

The Effect of Organizational Commitment, Organization Culture Based on *Tri Hita Karana* and *Awig-Awig* Protection on the Performance of *Lembaga Perkreditan Desa* in Bangli Regency

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ABSTRACT : This study aims to obtain empirical evidence regarding the effect of organizational commitment, *Tri Hita Karana*-based organizational culture and *awig-awig* protection on LPD performance in Bangli Regency. This research method is a quantitative method in the form of associative with the method of collecting data using a questionnaire. The study population was 159 LPDs in Bangli Regency. The sample was determined using the non probability sampling method in order to obtain 105 LPDs. Research respondents were Pamucuk (Head of LPD) in each LPD. The data analysis technique used is multiple linear regression analysis. The results of this study indicate that organizational commitment, *Tri Hita Karana*-based organizational culture and *awig-awig* protection have a positive and significant effect on LPD performance. This means that the greater the sense of commitment one has, the better the implementation of the *Tri Hita Karana*-based organizational culture and the better *awig-awig* protection, the better the LPD's performance.

Keywords : *Organizational Commitment, Tri Hita Karana Culture, Awig-Awig Protection, LPD Performance*

I. INTRODUCTION

Every region in Indonesia is supported by the existence of a village that is involved in creating national development. Particularly in the economic sector, the existence of traditional financial institutions that grow and develop in rural areas can be come the motor of the rural economy so that they can provide assistance for the development of micro, small and medium enterprises. Bali Province is one of the provinces in Indonesia that has traditional financial institutions with the concept of traditional villages and prioritizes aspects of local wisdom in the field of village finance that can help realize national development. This institution is known as the *Lembaga Perkreditan Desa* (LPD). The special characteristic that distinguishes LPD from other financial institutions is that the ownership of financial institutions belongs to the customary village or *pekraman* village in Bali which itself belongs to the *krama* village *pekraman* (people who are registered as members in the local customary village) and the LPD capital comes from the community itself or derivative of village manners. The number of LPDs formed in Bali is 1,435 LPD. Bangli Regency is the only district that does not have a sea area with an area of 520.81 km². Until now, Bangli Regency has 159 LPDs spread across 4 (four) districts.

As non-bank financial institutions LPDs are regulated by the Government of Bali and supervised by the Regional Development Bank of Bali. Based on LPLPD data from Bali Province as of December 2019, the amount of public funds collected was IDR 859,876,820 (in thousands) or around IDR 859 billion with 140,908 customers. These funds are classified into two types, namely savings and time deposits. The amount of loans granted as of December 2019 was IDR 740,361,481 (in thousands) or around IDR 740 billion, with 41,004 customers. LPD health assessment factors are based on five aspects consisting of capital adequacy, earning asset quality, management, profit and liquidity. Based on the results of the health assessment, the LPD health classification was determined. The following is the health classification of LPD in *Bangli* Regency which is listed in Table 1.

Table 1 LPD Health Classification in Bangli Regency from 2017-2019

| District | Health Classification | Period | | |
|----------|-----------------------|--------|------|------|
| | | 2017 | 2018 | 2019 |
| Bangli | Healthy | 17 | 15 | 17 |
| | Fairly Healthy | 4 | 5 | 4 |
| | Unwell | 1 | 2 | 1 |
| | Not healthy | - | - | - |
| | Not Operation | 1 | 1 | 1 |

| | | | | |
|-----------|----------------|----|----|----|
| Kintamani | Healthy | 32 | 26 | 38 |
| | Fairly Healthy | 9 | 8 | 8 |
| | Unwell | 12 | 16 | 3 |
| | Not healthy | 4 | 2 | 4 |
| | Not Operation | 4 | 9 | 8 |
| Susut | Healthy | 27 | 27 | 24 |
| | Fairly Healthy | 9 | 7 | 9 |
| | Unwell | - | 3 | 4 |
| | Not healthy | 2 | - | - |
| | Not Operation | 1 | 2 | 2 |
| Tembuku | Healthy | 23 | 21 | 26 |
| | Fairly Healthy | 4 | 6 | 2 |
| | Unwell | 8 | 8 | 7 |
| | Not healthy | - | - | - |
| | Not Operation | 1 | 1 | 1 |

Source: LPLPD Bali Province, 2020

In Table 1, it can be seen that the LPD health classification in each sub-district in *Bangli* Regency is not fixed every year or has fluctuated. This does not reflect the good financial performance of LPDs because there are LPDs with an unhealthy level of health that do not even operate. Performance appraisal at the LPD, which is only seen from the financial aspect, does not fully reflect that LPD operations have been carried out properly. This is because the financial aspect only describes the measurement of the effectiveness of the use of assets and profits in supporting LPD operations during a certain period.

