

The Role of Regional Development Banks (BPD) In Enhancing Community Welfare: A Case Study in West Kalimantan



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ABSTRACT: Regional banks, known as Bank Pembangunan Daerah (BPD), play a vital role in regional economic development in Indonesia, particularly in supporting micro, small, and medium enterprises (UMKM) and various local development programs. This study focuses on the BPD in West Kalimantan, examining its contribution to economic development and community welfare. Utilizing a literature review methodology, we analyzed various studies and data from 2010 to 2017, highlighting the performance and impact of Bank Pembangunan Daerah Kalimantan Barat (Bank Kalbar). The findings reveal significant growth in Bank Kalbar's assets, third-party funds, and credit disbursements, reflecting its commitment to supporting UMKM. Additionally, the bank's initiatives in sustainable finance, corporate social responsibility (CSR), and inclusive finance have enhanced local economic development and social infrastructure. Programs aimed at promoting technopreneurship, financial inclusion, and environmental sustainability have bolstered community welfare, demonstrating the bank's role in improving living standards and environmental conservation. The study underscores the importance of Bank Kalbar's role in providing financial services and support for local communities, contributing to economic resilience and poverty alleviation in West Kalimantan. Furthermore, the research highlights challenges faced by BPDs, including the need for better regulatory support and operational efficiency. The study concludes with recommendations for optimizing the role of BPDs in sustainable development, emphasizing the importance of effective governance, risk management, and community engagement to enhance their impact on regional development and welfare.

KEYWORDS: Regional Bank, West Kalimantan, Economic Resilience

INTRODUCTION

Regional banks in Indonesia, known as Regional Development Banks (BPD), play a crucial role in regional economic development. These banks were established with the primary goal of supporting micro, small, and medium enterprises (MSMEs) and various other regional development programs. In West Kalimantan, the role of BPD is significant in driving the local economy and enhancing community welfare.

Several studies provide in-depth insights into the roles and performance of regional banks in Indonesia. A study by Pasryb et al. (2022) compares the financial performance of the South and West Sulawesi Regional Development Bank (BPD Sulsebar) and the East and North Kalimantan Regional Development Bank (BPD Kaltimara) during the period 2015-2020 using the RGEC method (Risk Profile, Earnings, Good Corporate Governance, and Capital). The results indicate that although both banks have good criteria in various financial aspects, there are significant differences in several performance ratios such as NPL, LDR, ROA, and BOPO.

Research by Utama (2019) discusses how the idea of Credit Unions, originating from Germany, can be accepted as a new economic opportunity by the Dayak ethnic group in West Kalimantan by adapting to local social and cultural values. Elyta et al. (2022) examine the role of Bank Indonesia in West Kalimantan in promoting technopreneurship and strengthening MSMEs through various initiatives such as production assistance, digital-based promotion, and online marketing access. This study shows that Bank Indonesia's interventions help MSMEs remain flexible despite facing global shocks.

Additionally, Hayet (2016) investigates the impact of working capital, investment, and consumption financing by Islamic banking on the growth of West Kalimantan's Gross Regional Domestic Product (GRDP). The findings indicate that consumption financing has a dominant influence on GRDP growth. Puspasari et al. (2020) analyze the efficiency of Regional Development Banks in Indonesia and the internal factors affecting it. The study shows that most BPDs are technically inefficient during the study period, with various internal variables such as size, capital adequacy ratio (CAR), loan-to-deposit ratio (LDR), and return on assets (ROA) affecting their technical efficiency.

Regional banks play a significant role in improving local community welfare through various financial initiatives that support

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sustainable development and poverty alleviation. Research indicates that regional banks can provide financing for environmentally and socially friendly projects, such as renewable energy, organic agriculture, and social housing, which directly improve the living standards of marginalized communities (Tashtamirov, 2023). Additionally, regional banks function as cooperative models offering economic and social stability for their communities, reducing external risks that may affect local financial stability (Alberici, 2003). Other studies also show that greater access to banking services at the local level can significantly contribute to poverty reduction, especially in rural areas (Iqbal et al., 2018).

The economic conditions and welfare of the community in West Kalimantan are influenced by various factors, including the development of the primary, secondary, and tertiary economic sectors, as well as natural resource management and cross-border cooperation. Research shows that employee welfare significantly affects their performance, which in turn positively impacts company productivity and the regional economy (Erwin, 2022). Furthermore, land-use planning in Kapuas Hulu reflects the challenges faced by local communities dependent on natural resources with limited economic opportunities beyond gold mining and palm oil plantations, which have environmental impacts (Shantiko et al., 2013).

