

**ANALISIS PENGARUH SISTEM PENGENDALIAN MANAJEMEN,
CORPORATE SOCIAL RESPONSIBILITY, DAN LOCUS OF CONTROL
TERHADAP KINERJA KEUANGAN KOPERASI SIMPAN PINJAM DI
KABUPATEN KARANGASEM**

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ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh sistem pengendalian manajemen, *corporate social responsibility* (CSR), serta *locus of control* terhadap kinerja keuangan koperasi simpan pinjam di Kabupaten Karangasem. *Performa finansial* koperasi simpan pinjam dalam kondisi lemah karena adanya permasalahan dalam dan luar koperasi seperti penyelewengan penggunaan dana, karyawan menyambi di tempat lain, dan meningkatnya beban operasional dari implementasi BPJS Ketenagakerjaan. Penelitian menggunakan *correlational method* melalui teknik analisis angka (*quantitative*). Populasi dalam penelitian adalah koperasi simpan pinjam dengan total 157, serta 58 responden yang dipilih dengan *purposive sampling* meliputi ketua dan bendahara. Data dikumpulkan menggunakan kuesioner dan dianalisis dengan *Statistikal Package for the Social Sciens* (SPSS). Berdasarkan nilai output pada regresi linier berganda dan uji t-test memperoleh nilai beta untuk variabel sistem pengendalian manajemen yaitu positif 0,244, dan sig. adalah 0,000 ($0,000 < 0,05$), untuk CSR mendapatkan angka positif 0,077 dan sig. yaitu 0,271 ($0,271 > 0,05$). Pada variabel *locus of control* menunjukkan hasil positif yakni 0,247 serta angka sig. 0,016 ($0,016 < 0,05$). Kesimpulannya, sistem pengendalian manajemen serta *locus of control* berpengaruh positif signifikan, sedangkan CSR berpengaruh positif tetapi tidak signifikan terhadap kinerja keuangan koperasi simpan pinjam di Kabupaten Karangasem.

Kata- kata kunci : koperasi simpan pinjam, sistem pengendalian manajemen, *corporate social responsibility*, *locus of control*, kinerja keuangan.

ANALYSIS OF THE INFLUENCE OF MANAGEMENT CONTROL SYSTEM, CORPORATE SOCIAL RESPONSIBILITY, AND LOCUS OF CONTROL ON THE FINANCIAL PERFORMANCE OF SAVINGS AND LOAN COOPERATIVES IN KARANGASEM DISTRICT

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ABSTRACT

The aim of this study is to determine the influence of management control systems, corporate social responsibility (CSR), and locus of control on the financial performance of savings and loan cooperatives in Karangasem Regency. The financial performance of these cooperatives is weak due to internal and external issues such as fund misappropriation, employees moonlighting, and increased operational costs from the implementation of BPJS Employment. This study employs a correlational method with quantitative analysis techniques. The population consists of 157 savings and loan cooperatives, and 58 respondents, including the chairperson and treasurer, were selected through purposive sampling. Data were collected using questionnaires and analyzed using the Statistical Package for the Social Sciences (SPSS). Based on the output values from multiple linear regression and t-tests, the beta value for the management control system variable is 0.244 with a significance level of 0.000 ($0.000 < 0.05$). For CSR, the beta value is 0.077 with a significance level of 0.271 ($0.271 > 0.05$). The locus of control variable shows a beta value of 0.247 with a significance level of 0.016 ($0.016 < 0.05$). In conclusion, both the management control system and locus of control have a significant positive effect, while CSR has a positive but not significant effect on the financial performance of savings and loan cooperatives in Karangasem Regency.

Keywords: savings and loan cooperatives, management control system, corporate social responsibility, locus of control, financial performance.