As a district with the lowest Regency Minimum Wages level in Bali, it will certainly have an impact on the work productivity of the community so that it will have an impact on the performance of an organization, one of which is the performance of existing financial institutions. There are several cases that have occurred in several LPDs in *Bangli* Regency, as reported by the *Bali Tribune* (20 December 2018, www.balitribune.co.id) in the LPD *Tanggahan Peken*, *Susut* District, there has been a difference in funds of tens of billions of rupiah when audited by the team formed customary village and LPLPD audits. Responding to this problem, the LPD management was not serious in resolving the LPD problem, so that when the *Tanggahan Peken* boarding house was held together with the LPD management at the *Banjar Tanggahan Peken* board, the LPD management was subject to sanctions, namely the LPD manager was no longer the *Tanggahan Peken* boarding house in the sense that the LPD manager who was a permanent suspect lives in *Tanggahan Peken* Village but does not have any rights in *Tanggahan Peken* Village. Another case is also in the *Serai* LPD, *Kintamani* District, which was reported from *NusaBali* (8 February 2018, www.nusabali.com), where customers reported to the *Bangli* Police that they could not withdraw their savings or deposits. The customer thinks that the LPD management has no intention of returning the customer's money. When the *adat paruman* discussed the LPD, the LPD manager was also absent, so the customer wanted mediation with the LPD manager. Some of these cases indicate that LPD performance is not sufficiently seen only from the financial aspects but also from non-financial aspects such as customer satisfaction and service from LPD management. Assessment of an organization's performance from financial and non-financial aspects is known as the Balanced Scorecard (BSC) method developed by Kaplan and Norton in early 1990. BSC consists of four perspectives consisting of a financial perspective, a customer perspective, an internal business process perspective and a learning perspective. and growth. Balanced Scorecard concept can be used to align business activities with an organization's vision statement (Khozein, 2012).

According to Theory of Planned Behavior (TPB), a person's behavior is shaped by an intention or interest. A person's interest in behaving is influenced by his own attitude, the environment and the beliefs of a person with his / her abilities. Attitude to behave in this case is understood as a commitment. Commitment will affect a person's attention to the organization so that it can lead to good performance. Important organizational commitment is owned by every individual in the organization so that it can be an encouragement in order to provide the best performance for the organization.

Organizational performance can also be influenced by environmental factors in the form of cultural values which are patterns of thought and equality of action that affect the behavior of all members of the organization. The values held by organizational members can create a sense of comfort at work so that it can improve the performance of an organization. The *Tri Hita Karana* (THK) culture is one of the philosophies of Balinese culture and the concept of community life in Bali which contains the importance of harmonious behavior in life and life and work which will later guide someone in acting so that harmony and a good working atmosphere are created. *Tri Hita Karana* contains elements of *Parahyangan* (harmonious relationship between humans and God), *Palemahan* (harmonious relationship between humans and the environment), and *Pawongan*

(harmonious relationship between humans and humans). The essence of the *Tri Hita Karana* culture is good cooperation and harmony of all components related to an activity or organization so that the teachings of *Tri Hita Karana* are important to be implemented in everyday life.

In addition to cultural values, every operation of an organization also requires a regulation that regulates the organization's life order with the aim that the operations of an organization do not deviate from the established regulations. Each organization has its own legal umbrella that is tailored to the scope of the organization. The LPD as a financial institution owned by a customary village has legal privileges. *Awig-awig* is a customary law product from a traditional organization in Bali which is generally made by deliberation to consensus by all its members and serves as a code of conduct for the members of the organization concerned (Sudantra, 2018). *Awig-awig* is used as a guide in implementing the organization both in regulating the behavior of indigenous peoples and the sanctions given to violators of customary rules (Diantari, 2019).

