

**PENGARUH PRINSIP *GOOD CORPORATE GOVERNANCE* (GCG) DAN
BUDAYA ORGANISASI TERHADAP KINERJA KEUANGAN LPD DI
KECAMATAN MENDOYO, JEMBRANA**

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ABSTRAK

Penelitian ini bertujuan menelisik pengaruh penerapan prinsip-prinsip *Good Corporate Governance* (GCG), yang mencakup transparansi, akuntabilitas, responsibilitas, independensi, dan kewajaran, serta budaya organisasi terhadap kinerja keuangan Lembaga Perkreditan Desa (LPD) di Kecamatan Mendoyo, Kabupaten Jembrana. Penelitian disusun dalam kerangka kuantitatif dengan rancangan asosiatif, yang memungkinkan relasi antarvariabel diuji secara empiris berdasarkan data dari 19 LPD dengan keterlibatan 57 responden unsur pengelola dan pengawas. Data dikumpulkan melalui kuesioner berskala Likert yang telah teruji validitas dan reliabilitasnya, kemudian dianalisis menggunakan regresi linier berganda berbantuan *Statistical Package for the Social Sciences* (SPSS). Kinerja keuangan diproksikan melalui *Return on Assets* (ROA) sebagai cerminan efektivitas pengelolaan aset lembaga. Hasil penelitian menunjukkan bahwa seluruh prinsip GCG dan budaya organisasi berperan sebagai poros penggerak yang memberikan pengaruh positif terhadap kinerja keuangan LPD. Temuan ini menegaskan bahwa tata kelola yang kokoh dan budaya organisasi yang kondusif merupakan fondasi strategis dalam memperkuat kinerja keuangan, menjaga kepercayaan masyarakat, serta menopang keberlanjutan ekonomi lokal. Penelitian selanjutnya disarankan untuk memperluas cakupan variabel dan wilayah kajian guna memperkaya pemahaman terhadap determinan kinerja keuangan LPD.

Kata - kata kunci: *Good Corporate Governance*, Budaya Organisasi, Kinerja Keuangan, Lembaga Perkreditan Desa, *Return on Assets*.

**THE EFFECT OF GOOD CORPORATE GOVERNANCE (GCG)
PRINCIPLES AND ORGANIZATIONAL CULTURE ON THE FINANCIAL
PERFORMANCE OF LPD IN MENDOYO DISTRICT, JEMBRANA**

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ABSTRACT

This study aims to examine the influence of the application of Good Corporate Governance (GCG) principles, which include transparency, accountability, responsibility, independence, and fairness, as well as organizational culture on the financial performance of Village Credit Institutions (LPD) in Mendoyo District, Jembrana Regency. The research was compiled in a quantitative framework with an associative design, which allowed the relationship between variables to be empirically tested based on data from 19 LPDs with the involvement of 57 respondents from the management and supervisory elements. Data was collected through a Likert scale questionnaire that had been tested for validity and reliability, then analyzed using multiple linear regression assisted by the Statistical Package for the Social Sciences (SPSS). Financial performance is proxied through Return on Assets (ROA) as a reflection of the effectiveness of the institution's asset management. The results of the study show that all GCG principles and organizational culture act as a driving axis that has a positive influence on LPD's financial performance. These findings confirm that strong governance and a conducive organizational culture are strategic foundations in strengthening financial performance, maintaining public trust, and sustaining the sustainability of the local economy. The next research is suggested to expand the scope of variables and study areas to enrich the understanding of the determinants of LPD's financial performance.

Keywords: Good Corporate Governance, Organizational Culture, Financial Performance, Lembaga Perkreditan Desa, Return on Assets.