

## ABSTRAK

Dewi, Desak Putu Ratna (2025) **Mediasi Penerapan *Awig-Awig* atas Pengaruh Digitalisasi, Nilai *Tri Hita Karana* dan Akuntabilitas terhadap Kinerja Keuangan LPD Di Provinsi Bali** Tesis, Magister Akuntansi, Program Pascasarjana, Universitas Pendidikan Ganesha.

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Kata-kata kunci: Digitalisasi, *Tri Hita Karana*, akuntabilitas, *awig-awig*, kinerja keuangan LPD.

Penelitian ini bertujuan untuk menganalisis peran mediasi penerapan *awig-awig* atas pengaruh digitalisasi, nilai *Tri Hita Karana*, dan akuntabilitas terhadap kinerja keuangan Lembaga Perkreditan Desa (LPD) di Provinsi Bali. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Populasi penelitian meliputi seluruh LPD yang tersebar di sembilan kabupaten/kota di Provinsi Bali, dengan sampel yang ditentukan menggunakan teknik purposive sampling dengan total sampel keseluruhan sebanyak 96 LPD. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan Partial Least Square (PLS). Penelitian ini menunjukkan bahwa digitalisasi, nilai *Tri Hita Karana*, dan akuntabilitas berpengaruh positif dan signifikan terhadap penerapan *awig-awig*. Selain itu, digitalisasi, nilai *Tri Hita Karana*, akuntabilitas, dan penerapan *awig-awig* juga berpengaruh positif dan signifikan terhadap kinerja keuangan LPD. Penerapan *awig-awig* terbukti mampu memediasi pengaruh digitalisasi dan akuntabilitas terhadap kinerja keuangan LPD namun tidak mampu memediasi pengaruh nilai *Tri Hita Karana* terhadap kinerja keuangan LPD. Temuan ini menegaskan bahwa keberhasilan peningkatan kinerja keuangan LPD tidak hanya ditentukan oleh aspek teknologi dan tata kelola modern, tetapi juga oleh penguatan regulasi adat yang berlandaskan nilai-nilai lokal. Penelitian ini memberikan kontribusi teoretis dalam pengembangan akuntansi berbasis kearifan lokal serta implikasi praktis bagi pengelola LPD dalam meningkatkan kinerja keuangan yang berkelanjutan.

## ABSTRACT

Dewi, Desak Putu Ratna (2025) **Mediation of the Implementation of Customary Laws (Awig-Awig) on the Influence of Digitalization, Tri Hita Karana Values, and Accountability on the Financial Performance of Village Credit Institutions (LPD) in Bali Province.** Thesis, Master of Accounting, Postgraduate Program, Ganesha University of Education.

This thesis has been approved and reviewed by my supervisor: Prof. Dr. Gede Adi Yuniarta, S.E.Ak, M.Si., and my supervisor: Dr. Lucy Sri Musmini, S.E.Ak., M.Si.

Keywords: Digitalization, Tri Hita Karana, accountability, customary law, LPD financial performance.

This study aims to analyze the mediating role of the implementation of customary law (Awig-Awig) on the influence of digitalization, Tri Hita Karana values, and accountability on the financial performance of Village Credit Institutions (LPD) in Bali Province. This study uses a quantitative approach with a survey method. The study population included all LPDs spread across nine regencies/cities in Bali Province, with a sample determined using a purposive sampling technique with a total sample of 96 LPDs. Data were collected through questionnaires and analyzed using Partial Least Square (PLS). This study shows that digitalization, Tri Hita Karana values, and accountability have a positive and significant effect on the implementation of customary law (adat-awig). In addition, digitalization, Tri Hita Karana values, accountability, and the implementation of customary law (adat-awig) also have a positive and significant effect on LPD financial performance. The implementation of customary law (adat-awig) is proven to be able to mediate the effect of digitalization and accountability on LPD financial performance but is unable to mediate the effect of Tri Hita Karana values on LPD financial performance. This finding confirms that the success of improving LPD financial performance is not only determined by aspects of technology and modern governance, but also by strengthening customary regulations based on local values. This study provides theoretical contributions to the development of local wisdom-based accounting as well as practical implications for LPD managers in improving sustainable financial performance.