II. CONCEPTUAL MODEL AND HYPOTHESIS

Theory of Planned Behavior (TPB) is a further development of the Theory of Reasoned Action. According to Ajzen, (1991), individual behavior can be influenced by individual intention (behavior intention) towards this particular behavior. The intention to be have is influenced by three things which consist of Behavior Belief, Normative Belief and Control Belief. Every individual has a variety of beliefs in a behavior and only a few of these beliefs arise to influence behavior when faced with a certain event.

Theory of Planned Behavior explains that a person's intention or interest in behaving is influenced by several things, one of which is commitment, which is an attitude regarding the extent to which a person sides with the organization. Organizational commitment comes from within the individual to do something in order to support the success of the organization in accordance with predetermined goals and prioritize the interests of the organization. Employees or members of organizations with high commitment will work optimally so that the organization they work for can achieve maximum work success. Research conducted by (Kusumasari, 2017) shows that organizational commitment has a significant and significant effect on the financial performance of LPDs in Ubud District. This research is supported by research conducted (Dewi, 2018) which reveals that organizational commitment has a positive influence on the financial performance of LPDs in Abiansemal District. Other research regarding organizational commitment conducted by (Amanda, 2019) also found that organizational commitment has a significant effect on LPD performance in Denpasar City. Based on the theory described and the results of previous research, the greater the commitment the LPD head has, the more it will boost the LPD's performance.

H₁: Organizational commitment has a positive effect on organizational performance.

Organizational culture is a normative bond that is tied and held together in an organization. Timothy (2011) states that organizational culture has a concept that includes beliefs, values and practices as differentiating organizations from one another. *Tri Hita Karana* is a spiritual concept, the concept of local wisdom and the philosophy of life of the Hindu community in Bali which aims to establish harmony in human life. The combination of Balinese customary law with *Tri Hita Karana* raises the assumption that the LPD organizational culture is different from other financial institutions. The *Tri Hita Karana*-based organizational culture is the foundation for LPD operations. *Tri Hita Karana* means three things that cause human life to be happy or prosperous. The concept of *Tri Hita Karana* is a balance and harmony of life that can be achieved by having a good relationship with God, good relations with fellow humans and good relationships with the environment.

Organizational culture is something that is related to quality, people and organizational styles and the ways that are operationalized within an organization. In accordance with the Theory of Planned Behavior, environmental factors can influence a person's intentions and interests. Environmental factors can be in the form of cultural values that are adhered to by every individual in the organization. LPD is one of the homogeneous organizations owned by traditional villages in Bali. The LPD adheres to an organizational culture with the values of *Tri Hita Karana* which is the local wisdom of the Balinese people as the basis for individuals in every activity. The importance of implementing the THK philosophy in an organization has been proven by the existence of empirical research related to this matter. Research conducted by Pratiwi (2017) found that organizational culture with the THK concept has a positive effect on organizational performance. This research is supported by research conducted by Perawati (2018) which states that organizational culture has a positive effect on organizational performance. The same research conducted by Astini (2019) also found that the THK culture had a positive effect on LPD financial performance. Based on the theory described and the results of previous research, the better the implementation of THK-based organizational culture will be able to encourage LPD performance.

H₂: Organizational culture based on *Tri Hita Karana* has a positive effect on organizational performance.

Awig-awig is a customary village regulation to strengthen and strengthen a customary village so that it remains sustainable. The term *awig-awig* is a traditional Balinese law that is unique and unique to traditional villages. *Awig-awig* as customary law has several functions, namely to regulate and control the behavior of community members in their life in order to achieve public order and tranquility, it also functions to integrate community members into a unity and unity who live together with the spirit and struggle.

Compliance theory supports that an individual tends to obey laws they deem appropriate and consistent with their internal norms. Every individual obeys the law because the law is considered a necessity. *Awig-awig* is a customary law that is compiled and must be obeyed by the traditional village krama in Bali to achieve harmony between humans and God, harmony between humans and humans, and harmony between humans and the environment, which is the manifestation of *Tri Hita Karana*. Research conducted by Atmadja (2014) found that *awig-awig* protection had an effect on LPD performance. Another research, namely by Parmawan (2017) states that *awig-awig* protection has a negative and significant effect on fraud. Another study conducted by Jayantari (2020) found that the existence of *awig-awig* has a positive effect on financial performance. Based on the theory described and the results of previous research, the better *awig-awig* protection will be able to boost LPD performance.

H₃: *Awig-awig* protection has a positive effect on organizational performance.

