

**PENGARUH TINGKAT SUKU BUNGA KREDIT, *NON PERFORMING LOAN*, DAYA SAING, DAN KUALITAS PENCATATAN KEUANGAN TERHADAP KINERJA KEUANGAN LPL DI KECAMATAN SELAT**

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**ABSTRAK**

Penelitian ini menganalisis pengaruh Suku Bunga Kredit, *Non Performing Loan* (NPL), Daya Saing, dan Kualitas Pencatatan Keuangan Karyawan terhadap Kinerja Keuangan LPD di Kecamatan Selat, Kabupaten Karangasem. Data diperoleh dari laporan keuangan 18 LPD aktif, dengan kinerja keuangan diukur menggunakan Return on Assets (ROA). Penelitian ini menggunakan metode regresi linier berganda dengan uji validitas, reliabilitas, dan asumsi klasik untuk memastikan kualitas data. Hasil menunjukkan bahwa Suku Bunga Kredit berpengaruh positif signifikan terhadap kinerja keuangan, sedangkan NPL, Daya Saing, dan Kualitas Pencatatan Keuangan Karyawan berpengaruh negatif signifikan. Temuan ini menekankan pentingnya pengelolaan risiko kredit, strategi kompetitif, dan efisiensi operasional dalam meningkatkan kinerja LPD. Penelitian ini memberikan wawasan praktis untuk pengelola LPD dalam memperbaiki manajemen keuangan dan menghadapi persaingan, serta berkontribusi teoretis pada literatur kinerja lembaga keuangan lokal.

**Kata Kunci :** Suku Bunga Kredit, *Non Performing Loan*, Daya Saing, Kualitas Pencatatan Keuangan, Kinerja Keuangan, LPD.

***THE INFLUENCE OF CREDIT INTEREST RATES, NON-PERFORMING LOANS, COMPETITIVENESS, AND FINANCIAL RECORDING QUALITY ON THE FINANCIAL PERFORMANCE OF LPDs IN SELAT DISTRICT***

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**ABSTRACT**

*This study analyzes the influence of Credit Interest Rates, Non-Performing Loans (NPL), Competitiveness, and Employees' Financial Recording Quality on the Financial Performance of LPDs in Selat District, Karangasem Regency. Data were obtained from the financial reports of 18 active LPDs, with financial performance measured using Return on Assets (ROA). The study employs multiple linear regression methods with validity, reliability, and classical assumption tests to ensure data quality. The results indicate that Credit Interest Rates have a significant positive effect on financial performance, while NPL, Competitiveness, and Employees' Financial Recording Quality have a significant negative effect. These findings highlight the importance of credit risk management, competitive strategies, and operational efficiency in improving LPD performance. This study provides practical insights for LPD managers to improve financial management and face competition, as well as theoretical contributions to the literature on the performance of local financial institutions.*

**Keywords :** *Credit Interest Rates, Non-Performing Loans, Competitiveness, Financial Recording Quality, Financial Performance, LPD*