

## The Effect of Organizational Culture, Human Resource Competency, and Effectiveness of Supervision on LPD Performance in Tabanan Regency

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**ABSTRACT:** LPD as a traditional-based financial institution has an important role as an economic driver for rural communities. However, over time, practices often occur that have an impact on the lack of public trust in LPD performance, one of which is the misuse of customer funds for personal interests. This study aims to prove the influence of organizational culture, human resource competence, and effectiveness of supervision on LPD performance. The data used in this study were respondents' answers to statements in the questionnaire, and the sample was determined by purposive sampling method so that a sample of 104 LPDs were obtained. The data analysis technique used is multiple linear regression. Based on the analysis results show that the variables of organizational culture, HR competence, and effectiveness of supervision have a positive effect on LPD performance. The implication of the results of this study is that it can be a motivation for LPD managers related to the importance of control aspects in the form of organizational culture and supervision to direct LPD performance in a better direction according to community expectations, and also supported by efforts to improve HR competencies.

**KEYWORDS:** *Organizational culture, HR Competence, Effectiveness of supervision, LPD performance*

### I. INTRODUCTION

The Village Credit Institution or LPD is a financial institution that is managed by the traditional village itself. The LPD has the same role as the banking sector in general, it collects and distributes community funds, and because it is managed by a traditional village, the LPD is obliged to deposit 20% of the profits it receives which is allocated as a development fund and village community empowerment and 5% as a social fund. The existence of the LPD's obligation to participate in the development of traditional villages requires the LPD to always improve performance because if the performance of the LPD decreases, the direct allocation of LPD profits to support the development and empowerment of traditional villages will also decrease (Suartana & Ariyanto, 2012). LPDs exist in every region in Bali, including in Tabanan Regency which based on LPLPD data as of 2021 has 308 LPDs spread over ten sub-districts.

In the last few years, several cases have been found in LPDs, especially in Tabanan Regency, including the case that occurred in Tabanan City LPD, where most customers cannot withdraw their funds because there are only 60 million cash remaining. The misuse of funds by the management in the LPD of Tabanan City Traditional Village caused an estimated loss of IDR 1.2 billion (Pradnyanitasari et al, 2021). Another case also occurred in the LPD of Belumbang Traditional Village that use the funds by the LPD management for personal interests which caused a loss of Rp. 1.3 billion (Pratiwi and Budiasih, 2020). Another case also occurred in the LPD of Batungsel Traditional Village, Pupuan District, namely the existence of a criminal act of corruption of customer funds carried out by the collector of the Batungsel Traditional Village LPD (<https://kejaritabanan.go.id>). In connection with the phenomenon of misuse of customer funds by LPD managers, this can be explained by the Theory of Planned Behavior (TPB). This theory explains that there are several factors that cause humans to perform a behavior. These factors are attitudes toward behavior, subjective norm, and perceived control over behavior (Kaplan, 2009).

The occurrence of some of these cases indicates that there is still a low level of human resource morality in the internal LPD, it is very necessary to have basic principles that can regulate individual behavior in carrying out tasks, one of which can be implemented in the form of organizational culture. The existence of the LPD in Bali is largely determined by the culture adopted by the LPD. Bharadwaj and Schein in Sudiartini and Neem (2018) state that organizational culture is a basic concept of shared values, beliefs, behaviors, and attitudes that are adopted and become the basis in organizations to achieve organizational goals. Organizational culture cannot be seen only as values and norms within the organization because organizational culture can

provide a separate identity for the organization and at the same time as social control for members of the organization (Ferine et al., 2021; Nursing and Badera, 2018).

Several studies have been conducted previously to analyze the influence of organizational culture on organizational performance, including research conducted by Sudarsana and Budiasih (2019) which found that organizational culture had a positive effect on LPD financial performance, but research conducted by Anggayana (2019) found that there is no influence of organizational culture on LPD financial performance so that there are still inconsistencies in the results.