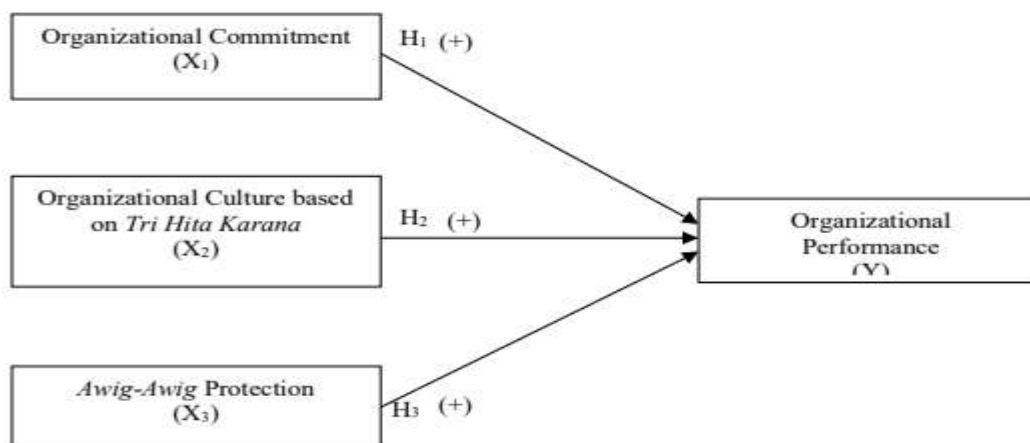


Figure 1. Conceptual Framework

III. RESEARCH METHODS

This study uses a quantitative approach in the form of an associative, namely research that aims to determine the relationship and influence between two or more variables. This research was conducted at the LPDs in each sub-district in *Bangli* Regency. *Bangli* Regency was chosen because it is an area with the lowest Regency Minimum Wages level in Bali which has an impact on the welfare of employees so that it impacts on one's work productivity and there are problems that befall existing financial institutions such as the LPD where the LPD health classification has fluctuated plus cases. which befell several LPD so that it can harm various parties. The subjects in this study were *Pamucuk* (Head of LPD) in each LPD in *Bangli* Regency. The population of this study were all LPDs in *Bangli* Regency with a total of 159 LPD units. Sampling in this study using nonprobability sampling method with purposive sampling technique. The criteria for respondents in the sample are *Pamucuk* (Head of LPD) in each LPD because *Pamucuk* (Head of LPD) has a role in operations and knows almost all LPD operations and is responsible for LPD performance. The data collection method in this research is through observation with a questionnaire instrument. The results of the questionnaire will be measured using a Likert scale with a scale of 4 points. The analysis technique used in this research is multiple linear regression analysis techniques.

The indicators used to measure organizational commitment consist of (1) a sense of belonging to the organization, (2) loyalty to the organization, (3) having an emotional bond with the organization, (4) staying working in the organization, (5) being easily tied to the organization and (6) Negative consequences of leaving the organization. Organizational culture is measured by a statement instrument adopted from Pratiwi (2017) consisting of *Parahyangan*, *Pawongan*, and *Palemahan* which is reflected in the questionnaire statement. The indicators used to measure the *awig-awig* protection variable consist of (1) code of conduct, (2) firm sanctions, (3) feeling of security, and (4) management procedures. Indicators of LPD organizational performance use a

balance scorecard. Measurement using the balance scorecard is important to do in 4 (four) perspectives so that LPDs are able to compete not only from a financial perspective, but also from non-financial aspects. Balance scorecard can help a company to make it easier to explain the company's vision, mission and strategy (Suartana, 2009: 101). Measuring organizational performance with a balanced scorecard uses 12 (twelve) statements with indicators from financial perspective, customer perspective, internal business perspective and learning and growth perspective.

IV. RESULTS AND DISCUSSION

The number of LPDs in *Bangli* Regency is 159 LPD units. The number of samples used was as many as 105 LPD units with the number of respondents for each LPD as many as 1 (person), so the number of respondents in this study was 105 people. Details of sending and returning the questionnaire can be seen in Table 2.

