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LOCUS OF CONTROL, ORGANIZATIONAL COMMITMENT AND THE PERFORMANCE OF BINTEK PANUREKSA THE VILLAGE CREDIT INSTITUTION THE ROLE OF MODERATION OF TRI HITA KARANA CULTURE

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ABSTRACT

The study aims to examine the ability of Tri Hita Karana to moderate the relationship between Locus of control, organizational commitment, and the performance of the BinteK Panureksa (Supervisory Agent) Village Credit Institution (L.P.D.) in Denpasar-Bali Indonesia. Respondents were 100 people BinteK Panureksa. The Moderated regression analysis (M.R.A.) use to data analyzing. The results showed that Locus of control had a positive effect on the performance of BinteK Panureksa. The organizational commitment had a positive effect on the performance of BinteK Panureksa, Tri Hita Karana culture strengthened the effect of Locus of control toward the performance of BinteK Panureksa, and Tri Hita Karana culture strengthened the influence of organizational commitment toward L.P.D. performance.

INTRODUCTION

The Village Credit Institution (L.P.D.) is a non-bank financial institution owned by the Pakraman village as a monetary sector in which its working area is only in Pakraman village. Its role is to collect funds in the form of savings and deposits from villagers who have excess funds then redistribute it to villagers who need funds in the form of Credit. Based on the Bali Provincial Regulation Number 3 of 2017, the Village Credit Institution (L.P.D.) is

required to exist to ensure the realization of the welfare of the customary law community (indigenous people) who belong to Krama Desa Pakraman. The Village Credit Institution (L.P.D.) carries out business operations in the village environment and the business for its villagers / Krama Desa. The most important of Village Credit Institution (L.P.D.) for Pekraman villager makes the Behavior of the Head of the Village Credit Institution (L.P.D.) becomes under the spotlight because he/she is the decision-maker for all activities related to the Village Credit Institution (L.P.D.).

Village Credit Institutions (L.P.D.) plays an essential role for indigenous villagers, especially in Denpasar, in which it as a high-speed economic growth. Village Credit Institutions (L.P.D.) exists as a solution to problems experienced by big cities such as poverty alleviation programs, eradicating permits, and access allocation to capital for small businesses. Village Credit Institutions (L.P.D.) is the only financial institution in which its ownership is owned by the village and a financial institution that is not subject to central regulations and is only subject to local regulations, awig - awig and village pararem. As stated in Law No.1 of 2003 concerning L.K.M. article 39, paragraph 3 stated that Village Credit Institution (L.P.D.) and Lumbung Pitih Nagari and similar institutions existed before this Law declared.

The recent phenomenon of corruption practice case involving the chairman of supervisory agency of the Village Credit Institution (L.P.D.) that occurred recently adds to the long list of corruption cases involving the heads of supervisory agency of the Village Credit Institutions (L.P.D.). According to BaliPost (February 14, 2020), the Chief Supervisor of the L.P.D. Selat was Sentenced for a Year. Namely, making, signing and submitting a letter of application for L.P.D. funding to the Manager of the Productive Economic Business Fund (U.E.P.) PPK, Susut District, Bangli. The goal was to increase L.P.D. capital, with attachments of 21 names of prospective borrowers with a total of IDR 300 million. The loan would be returned within 24 months, with a system of essential cost and interest installments every month. However, the prosecutor said in front of the court, the defendant never distributed the money of Productive Economic Business (U.E.P.). So, the programs for improving credit services to the poor could not be implemented. On the other hand, said the prosecutor, the defendant only enriched himself, another person, or a corporation.