The application of organizational culture in LPD management must also be supported by the ability of human resources as the main factor in managing the organization. According to Dewi (2021), HR competence is the human ability to carry out a task and responsibility in the work so that the organization's operations can run according to plan. Human resources is also a component to create a competitive advantage in the organization, this is supported by Ozkeser (2019) who states that the success and competitive advantage of an organization is highly dependent on the human factor in the organization because many resources owned by an organization can be imitated by other parties except human resources. Several studies have been conducted to examine the effect of HR competence on organizational performance, among which Agustin and Utomo (2021) found that human capital in organizations affects organizational performance. The conduct of several studies on human resources in organizations indicates that HR factors are very important to the success of organizations, especially LPDs.

The supervisory role is very important for LPDs. Supervision means an activity to monitor the process of implementing organizational activities, assessing how they are implemented, and taking corrective actions so that the implementation of tasks within the organization is in accordance with what is expected and avoids harmful things (Febriani and Suharnomo, 2018). Siagian in Taroreh (2018) argues that supervision is one of the management functions in the organization which is a process of observing activities in the organization with the aim of ensuring all work is according to plan.

Supervision can be carried out by the organization's internal supervisor whose task is to monitor and evaluate existing activities within an organization (Budi et al., 2020). Carrying out effective supervision in the organization will have an impact on discipline and good employee performance so that it can support the improvement of LPD performance. The previous research on the effect of supervision on organizational performance was conducted by Kusumasari et al. (2017) which states that internal control partially has a significant effect on LPD performance which is also supported by research conducted by Raharja (2015) and Jaya and Rasuli (2021), but this statement is not supported by the results of research conducted by Azizah (2020) and Fitri and Afriyenti (2021).

## II. CONCEPTUAL MODEL AND HYPOTHESIS

The existence of several cases of misuse of customer funds indicates that HR in the internal LPD still has low morality, so a norm that can regulate individual behavior in the internal LPD can generally be implemented in an organizational culture based on the concept of Tri Hita Karana. The concept of Tri Hita Karana as an LPD organizational culture teaches humans to be committed that all nature and the surrounding environment must be protected and preserved (Suartana & Jati, 2017). Organizational culture is not only limited to organizational values and norms but also as organizational identity as well as social control for organizational members (Ferine et al., 2021; Nursing & Badera, 2018). According to the theory of planned behavior (TPB), the role of organizational culture as a norm is a form of control aspect that will limit and direct the behavior of organizational members in a better direction. Research conducted by Sudarsana and Budiasih (2019) found that organizational culture has a positive effect on LPD's financial performance. Other research from Nugraha & Suryanawa (2021), Alghamdi (2018), Nikpour (2017), Dewi & Sujana (2021), Astini & Yadnyana (2019) also proves that organizational culture has a positive effect on organizational performance.

H1: Organizational Culture has a positive effect on LPD performance.

In addition to organizational culture, HR factors have an important role in the organization. This is because the achievement of the organization's goals is very dependent on the ability of human resources to carry out their duties and responsibilities. Ozkeser (2019) states that the competitive advantage of an organization is highly dependent on the characteristics of its human resources, this is because many of the resources owned by an organization can be imitated by other organizations except human resources. HR competence is the ability of individuals to carry out assigned tasks so that the company's operational activities can run smoothly (Dewi, 2021). LPD as a traditional-based financial institution is always demanded by the community to improve performance to meet the needs of the local community, and one of the efforts that can be done is to improve the quality or competence of human resources.

The existence of public demands on the performance of the LPD that can be achieved through efforts to improve the quality of human resources is a form of the subjective norm in the TPB theory which is an expectation of others to carry out a certain action or effort. Research conducted by Agustin & Utomo (2021) found that human capital in organizations has a positive effect on organizational performance. Other research from Budi (2021),

Asmawiyah et al. (2020), and Hasanudin et al. (2021) found the results that competent human resources have a positive effect on performance.

H2: Human resource competence has a positive effect on LPD performance.

Quality of human resources cannot guarantee the maximum increase in LPD performance because there is still the potential for fraudulent actions in organizational operations, therefore a supervisory role is needed so that LPD operations can run optimally and in accordance with existing rules. Supervision is the activity to monitor, assess, and take corrective actions so that the implementation of tasks in the organization is in accordance with what is expected and avoids harmful things (Febriani & Suharnomo, 2018). According to the theory of planned behavior, the supervisory role in this LPD is a form of control that will limit individual behavior to avoid actions that are detrimental to the organization. Research conducted by Kusumasari et al. (2017) found that internal control partially has a significant effect on LPD performance. The results of this study are also supported by research conducted by Raharja et al. (2015), Jaya & Rasuli (2021), Fitri & Afriyenti (2021), and Kusmayadi (2012) who found that the effectiveness of the supervisory function had a positive effect on financial performance.