Cross-border cooperation between West Kalimantan and Sarawak also plays an important role in fulfilling the economic rights of border communities, although there is still dependence on the neighboring country due to the lack of state presence in meeting their economic needs (Bangun, 2018). Economic growth in the primary and secondary sectors has been shown to have a negative impact on poverty, indicating that the development of these sectors can help reduce poverty in the region (Ströbele, 2022). However, challenges in natural resource management and local economic management remain, requiring more effective policies to support community welfare.

Against this background, this research aims to identify and analyze the role of regional banks in improving community welfare in West Kalimantan. The main focus will be on the contribution of regional banks in supporting MSMEs, poverty alleviation, and sustainable development initiatives.

This research aims to answer several important questions regarding the role of regional banks in improving community welfare in West Kalimantan. The first question is how regional banks support the development of micro, small, and medium enterprises (MSMEs) in West Kalimantan. Next, this research will explore the impact of financial services provided by regional banks on community welfare in West Kalimantan. The third question to be answered is what challenges and obstacles regional banks face in their efforts to improve community welfare in this region. Finally, this research will examine how regional banks can optimize their contribution to sustainable development in West Kalimantan.

The main objective of this research is to identify and analyze the role of regional banks in supporting MSME development in West Kalimantan. This research also aims to analyze the impact of financial services provided by regional banks on community welfare in West Kalimantan. Additionally, this research seeks to identify the challenges and obstacles regional banks face in their efforts to improve community welfare. Finally, this research aims to provide recommendations for optimizing the contribution of regional banks in sustainable development in West Kalimantan.

This research has several benefits for various stakeholders. From an academic perspective, this research will contribute to the scientific literature on the role of regional banks in economic development and community welfare in Indonesia, particularly in West Kalimantan, and provide data and analysis that can be used by other researchers in related studies. From a practical perspective, this research will provide insights to regional bank managers on strategies and steps that can be taken to improve community welfare, and provide useful information for local governments in formulating policies that support the role of regional banks in local economic development. From a social perspective, this research is expected to help the community understand the important role of regional banks in the local economy and how they can take advantage of the services provided, and encourage the development of MSMEs and sustainable development initiatives that can improve the standard of living of the community in West Kalimantan. Thus, this research is expected to make a significant contribution to increasing the role of regional banks in supporting economic development and community welfare in West Kalimantan.

This research adopts the literature or literature review method, which is conducted through the process of collecting, analyzing, and synthesizing various literature sources related to the research topic, including books, journal articles, research reports, and official documents. The steps involved in this method include: first, collecting relevant literature on the role of regional banks in economic development and improving community welfare, particularly in West Kalimantan. Second, critically analyzing the collected literature to understand various perspectives and findings related to the role of regional banks, with an in-depth evaluation of the methodology, results, and conclusions of each literature. Third, synthesizing findings by integrating results from various literatures to provide a comprehensive overview of the role of regional banks in supporting MSMEs, improving community welfare, facing challenges, and optimizing contributions to sustainable development. Finally, compiling the results in a systematic and structured form to answer the research questions and achieve the research objectives. By using this literature method, it is hoped that the research can provide a deep and comprehensive understanding of the role of regional banks in improving community welfare in West Kalimantan, and provide recommendations based on evidence from various analyzed literature sources.

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WEST KALIMANTAN REGIONAL DEVELOPMENT BANK

Quoted from the official website of the West Kalimantan Regional Development Bank, this bank was established based on Regional Regulation No. 1 of 1963 with the legal status of a Regional Company. The operational license was granted by the Minister of Central Bank Affairs/Governor of Bank Indonesia through Decree No. 44/63/Kep/MUBS/G dated November 28, 1963, with the inauguration on April 15, 1964. With the enactment of Law No.7 of 1992 on Banking, the business license of BPD was granted by the Minister of Finance of the Republic of Indonesia through letter No. S-841/MK.071/1993 dated August 18, 1993.