The prevention of unhealthy practices in the L.P.D. should be done appropriately if only the panureksa is aware of each transaction. The supervisory agency's failure in preventing irregularities in L.P.D. management and protecting village assets from corruption is a reflection of the weak performance of the L.P.D. supervisory agency (Widyantara, 2017). Based on Article 1 number 9 of Bali Governor Regulation Number 44 of 2017 concerning the Implementation Regulation of Bali Provincial Regulation Number 3 of 2017 concerning Village Credit Institutions, those with the task to conduct audits of L.P.D. management is an internal supervisory agency called Panureksa. Panureksa is an L.P.D. internal supervisory agency chaired by the local Pakraman Bendesa. The L.P.D. supervisory agency has the same

role as the internal auditor (Novianti, 2014). According to Mastra (2017), the supervisory agency in the Village Credit Institution is identical to the internal auditor in a company that is required to oversee the L.P.D. Suppose panureksa has an excellent performance in carrying out its duties. In that case, it will be able to provide optimal results and create supervision that can ensure the utilization of resources in the L.P.D. has been used effectively and efficiently (Bait et al., 2020; Sudiartini, 2017).

Bintek Panureksa (Supervisory Agency) Village Credit Institution (L.P.D.) has a very strategic role, in addition to being an internal auditor. It also becomes a partner that synergizes in advancing the Village Credit Institution (L.P.D.). If the Village Credit Institution (L.P.D.) supervisory agency has an excellent performance will be able to provide optimal work effectively and efficiently.

The performance of Bintek Panureksa (Supervisory Agency) is the result of work achieved in carrying out tasks by the responsibilities assigned to it. It can be used as a benchmark to determine whether the work will be good or vice versa. This profession requires excellent performance because the supervisory agency profession as an internal auditor has a vital role in providing reliable financial information for managers, creditors, debtors, employees, and the public and other interested parties (Bunga, 2012; Shariff et al., 2020). Excellent performance is undoubtedly not just formed without any efforts. Falikhatun in Ayudiati (2010) stated that conditions originating from within the individual called individual factors and conditions originating from outside the individual called situational factors.

One of the critical determinants of individual performance that comes from within a person is Locus of control (Rotter, 1966), Bima (2010), and Bunga (2012). The auditors tend to have an internal locus of control, solve problems that occur, and create job satisfaction to improve their performance. However, if they tend to trust external factors more than the internal one as determinants of success, they are said to have external Locus of control (Nasrullah and Arifuddin, 2014; Shabbir et al., 2020). The application of the principle of organizational commitment is indispensable in running a business because organizational commitment is a form of the loyalty of someone to the organization.

An organization basically must also have a point of view that its performance is influenced by ethical values that come from self-strength, work environment, and relationships between employees (Adiputra, 2014). The influence of local culture is already known and always carried out by everyone in the area, which is significant. A Balinese cultural philosophy, Tri Hita Karana (T.H.K.) emphasizes the balance theory states that Hindu people tend to understand themselves and their environment as a system that is controlled by the value of balance, and are manifested in the form of Behavior (Gunawan, 2009). T.H.K. culture is Balinese local wisdom used as a private foundation in every activity, especially in indigenous villagers who are the owners of the Village Credit Institution (L.P.D.). The concept of a good life puts forward togetherness, harmony, and balance between economic goals,

environmental and cultural preservation, aesthetics, and spirituality (Tenaya, 2007; Shabbir et al., 2020).

The term T.H.K. first appeared on November 11, 1966, at the time the 1st Regional Conference of Bali Hindu Community Struggle Agency held in which took place at Dwijendra College Denpasar. T.H.K. has a concept that a harmonious relationship is essential in carrying out an activity or organization. The belief in this harmony has become the Balinese Hindu community's guidance to behave in realizing various concrete actions, namely (a) a harmonious relationship between human and Ida Sang Hyang Widhi Wasa (The God Almighty) known as Parahyangan. A harmonious relationship with fellow humans known as Pawongan, and (c) a harmonious relationship between the surrounding environment which is known as Palemahan.