H3: The effectiveness of supervision has a positive effect on LPD performance.

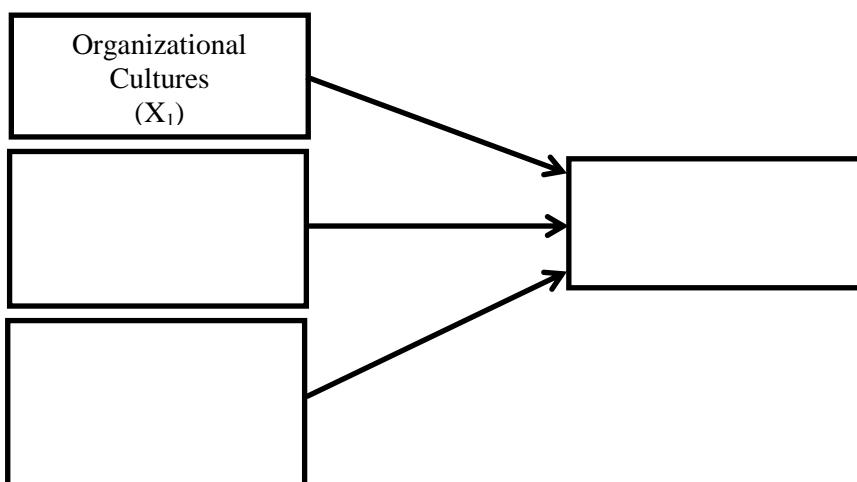


Figure 1. Conceptual Framework

### III. RESEARCH METHODS

The research object in this study is the performance of LPD in Tabanan Regency which is thought to be influenced by organizational culture, HR competence, and effectiveness of supervision. The population of LPDs used in this research as of 2021 is 308 LPDs in Tabanan Regency, and the research sample was selected by purposive sampling method so that 104 LPDs were obtained that met the sample criteria, namely: 1) LPDs registered in the LPLPD of Tabanan Regency from 2018 until 2021, 2) The LPD consistently reports annual financial reports from 2018 to 2021, and 3) Given the vast area of research and a large number of LPD population members in Tabanan Regency, sampling is only carried out in Kediri District, Tabanan District, Marga District, and Penebel District. The data in this study were collected using a questionnaire instrument and measured using a 5-point Likert scale.

The dependent variable in this study is LPD Performance. Performance reflects the success of achieving organizational goals or can be interpreted as a work achievement and organizational effort (Amanda & Suputra, 2019). The indicators used in assessing LPD performance in this study use a balanced scorecard concept approach which assesses organizational financial aspects, customer aspects, internal business process aspects, as well as aspects of organizational growth and learning. Apart from being an indicator of organizational performance assessment, the concept of a balanced scorecard is also a system that can explain the vision, mission, strategy, and how to implement it in the organization (Suartana & Ariyanto, 2012).

The first independent variable in this study is organizational culture. Organizational culture is a system of values, and meanings, which are believed by members of the organization so that it can influence the mindset, attitudes, and behavior of the organization (Sinaga et al., 2020). LPD as a traditional Balinese-based financial institution in its operations is based on the concept of Tri Hita Karana which is also an indicator in assessing the organizational culture of the LPD. The indicators used in assessing organizational culture in this study are *parahyangan* (human relations with God), *palemahan* (human relations with the environment), and *pawongan* (human relations with others).

