assessment document which includes signing the document by each administrator position is then discussed at the Regional Head level and then signed by the regional head to be submitted to the Local Government Budget Team (TAPD) as a completeness of the RKA document, not carried out on time.

These findings only revolve around the mechanism relating to the general policy of risk assessment document preparation in regional devices. For the mechanisms related to the preparation of context determination documents, the preparation of risk identification documents, and the preparation of Risk Analysis documents are not presented because based on the results of interviews, these three things have been implemented in accordance with the provisions. It's just less quality because the policy mechanism is generally not implemented as a whole.

The first finding is that there are no written instructions from the head of the regional apparatus to the officials under him to draw up a risk assessment document. This condition is not in accordance with Appendix I to Mayor Regulation Number 31 of 2022, the head of the regional apparatus as the person in charge of implementing the risk assessment instructs in writing to the officials under him to draw up a risk assessment document for the main activities in the regional apparatus. So that it can have an impact on the non-implementation of Article 13 paragraph (1) of Government Regulation Number 60 of 2008 concerning government Internal Control System, which requires the head of the regional apparatus to conduct a risk assessment. As a result, the risk assessment document is not completed on time and cannot be used as consideration by TAPD in the discussion of Budget activity plans so that the planned activities have the potential not to support the achievement of goals and/or waste of budget.

In public administration, the absence of written instructions indicates the absence of direction on an activity, in this case the preparation of a risk assessment document, resulting in the objectives not being achieved. This is contrary to the notion of administration itself, which is a series of activities or efforts to provide assistance, serve, direct, or organize all activities to achieve goals (Masengi et al., 2023) [9].

Financial risk management requires clear and structured documentation of risks that may affect the management of budgets and financial resources. Without written instructions to prepare risk assessment documents, the identification and documentation of potential financial risks can be neglected or not carried out in an organized manner. Without a clear risk assessment document, there are no guidelines that direct budget management to anticipate risks such as budget deficits, unplanned spending, or inefficient management of funds. Without adequate documentation, supervision of the use of funds can be less than optimal, which can lead to waste of funds or the use of funds that are not a priority (Makajic-Nikolic, 2020) [10].

The second finding is that the preparation of Public Relations documents has not entirely involved as many personnel as possible in each unit who understand the main activities of PD, so that Focus Group Discussion (FGD) is not carried out. This condition is not in accordance with Mayor Regulation Number 31 of 2022 which states that the preparation of risk assessment documents is carried out by involving as many personnel as possible in each unit who understand the main activities of PD and are prioritized through Focus Group Discussion (FGD) which is the process of collecting information on a certain problem that is very specific through Group Discussion.

The Committee of Sponsoring Organizations of the Treadway Commission (COSO) Enterprise Risk Management (ERM) integrated Framework also explains that risk management is a process carried out by the board of Commissioners/supervisors, management (board of directors) and other personnel established in the determination of strategies and implemented throughout the company designed to identify potential events that could affect the company and manage those risks within the company, to rationally ensure the acceleration of company goals. (COSO ERM: 2007) [11].

As a result, the risk assessment document that is composed has the potential to be of poor quality, so it cannot be used as a basis in the implementation of control activities in order to keep the goals of an activity achieved. In addition, it is also potentially ineffective use of the budget and the possibility of waste.

The third finding, the process of finalizing the risk assessment document which includes signing the document by each administrator position is then discussed at the Regional Head level and then signed by the regional head to be submitted to the Local Government Budget Team (TAPD) as a completeness of the RKA document, was not carried out on time. This condition is not only not in accordance with Mayor Regulation Number 31 of 2022, it is also not in accordance with government regulation number 60 of 2008 concerning government Internal Control System (SPIP) on information and communication elements which states that information must be recorded and reported to the leadership of government agencies and other specified parties. Information is presented in a certain form and Means and in a timely manner so as to allow the leadership of government agencies to carry out their control and responsibilities. As a result, the risks that have been identified and made their RTP are not delivered on time which has the potential for risks that have been identified due to the lack of control measures taken.

In addition, if the risk assessment document is not completed on time, TAPD may not be able to identify the risk of overspending or errors in budget planning, which could lead to budget deficits or waste of funds. The risk assessment document is an important part of the budget planning process that helps ensure that the allocation of funds is carried out taking into account existing risks. If this document is not finalised on time, the budget drawn up by TAPD will not take full account of potential risks, such as income fluctuations, changes in urgent

needs, or unexpected expenses (COSO, Enterprise Risk Management - Integrating with Strategy and Performance, 2017) [11].