From the inconsistent results of the previous studies, researchers suspect there are contingency factors affect the relationship between Locus of control and organizational commitment on the performance of BinteK Panureksa (Supervisory Agency). Bima (2010) and Bunga (2012) found that Locus of control affected individual performance, while the studies conducted by Srimindarti and Hardiningsih (2015) show a Locus of control had a negative effect on auditors' performance, and the results of Baisary (2019) and Meli (2015) stated that organizational commitment affected the supervisory agency. Simultaneously, the research conducted by Mekta (2017) and Ayura (2013) stated that organizational commitment did not affect the supervisory agency's performance.

Murray (1990) explained that in order to Cecile conflicting results, a contingency approach was needed to identify other variables that act as moderators or mediators in the research model. This study used the Tri Hita Karana variable as a moderating variable. It was related to the goal-setting theory (G.S.T.) theory, which explained the relationship between setting goals and work performance (performance). Goal-setting theory (G.S.T.) also stated that individual Behavior was ruled by a person's ideas (thoughts) and intentions. Goals could be viewed as the purposes or levels of work that the individual wanted to achieve. If an individual were committed to achieving the goals, this would affect his actions and consequently affected his performance.

The concept of Locus of control is the self-control and organizational commitment related to loyalty or the feeling of love for the organization. If it is supported by Tri Hita Karana (three causes of happiness) will undoubtedly affect workers in the organization to improve the performance of Village Credit Institution (L.P.D.). Tri Hita Karana (three causes of happiness) is a universal philosophy that necessarily exists and is adhered to by other people even though they are not Hindu. However, only in Bali, there is a social system that actually and consciously applies this philosophy. This philosophy is also very relevant to all business activities, especially Village Credit Institution (L.P.D.).

The Village Credit Institution supervisory agency (L.P.D.), as an internal auditor, is expected to apply the concept of Tri Hita Karana is the main asset in its business principles. When carrying out the supervisory process, the organizational culture based on Tri Hita Karana is expected to provide direction or guidelines for supervisors to behave in the organization. The supervisors cannot behave as they please but must adjust to who and where they are working.

The reason for choosing Denpasar as the research place was that the Village Credit Institutions (L.P.D.) have always been associated with villages. Therefore L.P.D. in Denpasar city was chosen since Denpasar was not a village. Village Credit Institutions (L.P.D.) played an essential role in the community, especially in Denpasar, which had high-speed economic growth. For people in the city, the Village Credit Institution (L.P.D.) was presented as a solution to problems encountered by big cities such as poverty alleviation programs for economic development. The more rapid growth of financial institutions in the capital cities, the Village Credit Institution (L.P.D.), presented and still existed with its uniqueness. Apart from that, the top ten L.P.D.s that had the highest profit were those from Denpasar City. In this study, the concept and behavioral characteristics within Tri Hita Karana were expected to strengthen individual factors, such as organizational commitment and the performance of the Village Credit Institution Supervisory Agency (L.P.D.). This study aimed to examine the effect of Locus of control and organizational commitment toward the performance of BinteK Panureksa L.P.D. with Tri Hita Karana culture as a moderating variable empirically.

The relationship between Locus of control with the performance of the BinteK Panureksa (Supervisory Agency) of the Village Credit Institution (L.P.D.) is based on goal-setting theory. It showed a link between Locus of control and the performance of the BinteK Panureksa (Supervisory Agency) of the Village Credit Institution (L.P.D.). The basic concept of this theory was someone who understands the goals (what the organization expects to that person) would influence the work behavior.

Locus of control is a person's perspective on an event whether he feels he can or cannot control the events that happen to him. Locus of control plays a role in motivation. The difference in Locus of control can reflect different motivations and different performances. Someone who can control the events that occur to him, especially the performance of BinteK Panureksa (the supervisory agency), will be able to improve its performance. Performance is a work that results in quality and quantity that an employee can achieve by carrying out tasks by the responsibilities assigned to him.