The next independent variable in this study is human resource competence. According to Byars and Rue in Situmorang, et al., (2019) HR competence is a trait needed by leaders or employees to carry out a task well, or it

can also be interpreted as a person's characteristics that are seen based on that person's knowledge, expertise, and behavior. The indicators used to assess HR competencies are based on the knowledge, skills/expertise, and attitudes or behavior of individuals in the LPD organization. The last independent variable in this study is the effectiveness of supervision. Supervision is an activity to direct, control, and evaluate existing activities within the organization. According to Rizal & Radiman (2019), supervision is a process for assigning work, assessing, and evaluating work with the aim that the work is in accordance with the plan. The indicators used in assessing the effectiveness of supervision in this study were adopted from Arka's research (2016); Yadnyana et al (2015) that is independence, professional expertise, the scope of supervision, implementation of supervision, and internal management of the supervisory

To ensure that the research instrument is feasible to use, it is necessary to conduct a feasibility test in the form of a test of the validity and reliability of the instrument. Before the regression test was carried out, the classical assumption test was first carried out on the research data, while the classical assumption tests were carried out including the data normality test, multicollinearity test, and heteroscedasticity test. After the classical assumption test is carried out, then multiple linear regression analysis is carried out which aims to determine the direction and magnitude of the influence of the independent variable on the dependent variable. In this study, data analysis was carried out with the help of SPSS version 25 software. The multiple linear regression equation used is as follows.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \dots \dots \dots (1)$$

Information:

- Y = LPD Performance
- X<sub>1</sub> = Organizational Culture
- X<sub>2</sub> = Human Resource Competence
- X<sub>3</sub> = The effectiveness of Supervision
- α = Constant value
- β<sub>1-3</sub> = Regression coefficient
- e = error

#### IV. RESULTS AND DISCUSSION

This research was conducted on 104 LPDs in Tabanan Regency. The data collection carried out in this study was by using a questionnaire instrument that was distributed directly to each LPD in Tabanan Regency. Characteristics of respondents is a description of 204 respondents who have participated in filling out the questionnaire. The description of the respondents who have participated in filling out the research questionnaire can be seen in the following table.

**Table 1. Characteristics of Respondent**

Characteristics of Respondent	Information	Total	Percentage (%)
Age	1. < 40 years old	7	3,4
	2. 40 - 50 years old	23	11,3
	3. > 50 years old	174	85,3
	<b>Total</b>	<b>204</b>	<b>100</b>
Gender	1. Male	185	90,7
	2. Female	19	9,3
	<b>Total</b>	<b>204</b>	<b>100</b>
Latest Education	1. SMA	138	67,6
	2. Diploma	11	5,4
	3. Bachelor	47	23
	4. Master	8	4
	<b>Total</b>	<b>204</b>	<b>100</b>
Position	1. Head of LPD	102	50
	2. Internal Control of LPD	102	50
	<b>Total</b>	<b>204</b>	<b>100</b>
Length of work	1.< 10 years	114	55,9
	2. 10 - 20 years	51	25
	3. > 20 years	39	19,1

Total

204

100

Source: *Primary data processed, 2022*

Based on Table 2., most respondents in this study were respondents aged over 50 years, amounting to 174 people with a percentage of about 85.3%. Gender is used to describe the proportion between the number of male and female respondents. The number of respondents in this study was dominated by men, amounting to 185 people with a percentage of 90.7%. Respondents who were most involved were respondents with high school education with a total of 138 people or about 67.6% of all respondents. Position describes the proportion between the Head of the LPD and the LPD Internal Supervisory Board who are respondents in this study. The head of the LPD and the Internal Supervisory Board of the LPD who became respondents in this study amounted to 102 people each with a percentage of 50% each. This study was dominated by respondents who worked less than 10 years totaling about 114 people or 55.9% of the total respondents.

**Table 3. Multiple Linear Regression Analysis Results**

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Betta		
1 (Constant)	12,469	3,916		3,184	0,002
Organizational Culture	0,382	0,130	0,185	2,925	0,004
Human Resource Competence	0,615	0,095	0,412	6,446	0,000
The Effectiveness of Supervision	0,243	0,052	0,294	4,708	0,000

Dependent Variable: LPD Performance

Source: *Data processed, 2022*

Multiple linear regression equations can be formulated as follows:

$$Y = 12,469 + 0,382X_1 + 0,615X_2 + 0,243X_3 + e \dots \dots \dots (2)$$

Information:

- Y = LPD Performance
- X<sub>1</sub> = Organizational Culture
- X<sub>2</sub> = Human Resource Competence
- X<sub>3</sub> = The Effectiveness of Supervision
- α = Constant value
- β<sub>1</sub>, β<sub>2</sub>, β<sub>3</sub> = Regression coefficient
- e = Standard error

