

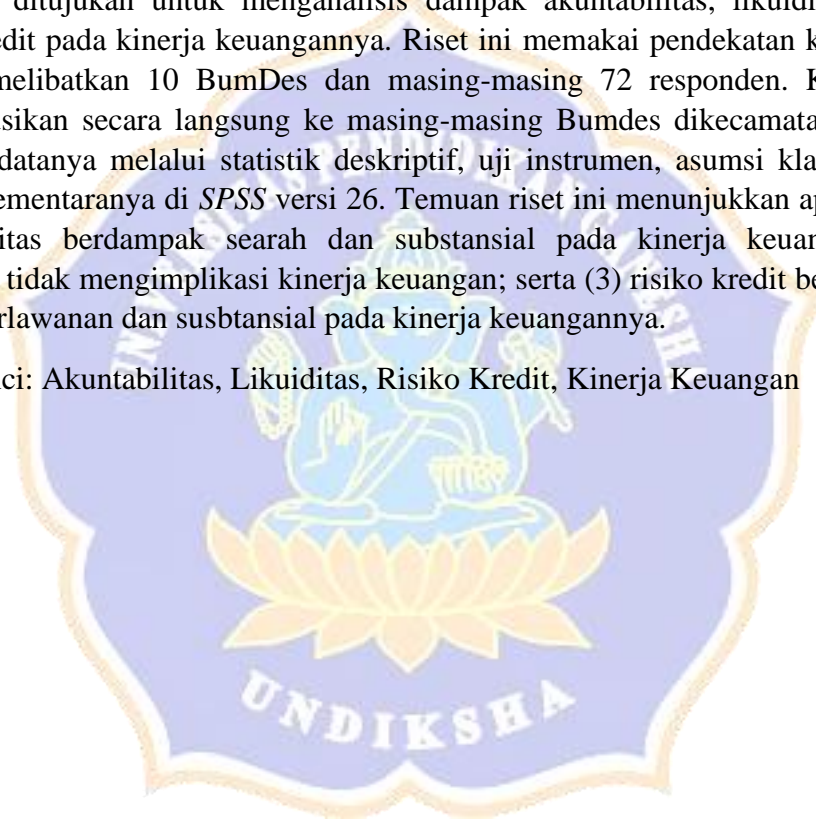
**PENGARUH AKUNTABILITAS, LIKUIDITAS, DAN RISIKO KREDIT
TERHADAP KINERJA KEUANGAN PADA
BUMDES SE-KECAMATAN SAWAN**

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ABSTRAK

Riset ditujukan untuk menganalisis dampak akuntabilitas, likuiditas, serta risiko kredit pada kinerja keuangannya. Riset ini memakai pendekatan kuantitatif dengan melibatkan 10 BumDes dan masing-masing 72 responden. Kuesioner didistribusikan secara langsung ke masing-masing Bumdes dikecamatan sawan. Analisis datanya melalui statistik deskriptif, uji instrumen, asumsi klasik, serta dugaan sementara di *SPSS* versi 26. Temuan riset ini menunjukkan apabila (1) akuntabilitas berdampak searah dan substansial pada kinerja keuangan; (2) likuiditas tidak mengimplikasi kinerja keuangan; serta (3) risiko kredit berdampak secara berlawanan dan susbtansial pada kinerja keuangannya.

Kata Kunci: Akuntabilitas, Likuiditas, Risiko Kredit, Kinerja Keuangan



***THE INFLUENCE OF ACCOUNTABILITY, LIQUIDITY AND CREDIT
RISK ON FINANCIAL PERFORMANCE IN
BUMDES IN SAWAN DISTRICT***

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ABSTRACT

The investigation aim is for analyzing impact of accountability, liquidity and credit risk on financial performance at BumDes in Sawan. This research used a quantitative approach involving 10 BumDes and 72 respondents eachothers. Questionnaires were distributed directly to each Bumdes in Sawan sub-district. The data were analyzed through descriptive statistical, instrument, classical assumption, and hypothesis testing in SPSS version 26. The findings of this research show that (1) accountability has a unidirectional and substantial impact on financial performance; (2) liquidity does not imply financial performance; and (3) credit risk has an adverse and substantial impact on financial performance.

Keywords: Accountability, Liquidity, Credit Risk, Financial Performance