In 1999, through Regional Regulation No. 1 dated February 2, 1999, the legal status of West Kalimantan BPD changed from a Regional Company to a Limited Liability Company with the name PT. Bank Pembangunan Daerah Kalimantan Barat (Bank Kalbar) as stated in the Notarial Deed of Widiyansyah, SH No. 81 dated April 23, 1999, ratified by the Minister of Justice on May 5, 1999, No. C2-8229 HT.01.01 of 1999, and announced in the State Gazette No. 56 dated July 13, 1999. On May 7, 1999, Bank Kalbar participated in the Banking Recapitalization Program, and on July 30, 2004, the program was completed with the shares owned by the Central Government being repurchased by the Provincial, Regency, and City Governments throughout West Kalimantan.

In December 2005, Bank Kalbar began operating based on Sharia principles by opening a Sharia Branch Office in Pontianak, based on the Board of Directors' Decree No. SK/246/DIR of 2005 dated December 9, 2005, and permission from Bank Indonesia Pontianak through letter No. 7/24/DPwBz/DWBz/Ptk dated December 1, 2005.

Bank Kalbar's service network covers the entire West Kalimantan region and Central Jakarta, consisting of 1 Head Office, 21 Branch Offices, 59 Sub-Branch Offices, 1 Micro Business Unit, 58 Cash Offices, 22 Mobile Cash Units, 63 Payment Points, 65 Sharia Services, 208 ATMs, and 14 CDMs.

To provide the best service to customers, Bank Kalbar has opened Extra Services at the A. Yani Mega Mall Pontianak Cash Office, serving customers from Monday to Sunday and on National Holidays from 10:00 AM to 10:00 PM. In addition, Bank Kalbar's ATM network is integrated with ATM Bersama and ATM MEPS (Malaysian Electronic Payment System), allowing Bank Kalbar ATM cards to be used at all ATMs in Indonesia with the ATM Bersamalogo and in Malaysia with the BankCard logo. Customers can also use Bank Kalbar ATM cards at all ATMs with the ATM Club and Bank Kalbar logos for various transactions such as balance inquiries, cash withdrawals, transfers, airtime purchases, bill payments, and more.

Bank Kalbar's ATM network is also connected to the Prima ATM network, enabling Bank Kalbar ATM cards to be used at all ATM terminals with the PRIMA logo, including BCA Prima ATMs. In addition, Bank Kalbar ATM cards can be used as debit cards at all EDC machines at various merchants with the PRIMA Debit logo.

Bank Kalbar's vision is to become the preferred bank of the community with high performance and competitiveness, excelling in service. Bank Kalbar is committed to providing the best banking services that can meet customers' needs with unmatched quality.

Bank Kalbar's mission encompasses several important aspects. First, the bank strives to provide optimal service through value-added financial solutions for customers by implementing a Sustainable Finance Action Plan. Second, the bank actively contributes to the development of the regional and national economy, demonstrating its commitment to supporting sustainable economic growth. Third, Bank Kalbar creates the best conditions for employees to work and excel, ensuring a supportive and motivating work environment. Lastly, the bank is determined to become a company with good governance and risk-based management, upholding solid governance principles and effective risk management to achieve long-term goals.

Description	2010	2011	2012	2013	2014	2015	2016	2017
Total Assets	5,868,875	7,126,170	8,394,579	9,640,826	11,215,933	13,035,213	14,006,975	16,575,747
Third-Party Funds	4,677,054	6,188,699	6,880,752	8,080,189	9,355,433	10,907,226	11,227,152	13,710,510
Loans Granted	3,944,684	4,796,968	5,972,213	7,045,648	8,148,044	9,020,153	9,733,767	10,637,856
Paid-Up Capital	239,823	307,301	388,441	471,581	624,793	743,054	811,194	961,694
Net Profit	168,745	173,899	216,089	245,669	262,602	289,520	307,704	338,212

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Bank Kalbar Performance Data (in Million Rupiah) (source: West Kalimantan Regional Development Bank)

To date, the West Kalimantan Regional Development Bank has good assets and performance. The data above shows the development of Bank Kalbar's performance from 2010 to 2017. During this period, Bank Kalbar's total assets increased consistently from 5,868,875 million rupiah in 2010 to 16,575,747 million rupiah in 2017. Third party funds also increased significantly, from 4,677,054 million rupiah in 2010 to 13,710,510 million rupiah in 2017. Credit provided by Bank Kalbar increased from 3,944,684 million rupiah in 2010 to 10,637,856 million rupiah in 2017, showing growth substantial contribution to credit distribution. Paid-in capital also increased from 239,823 million rupiah in 2010 to 961,694 million rupiah in 2017. Bank Kalbar's profit for the year rose from 168,745 million rupiah in 2010 to 338,212 million rupiah in 2017, showing increasingly strong financial performance.