The conditions mentioned above are in accordance with the results of observation and review of documents under the supervision of the government's internal control apparatus (APIP) and the government's external control apparatus (APEP), one of which repeated findings on the Kotamobagu City Government during the examination of the LKPD by BPK RI. Likewise with the results of a previous study, by Fandi Wijaya, 2017, "the effect of the application of government Internal Control System (SPIP) on the effectiveness of Regional Financial Management in Lampung Province": risk assessment has a significant positive effect on the effectiveness of regional financial management. This is because the local government has been able to carry out the process of identification and analysis of risks that may occur in the process of regional financial management so as to reduce errors that may occur in the process of regional financial management [12].

Response of the Head of Regional Devices on the Implementation of Risk Assessment

The response of the head of the regional apparatus to the implementation of the risk assessment is very important for the success of risk management at the regional level. The head of the regional apparatus, as the head of the work unit, has a central role in ensuring that the risk assessment is carried out properly and generates appropriate control measures.

Based on the results of observations and interviews in the field, it was found that the response of the head of the regional apparatus to the implementation of the risk assessment has not been optimal and there has been no regular monitoring of the implementation of the risk assessment. In order for the head of the regional apparatus to be more responsive, there should be rewards and punishments for the head of the regional apparatus to encourage the preparation of risk assessment documents in accordance with the provisions.

The first finding is that the leadership response to the implementation of risk assessment has not been optimal. This finding is indicated by the absence of written instructions to carry out a risk assessment at the beginning of the year resulting in late risk control implemented. But in principle, the head of the regional apparatus is expected to be proactive and responsible for the implementation of established policies, namely the preparation of risk assessment documents. Otherwise, the implementation of risk management will not go according to plan, which can affect the performance of the organization.

In addition, the less than optimal leadership response in the implementation of risk assessment has the potential to cause failure in the identification and mitigation of risks and can lead to inefficient and effective financial management of regional devices that can cause losses.

In public administration, leaders are expected to have good leadership skills to manage human resources and processes in the organization. The lack of optimal leadership response to risk assessment reflects a lack of leadership and resource management. In fact, the hope is that the leadership can ensure that the regulations that have been set can be carried out as it should (Pasolong, 2017) [13].

The second finding is that leadership monitoring of the implementation of risk assessment has not been carried out routinely. Public administration places great emphasis on the importance of supervision in public organizations. Leaders are responsible for ensuring that the procedures established in the organization are properly followed by their subordinates. In this case, the leader's monitoring of the implementation of the risk assessment is a form of

responsibility to supervise and ensure that the risk assessment is carried out regularly and in accordance with established standards.

Monitoring that is not carried out regularly indicates weak supervision and evaluation of the implementation of programs or policies. Without adequate evaluation, the organization cannot identify emerging problems or risks in a timely manner, and corrective measures cannot be taken quickly. Non-routine monitoring of risk assessment also reflects the lack of understanding of the leadership about the importance of risk management.

In addition, leaders who do not monitor the implementation of risk assessments on a regular basis can lead to inefficiencies in resource management and decision-making. Late or non-routine risk assessments reduce an organization's ability to identify and manage risks that could harm the organization and public services.

The third finding is that there is no reward and punishment for the head of the regional apparatus. In public administration, reward and punishment is an important mechanism to ensure that policies and procedures are followed correctly by all parties, including in terms of risk management. Reward and punishment serve as tools of supervision and motivation in public administration. In the absence of both, officials under the leadership of the head of the regional apparatus may not feel compelled to carry out a maximum risk assessment.

If there are no consequences for regional device heads who do not carry out risk assessments properly, then they may not feel bound to do so. Conversely, if there are incentives or rewards for those who carry out risk assessments well, this can increase their motivation to be more proactive. Leaders have a responsibility to ensure that their duties and obligations are carried out properly.

Without reward or punishment, leaders may lack the drive to take risk assessment seriously. For example, leaders who do not conduct regular risk assessment monitoring or evaluation may not feel the direct impact or consequences of such negligence. Conversely, if there is a reward system that rewards regional devices that carry out risk assessments well, or punishment in the form of cutting job performance allowances (TPP) for those who do not carry them out, leaders will be more motivated to supervise and ensure risk assessments are carried out properly.

Regional device heads have a key role in risk management. In the absence of reward or punishment, the leader may not feel pressure or encouragement strong enough to give proper attention to the implementation of risk assessment. This can result in a less than optimal response to the implementation of risk assessments, which should be carried out routinely to detect potential problems. With the reward and punishment mechanism, leaders will pay more attention to the implementation of risk assessment because they know that the success or failure of this implementation can affect the evaluation of their performance and their staff.

Reward can be a motivator to improve performance and innovation in the implementation of tasks, including in terms of risk assessment. ASN who successfully carry out risk assessments well can get rewards or incentives, which not only increase their motivation, but can also contribute to improving the quality of risk management in the organization. Punishment, on the other hand, serves to sanction negligence or failure to carry out an important task, such as risk assessment. In the absence of punishment, members of the organization may feel that there are no consequences for their failure, which could lead to inattention in risk management.