Table 2 Questionnaire Delivery and Return Details

| Questionnaires | Total | Percentage |
|------------------------------|-----------------------|-------------|
| Scattered questionnaires | 105 | 100% |
| Non-returned questionnaire | 0 | 0 |
| Questionnaires were returned | 105 | 100% |
| The questionnaire used | 105 | 100% |
| Response rate | 105/105 x 100% | 100% |
| Usable response rate | 105/105 x 100% | 100% |

Source: *Research data, 2020*

Table 2 shows that the return on the questionnaire was 100%. Based on the collected questionnaires, all questionnaires were filled in properly by the respondents so that all questionnaires could be used.

Table 3 Respondent Characteristics

| Respondent Characteristics | | Total | |
|----------------------------|--------------------|--------|------------|
| | | Person | Percentage |
| Based on Age | | | |
| 1 | 21-35 years old | 1 | 0.95% |
| 2 | 36-50 years old | 76 | 72.38% |
| 3 | > 50 years old | 28 | 26.67% |
| Total | | 105 | 100% |
| Based on Gender | | | |
| 1 | Male | 100 | 95.24% |
| 2 | Female | 5 | 4.76% |
| Total | | 105 | 100% |
| Based on Education | | | |
| 1 | Junior High School | 2 | 1.90% |
| 2 | Senior High School | 81 | 77.14% |
| 3 | Diploma | 3 | 2.86% |
| 4 | Bachelor | 19 | 18.1% |
| 5 | Master | - | 0% |
| Total | | 105 | 100% |

Source: *Research data, 2020*

Based on Table 3, it can be concluded that the respondents in this study were mostly aged between 36-50 years. Respondents in this age range can be said to be able to manage their emotions well and tend to have worked in the LPD for a long time so they have quite a lot of experience related to LPD performance. Most of the respondents in this study were male, namely 100 people (95.24%), while the female respondents were 5 people (4.76%). This shows that there is still a gap in the number of female LPD heads who have a core role in LPD management. Crites et al., (2015) stated that the success of men's roles as leaders is considered to come

from internal factors, namely abilities and skills, while women are considered successful because of external factors, namely luck and lighter duties. Most of the LPD heads in *Bangli* District have high school education backgrounds. This information illustrates in general that those who are directly involved in improving LPD performance are high school graduates.

Table 4 Results of Multiple Linear Regression Analysis

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-----------------------------|-----------------------------|------------|---------------------------|--------|-------|
| | B | Std. Error | Beta | | |
| (Constant) | -0.013 | 3.361 | | -0.004 | 0.997 |
| Organizational Commitment | 0.644 | 0.164 | 0.350 | 3.936 | 0.000 |
| THK Culture | 0.470 | 0.144 | 0.271 | 3.259 | 0.002 |
| <i>Awig-awig</i> Protection | 0.601 | 0.189 | 0.257 | 3.172 | 0.002 |
| R square | | | 0.432 | | |
| Adjusted R Square | | | 0.415 | | |
| F count | | | 25.597 | | |
| Significance F | | | 0.000 | | |

Source: *Data processed, 2020*

Based on the results of multiple linear regression analysis as shown in Table 4, the regression equation can be used in this study:

$$Y = -0,013 + 0,644X_1 + 0,470X_2 + 0,601X_3 + e$$

The Effect of Organizational Commitment on LPD Performance

The results of testing the first hypothesis regarding the effect of organizational commitment on LPD performance show a significance value of 0.000 with a beta coefficient value of 0.644. The significance value of 0.000 is less than $\alpha = 0.05$. Therefore, the first hypothesis in this study is accepted. This shows that the variable organizational commitment has a positive and significant effect on LPD performance in *Bangli* Regency. The results of this study indicate that the existence of organizational commitment has an influence on LPD performance, which is one measure of the success of managing a traditional village-based financial institution. The success of managing an organization is caused by internal factors, namely through individual attitudes towards the organization.

This is in accordance with what is described in the Theory of Planned Behavior in which a person's behavior is formed by the presence of an intention or interest which is influenced by his own attitude. This attitude is understood as a commitment that becomes an impetus to give the best performance for the organization. The aspect that needs to be considered in the management of the LPD from the individuals who are members of it is how each individual is loyal to the organization so that it will embody the performance of an organization. From the results obtained, it can be concluded that the *Pamucuk* (Head of LPD) in each sub-district in *Bangli* Regency have a good organizational commitment. The results of this study are in line with research conducted by Kusumasari (2017), research conducted by Dewi (2018) and research conducted by Amanda (2019) which concluded that organizational commitment has a positive and significant effect on LPD performance.