Financial Ratios	2010	2011	2012	2013	2014	2015	2016	2017
CAR	17.53%	17.74%	16.87%	17.63%	19.21%	21.76%	20.66%	21.59%
LDR	84.34%	77.51%	86.80%	87.20%	87.09%	82.70%	86.69%	77.59%
ROA	4.17%	3.45%	3.42%	3.19%	3.19%	2.91%	2.88%	2.94%
ROE	39.77%	28.93%	26.20%	25.80%	22.14%	19.96%	18.58%	18.03%
BOPO	70.23%	76.16%	71.33%	71.70%	72.09%	73.20%	72.80%	71.84%
NPL-Gross	0.13%	0.11%	0.35%	0.48%	0.48%	0.56%	0.70%	1.16%
NPL-Net	0.03%	0.04%	0.14%	0.24%	0.10%	0.12%	0.15%	0.33%

Bank Kalbar Financial Ratios (source: West Kalimantan Regional Development Bank)

In terms of financial ratios, Bank Kalbar's Capital Adequacy Ratio (CAR) shows small fluctuations but remains within a healthy range, from 17.53% in 2010 to 21.59% in 2017. The Loan to Deposit Ratio (LDR) ranges between 77.59% and 87.20%, with a decreasing trend in 2017 at 77.59%. Return on Assets (ROA) experienced slight fluctuations, from 4.17% in 2010 to 2.94% in 2017. Return on Equity (ROE) showed a decline from 39.77% in 2010 to 18.03% in 2017. The BOPO (Operational Expenses to Operational Income) ratio hovered around 70% to 73%, with a ratio of 71.84% in 2017. Non-Performing Loan Gross (NPL-Gross) remained relatively low, from 0.13% in 2010 to 1.16% in 2017, and Non-Performing Loan Net (NPL-Net) also remained low, from 0.03% in 2010 to 0.96% in 2017.

Overall, this data indicates that Bank Kalbar experienced stable growth in terms of assets, third-party funds, loans granted, paid-up capital, and net profit. Although there were some minor fluctuations in the financial ratios, Bank Kalbar managed to maintain its financial health well during this period.

THE ROLE OF THE BANK IN COMMUNITY WELFARE IN WEST KALIMANTAN

Banks in West Kalimantan play a significant role in enhancing the welfare of the community through various initiatives that support the local economy and small and medium-sized enterprises (SMEs). For example, Bank Indonesia in West Kalimantan contributes to the development of technopreneurship by providing production assistance, digital promotion, online marketing access, financial management, and technopreneurship organization. These interventions have helped SMEs remain flexible despite global shocks, thereby improving the local economic welfare (Elyta et al., 2022).

Additionally, socialization and literacy activities on Islamic banking involving SMEs and Bank Syariah Indonesia also help increase public understanding of Islamic banking, which in turn raises public interest in using Islamic banking services and supports local economic welfare (Achmad et al., 2022). Credit Union (CU) Betang Asi also plays a major role in family business development by providing loans based on character, capacity, capital, conditions, and collateral, along with business management and marketing training, which helps enhance local economic welfare (Junaedi et al., 2022). Proper village fund management has proven to improve the quality of life, welfare, and public services in villages, which is significant for enhancing community welfare (Purwanto and Safira, 2020). Thus, banks in West Kalimantan are crucial in supporting economic growth and the welfare of the local community. The Regional Development Bank of West Kalimantan (BPD Kalbar) plays an essential role in enhancing community welfare in West Kalimantan through various initiatives that support the local economy and SMEs. A relevant study shows that BPD Kalbar contributes by providing financing for projects that can improve community welfare. For instance, a study by Hayet (2016) indicates that consumption financing by Islamic banking, which is also part of BPD Kalbar's services, has a dominant influence on the growth of the Regional Gross Domestic Product (PDRB) in West Kalimantan, showing that these banking services can drive economic

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growth and enhance community welfare (Hayet, 2016).