The absence of reward and punishment can affect the response of the head of the regional apparatus to the implementation of risk assessment. Reward and punishment play a role in improving accountability, motivation, and organizational performance. Without both,

leaders may feel less compelled to carry out risk assessments properly and routinely. Conversely, the existence of a clear system of rewards and sanctions can strengthen the leadership's commitment to ensuring that risk assessments are carried out effectively and in accordance with existing provisions.

Overall, the implementation of risk assessment still faces some obstacles, such as not optimal response and monitoring of the leadership of the implementation of risk assessment. In addition, the absence of a reward system (reward) and sanctions (punishment) for regional leaders is also one of the factors that need to be improved.

Quality of the State Civil Apparatus in Carrying Out Risk Assessment

The quality of ASN in carrying out risk assessment largely determines the effectiveness of risk management in government organizations. ASN must have sufficient technical competence, high integrity, good communication skills, and awareness of the importance of compliance with applicable regulations. With adequate quality, ASN can better identify, evaluate, and manage risks, so as to support the achievement of more effective and efficient governance goals.

The quality of ASN in carrying out risk assessment greatly affects the effectiveness of risk management in government organizations. ASN involved in risk assessment must have adequate technical competence, high integrity, good communication skills, and compliance with applicable regulations. With good quality, ASN can identify, evaluate, and manage risks more effectively, supporting the achievement of more efficient governance goals (Tewu et al., 2024) [14].

However, based on interviews, there are several challenges in the implementation of risk assessment: 1) the quality of ASN is lacking in terms of commitment and proactivity. ASN that do not have high motivation or awareness of the importance of risk assessment tend to be less involved, thus affecting the effectiveness of risk management in government organizations; 2) although ASN have good managerial skills, the number of tasks to be faced can affect the quality of their work. ASN that have low quality in time management and priorities may find it difficult to complete the risk assessment on time, which has an impact on the late preparation of the necessary documents; 3) suboptimal coordination in the implementation of the risk assessment indicates that the ASN involved may not be skilled enough in working together and leading the team to ensure that risks can be identified and managed properly. The low quality of communication and leadership of ASN can hinder the successful implementation of risk assessments; 4) the low quality of ASN as reflected by the lack of initiative to remind or supervise the implementation of risk assessment periodically. ASN that have high integrity and good awareness of their responsibilities will be more proactive in ensuring that risk assessment procedures are carried out in accordance with the provisions.

Overall, the quality of ASN, which includes technical competence, integrity, communication skills, as well as regulatory compliance, has a major influence on the successful implementation of risk assessments. If the quality of ASN is high, then these challenges can be minimized and risk assessment will run more effectively and efficiently.

This condition is caused by several things, including:

- 1) Lack of training and competency development

ASN involved in risk assessment may not be adequately trained in the technical and managerial competencies required. Without adequate training, they may not have the skills or understanding necessary to carry out a risk assessment effectively.

- 2) Lack of understanding of the importance of Risk Assessment

It is possible that the ASN involved have not fully understood the importance of risk assessment in achieving organizational goals and accountable financial management. Without a deep understanding, they may be less motivated or less initiative to take this task seriously.

3) Limited Human Resources

In some cases, local governments may face limited numbers of qualified ASN or not have enough staff to optimally handle all aspects of risk assessment. This can result in excessive workload on existing ASN, so that the quality of risk assessment decreases.

4) Lack of leadership support

Regional heads or other leaders may not be responsive enough to support the development of ASN competencies in the field of risk assessment. Without strong support from the leadership, ASN will have difficulty in carrying out their duties effectively.

5) Low level of compliance with regulations

If ASN does not fully comply with existing regulations and standards in the implementation of risk assessment, then the quality of the assessment carried out may not be in accordance with applicable regulations.

6) Less supportive organizational culture

In some organizations, a culture that is less supportive of risk management and a lack of collective awareness of the importance of risk assessment can hinder the efforts of ASN in carrying out their duties effectively.

This is in line with what is contained in (ISO3100, 2018) which states that competence in risk management is a key element in managing risk effectively. Without adequate education or experience in risk management, ASN will face challenges in correctly identifying, assessing and responding to risks. This will affect the quality of risk management in the public sector.

Similarly, the results of previous research by Marwati et al. (2024) that the big challenge in the risk management process is human resources who have difficulty in understanding risk management [15]. This is certainly a challenge for the Kotamobagu City Government in terms of implementing financial risk management, especially in the preparation of risk assessment documents.