The Effect of *Tri Hita Karana*-Based Organizational Culture on LPD Performance

The results of testing the second hypothesis regarding the influence of *Tri Hita Karana*-based organizational culture on LPD performance show a significance value of 0.002 with a beta coefficient value of 0.470. The significance value of 0.002 is less than $\alpha = 0.05$, so the second hypothesis in this study is accepted. These results indicate that the *Tri Hita Karana*-based organizational culture variable has a positive and significant effect on LPD performance in *Bangli* Regency. Theory of Planned Behavior is a model used to explain the behavioral interests and intentions of an individual, in this case it is related to one of the factors that influence the interest and behavioral intention of an individual. This factor is the environment, which in this case environmental factors are understood as organizational culture.

The existence of a culture in the organization can create a norm of behavior in solving existing problems. The *Tri Hita Karana* culture is one of the cultures that developed in Bali Province which is appropriate to be applied to traditional organizations such as the LPD. The results of this study are in line with research conducted by Pratiwi (2017), research conducted by Perawati (2018) and research conducted by Astini (2019) which concluded that *Tri Hita Karana's* organizational culture has a positive effect on LPD performance.

The Effect of Awig-Awig Protection on LPD Performance

The results of testing the third hypothesis regarding the effect of *awig-awig* protection on LPD performance show a significance value of 0.002 with a beta coefficient value of 0.601. The significance value is 0.002 less than $\alpha = 0.05$. Therefore, the third hypothesis in this study is accepted. The results of this study mean that *awig-awig* protection has a positive and significant effect on the LPD performance in *Bangli* Regency. Compliance theory explains that a person will tend to obey the values that are considered appropriate and consistent with their norms. The effectiveness of regulations in an organizational system can not be separated from the compliance factor of each member of the organization with existing rules.

Awig-awig as a customary law that has developed in Bali Province based on the *Tri Hita Karana* philosophy. *Awig-awig* also applies to LPD because the existence of LPD is located in a traditional village where the traditional village is bound by a rule known as *awig-awig*. Based on facts on the ground, *awig-awig* is a rule that is binding on the customary village community. *Awig-awig* contains strict customary sanctions in the form of fines, physical sanctions and psychological sanctions and those that are spiritual in nature so that the offender feels enough suffering. Based on the facts on the ground, one of the implementation of customary sanctions that originates from *awig-awig* is seen in the case that happened to the LPD *Tanggahan Peken* where the LPD manager was subject to sanctions no longer being a local village community in the sense that the LPD manager remained in the village but no longer become part of the *adat* of the *Tanggahan Peken* Village and do not have any rights in the village. This shows that *awig-awig* as traditional law has its own power to create order in customary village areas.

Diantari (2019) explains that indigenous people have the task of carrying out *awig-awig* and participating in taking policies through *paruman* (village meetings) with the aim of ensuring the unity and integrity of the village community while still striving for a harmonious balance in their village which is based on the concept *Tri Hita Karana*. The results of this study are in line with research conducted by Atmadja (2014), research conducted by Parmawan (2017) and research conducted by Jayantari (2020) which concluded that *awig-awig* protection is positive and significant on LPD performance and has a significant negative effect on fraud.

V. CONCLUSION

Organizational commitment has a positive and significant effect on LPD performance in *Bangli* Regency. These results explain that the greater the commitment of the LPD Head, the more it can boost LPD performance. *Tri Hita Karana*-based organizational culture has a positive and significant effect on LPD performance in *Bangli* Regency. These results explain that the better the implementation of an organizational culture based on the *Tri Hita Karana*, the better the LPD's performance as a traditional village financial institution. *Awig-awig* protection has a positive and significant effect on LPD performance in *Bangli* Regency. This result explains that the better the protection of customary law (*awig-awig*), the better the LPD's performance will be.

The head of the LPD as the leader in the organizational structure is expected to maintain and increase a sense of commitment in managing the LPD so that previous problems do not recur and create a good performance. As a traditional village-based financial institution, each individual who is part of it, both the head and the LPD management, must obey every culture adopted and comply with all applicable regulations for the sustainability of the LPD's operations as a traditional village financial institution. In further research, it is suggested to choose LPD in different regencies to perfect the research so that it covers the whole of Bali. Further research can also add other variables and the context of LPD performance assessment such as other aspects of local wisdom.

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