### The Effect of Organizational Culture on LPD Performance

Based on the test results, obtained a significance value of 0.004 < 0.05 with a positive regression coefficient of 0.382. This indicates that the first hypothesis (H1) is accepted, meaning that organizational culture has a positive effect on LPD performance. These results indicate that the better the implementation of the Tri Hita Karana organizational culture in the LPD, the better the performance of the LPD. The existence of a positive influence of organizational culture on the performance of LPD shows that the role of culture in the organization is very important. This is due to the function of culture as a norm or guideline in the organization, and if it is associated with the theory of planned behavior, culture is an aspect of control that will direct individual behavior in the organization to a better direction. The implementation of the Tri Hita Karana culture which provides an understanding that everything must be done in a balanced way in business activities will have an impact on creating harmonization within the organization so that it will help improve performance (Dana et al., 2020). The results of this study are also supported by research conducted by Alghamdi (2018), Putra & Putri (2020), Sudarsana & Budiasih (2019), Bumi & Suartana (2019), Wiantara & Yadnyana (2020), Astini & Yadnyana (2019) which states that organizational culture has a positive effect on organizational performance.

### The Effect of Human Resource Competencies on LPD Performance

Based on the test, a significance value of 0.000 < 0.05 was obtained with a positive regression coefficient of 0.615. These results indicate that the second hypothesis is accepted, meaning that HR competence



has a positive effect on LPD performance. The role of competent human resources in the organization is very important because if there are no competent human resources, the organization's operations will not run well which will have a direct impact on organizational performance. Along with the increasing needs of the community, LPDs are always required to improve their performance to meet the needs of the community, so this is where the important role of competent human resources is to support this performance improvement. The existence of public demands or expectations of the increasing performance of the LPD is a form of the subjective norm in the theory of planned behavior which is a person's expectation of taking a certain action. The results of this study are also in line with research conducted by Dewi & Wirasedana (2018), Agustin & Utomo, (2021), Dewi & Wirasedana (2021), Thuda et al. (2019), Hasanudin et al. (2021), Budi (2021), that the competence of human resources has a positive effect on organizational performance.

### The Effect of Effectiveness of Supervision on LPD Performance

Based on the test results, the results obtained a significance value of  $0.000 < 0.05$  with a positive regression coefficient of 0.243. This indicates that the third hypothesis is accepted, it shows the effectiveness of supervision has a positive effect on LPD performance. This means that the more effective the supervision carried out on the LPD, the LPD's performance will also increase. The purpose of this supervision is to ensure that the work carried out is in accordance with the plans and rules that have been set. Ineffective supervision will lead to a large potential for fraud in LPD operations which in turn will have an impact on LPD performance. The existence of supervisory activities carried out by Panureksa at this LPD is one form of control in the theory of planned behavior which will limit individual behavior so as not to harm the organization which in this case is the LPD. The results of this study are also supported by the results of research conducted by Kusumasari et al. (2017), Raharja (2015), Candy (2021), Ezejiofor et al. (2021) and Jaya & Rasuli (2021) who found that the supervisory function had a positive effect on organizational performance.

## V. CONCLUSION

Based on the discussion of the research results that have been described, it can be concluded that organizational culture has a positive effect on LPD performance. These results indicate that the better the implementation of the Tri Hita Karana-based organizational culture, the better the performance of the LPD will be. HR competence has a positive effect on the performance of the LPD, so this shows that the better the competence of human resources in the LPD, the better the performance of the LPD will be. The conclusion is that the effectiveness of supervision has a positive effect on LPD performance. The results of this study indicate that the more effective the supervision of the LPD, the better the performance of the LPD.

In this study, sampling was only carried out in several sub-districts in Tabanan Regency which was caused by the limitations of the researcher, so that with this, it is expected that in future research, sampling is carried out in all sub-districts in Tabanan Regency so that it can provide a clearer picture of the condition of existing LPDs in Tabanan Regency. In addition to the research sample aspect, further research is expected to focus more on the performance aspect of the LPD supervisory board, this is based on the fact that many LPDs are not operating, one of which is caused by the lack of an active role of the supervisory board in carrying out supervision or monitoring of LPDs.

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