In addition, given the uneven workload, a more careful evaluation of ASN performance is needed. Performance evaluation can be helpful in identifying ASN strengths and weaknesses. Based on the evaluation results, ASN that have good performance can be awarded, while those that need improvement can be given training or coaching. Thus, performance evaluation can be a tool for the development of ASN competencies, which in turn improves the quality of their work.

D. Conclusion

Based on the results of research conducted, it can be concluded that 1) the risk assessment mechanism is not fully understood even though there have been regulations; 2) The Leadership/head of the regional apparatus is less than optimal in encouraging the implementation of risk assessment in accordance with the provisions; and 3) the quality of ASN is not adequate with a large workload and is not evenly distributed.

To solve the identified problem, several steps can be taken. ASN need regular training and technical guidance to understand risk assessment mechanisms. The procedure should also be simplified to make it easier to implement. Regional heads should be given training on the importance of risk assessment, supported by transparent monitoring systems, and given incentives or sanctions in accordance with their responsibilities. ASN recruitment should be more selective, with qualifications as needed, accompanied by competency development programs. ASN workloads need to be reevaluated to ensure fair distribution, with additional job

rotation or hiring options. ASN motivation and well-being can be improved through work-life balance support, performance recognition, and fair incentives. All these measures are aimed at creating good governance and increasing the effectiveness of the organization.

References

- [1] I. Bastian, *Manajemen Keuangan Publik*. Penerbit Andi, 2021.
- [2] R. Nugroho, *Model-Model Analisis Manajemen Risiko Untuk Kebijakan Publik*. Rumah Reformasi Kebijakan [Institute for Policy Reform], 2020.
- [3] F. Paneo, J. J. Sondakh, and J. Morasa, "Penerapan Sistem Pengendalian Intern Pemerintah (SPIP) Pada Kabupaten Gorontalo," *J. Ris. Akunt. dan Audit. Goodwill*, vol. 8, no. 2, 2017.
- [4] N. Hindriani, I. Hanafi, and T. Domai, "Sistem Pengendalian Intern Pemerintah (SPIP) Dalam Perencanaan dan Pelaksanaan Anggaran di Daerah (Studi Pada Dinas Kesehatan Kabupaten Madiun)," *Wacana J. Soc. Humanit. Stud.*, vol. 15, no. 3, pp. 1–9, 2012.
- [5] B. F. Supit and E. M. C. Lumingkewas, *Pengantar Administrasi Keuangan Daerah*. Purbalingga: Eureka Media Aksara, 2023.
- [6] G. H. Tumbel, "Metode Penelitian Administrasi," *Tangguh Denara Jaya Publ.*, 2023.
- [7] P. D. Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta, 2017.
- [8] A. R. Dilapanga, T. Pangalila, and B. F. Supit, "Analysis Of Village Direct Cash Assistance Policy Implementation In East Bolaang District Bolaang Mongondow Regency," *Tech. Soc. Sci. J.*, vol. 39, pp. 89–97, 2023, doi: <https://doi.org/10.47577/tssj.v39i1.8260>.
- [9] E. E. Masengi, E. M. C. Lumingkewas, and B. F. Supit, *Pengantar Administrasi Publik*. Purbalingga: Eureka Media Aksara, 2023.
- [10] D. Makajić-Nikolić, "ISO 31000: Risk Management Guidelines," in *Encyclopedia of Sustainable Management*, Springer, 2020, pp. 1–4.
- [11] C. of S. O. of the T. Commission, "Enterprise risk management: Integrating with strategy and performance," (*No Title*), 2017.
- [12] F. WIJAYA, "Pengaruh Penerapan Sistem Pengendalian Intern Pemerintah Terhadap Efektivitas Pengelolaan Keuangan Daerah Di Provinsi Lampung," 2017.
- [13] H. Pasolong, "Teori administrasi publik." Bandung: Penerbit Alfabeta, 2017.
- [14] M. L. D. Tewu, S. B. Elisabet, and N. Gustiana, "Peningkatan Kualitas Tata Kelola Pemerintahan: Manajemen Risiko dan Sistem Pengendalian Intern di Kecamatan Kabupaten Bekasi," *J. ComunitÃ Serv. J. Terkait Kegiat. Pengabd. Kpd. Masyarakat, terkhusus Bid. Teknol. Kewirausahaan dan Sos. Kemasyarakatan*, vol. 6, no. 1, pp. 112–133, 2024.
- [15] M. Marwati, G. G. Gumilar, and R. Ramdani, "Penerapan Manajemen Risiko Dalam Pengendalian Internal Pemerintah Di Badan Perencanaan Pembangunan Kabupaten Bekasi," *Community Dev. J. J. Pengabd. Masy.*, vol. 5, no. 2, pp. 3250–3255, 2024.