Furthermore, BPD Kalbar is also involved in various initiatives that support SMEs through financing and technical assistance. By providing better financial access, BPD Kalbar helps SMEs grow and contribute more significantly to the local economy. This aligns with findings by Elyta et al. (2022) that support from local financial institutions, such as Bank Indonesia in West Kalimantan, is vital in helping SMEs remain flexible and resilient, especially in facing global economic shocks (Elyta et al., 2022).

In addition to supporting SMEs, BPD Kalbar also plays a role in initiatives that enhance community welfare through village fund management and community projects. Effective village fund management by banks, as shown in research by Purwanto and Safira (2020), can improve the quality of life, welfare, and public services in villages. This demonstrates that effective local banking interventions can have a significant positive impact on village community welfare (Purwanto and Safira, 2020).

Thus, BPD Kalbar plays an important role in enhancing the welfare of the community in West Kalimantan through SME financing, village fund management, and various other financial initiatives that support local economic growth and improve the quality of life for the community. Bank Kalbar also plays a significant role in enhancing the welfare of the community in West Kalimantan through various initiatives and financial services. As a regional development bank, Bank Kalbar's mission is to support local economic development, which directly contributes to improving community welfare.

One of the main ways Bank Kalbar supports community welfare is by providing credit to micro, small, and medium-sized enterprises (MSMEs). By providing easier financial access for MSMEs, Bank Kalbar helps create new jobs and increase local community income. Data shows that credit provided by Bank Kalbar increased from IDR 3,944,684 million in 2010 to IDR 10,637,856 million in 2017. This increase reflects Bank Kalbar's commitment to supporting MSME growth in West Kalimantan.

Additionally, Bank Kalbar is involved in various corporate social responsibility (CSR) programs focused on community empowerment and social infrastructure development. These programs include scholarships, public facility construction, and support for social and cultural activities. Through CSR programs, Bank Kalbar strives to provide a sustainable positive impact on local communities.

Bank Kalbar also supports community welfare through inclusive financial initiatives. By expanding its service network throughout West Kalimantan, including remote areas, Bank Kalbar ensures that communities have better access to banking services. Its extensive service network, which includes 21 branch offices, 59 sub-branch offices, and 208 ATMs, allows communities to conduct financial transactions more easily and securely.

Moreover, Bank Kalbar adopts sustainable finance principles in its operations. By implementing a Sustainable Finance Action Plan, Bank Kalbar aims to support environmentally and socially friendly projects, such as renewable energy, organic farming, and social housing. These initiatives not only help preserve the environment but also improve community quality of life.

In terms of governance, Bank Kalbar is committed to implementing good corporate governance practices and effective risk management. By maintaining financial and operational stability, Bank Kalbar ensures that it can continue to support economic development and community welfare in West Kalimantan sustainably. Overall, Bank Kalbar's role in enhancing community welfare in West Kalimantan is crucial. Through financial support for MSMEs, CSR programs, inclusive financial initiatives, and sustainable finance principles, Bank Kalbar significantly contributes to economic development and improving the quality of life for the community in the region.

CONCLUSION

Regional banks, particularly Regional Development Banks (BPD), play a vital role in regional economic development in Indonesia. Established with the primary aim of supporting micro, small, and medium enterprises (MSMEs) and various other regional development programs, these banks become essential pillars in driving the local economy and enhancing community welfare.

In West Kalimantan, the role of BPD is highly significant. Various studies have shown the performance and contribution of regional banks in supporting the local economy. A study by Pasryb et al. (2022) highlights the financial performance comparison among several BPDs in Indonesia, indicating that despite differences in some performance ratios, these banks generally possess good financial criteria. Other research by Utama (2019) and Elyta et al. (2022) demonstrates how initiatives such as credit unions and support for technopreneurship have helped improve the economic welfare of the local community.

Bank Kalbar, as a specific example, has shown stable growth in various financial indicators from 2010 to 2017, such as an increase in assets, third-party funds, and loans provided. With a commitment to sustainable finance principles and CSR initiatives, Bank Kalbar not only supports MSMEs but also contributes to local social and infrastructure development. These initiatives, including providing wider financial access and environmentally friendly projects, help improve the standard of living and preserve the environment.

Thus, Bank Kalbar and other regional banks play a key role in enhancing community welfare in West Kalimantan through financial support, empowerment programs, and good governance practices. Their role in supporting local economic development and poverty alleviation underscores the importance of these banks in creating a more prosperous and competitive society.

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