Several studies had been done to examine how Locus of control affected the performance. The studies were done by Bima (2010) and Bunga (2012), which found that Locus of control affected individual performance, while the other studies by Srimindarti and Hardiningsih (2015) showed that Locus of control had a negative effect on auditor performance. Based on this description, a hypothesis is following;

H₁: Locus of control had a positive effect on the performance of the BinteK Panureksa (Supervisory Agency) of the Village Credit Institution (L.P.D.).

The relationship between organizational commitment and the performance of the BinteK Panureksa (Supervisory Agency) of the Village Credit Institution (L.P.D.) is based on goal setting theory, the theory of goal setting shows a link between organizational commitment and the performance of the Village Credit Institution supervisory agency (L.P.D.). Organizational commitment can be viewed as a goal or level of performance an individual wants to achieve. Organizational commitment is a close and robust feeling from a person towards the goals and values of an organization concerning their role in achieving goals or improving the performance of BinteK Panureksa (Supervisory Agency) Village Credit Institution (L.P.D.). The increase of the Village Credit Institution supervisory agency (L.P.D.), which will impact the achievement of the Village Credit Institution (L.P.D.), must be supported by an ethical commitment. The application of the principle of organizational commitment is indispensable in running a business because organizational commitment is a form of loyalty to the organization, and a sense of belonging to the organization so that self-involvement in making various decisions will be by the goals of the organization, especially at the Village Credit Institution (L.P.D.). Prasetyo (2011), Nydia (2012), and Sulianti (2009), which stated that organizational commitment was very influential toward employee performance, especially excellent performance, so it could sustain the company to achieve its business targets. Based on this description the hypothesis is following;

H₂: Organizational commitment had a positive effect on the BinteK Panureksa (Supervisory Agency) Village Credit Institution (L.P.D.).

Tri Hita Karana culture moderated the influence of Locus of control toward the performance of the Village Credit Institution supervisory agency (L.P.D.). Based on the goal-setting theory, and this theory showed that there was a link between Locus of control and the performance of the Village Credit Institution (L.P.D.) supervisory agency. Locus of control, which was related to self-control, was known as being able to control events that occurred to that person. If it were supported by Tri Hita Karana culture (three causes of happiness), it would undoubtedly affect that person or anyone else in the organization to improve the performance of the Village Credit Institution (L.P.D.). Tri Hita Karana culture (three causes of happiness). A harmonious relationship between humans and Ida Sang Hyang Widhi Wasa (The God Almighty) known as Parahyangan, a harmonious relationship with fellow humans known as Pawongan and a harmonious relationship between humans with the natural surroundings known as Palemahan.

Tri Hita Karana (T.H.K.) culture states that people tend to see themselves and their environment as a system controlled by values of balance. It is manifested in the form of Behavior, such as people always want to adapt to their environment. As a result, it is the impression if they are durable and keeps maintaining patterns, but also easy to adapt, and always want to create peace within themselves and balance with their environment (Gunawan, 2011). The

existence of the Tri Hita Karana (T.H.K.) culture in a Village Credit Institution (L.P.D.) will support the creation of harmony in all its business activities. Tri Hita Karana (T.H.K.) culture, in this case, complements and provides an understanding that everything in a balanced manner.

Several studies had been done to examine how the Tri Hita Karana (T.H.K.) culture became a moderating variable in influencing organizational performance. Mustikayani and Dwirandra (2016) Tri Hita Karana (T.H.K.) culture was unable to moderate the effect of task complexity toward auditor performance. However, the Tri Hita Karana (T.H.K.) culture was able to moderate the effect of time pressure on auditor performance. Adiputra (2014) stated that Tri Hita Karana (T.H.K.) culture could moderate the effect of task complexity on auditors' internal performance at the Inspectorate Office in Bali Province. Based on this description, a hypothesis could be drawn:

H₃: Tri Hita Karana culture strengthened the Locus of control's influence on the performance of BinteK Panureksa (Supervisory Agency) Village Credit Institution (L.P.D.).

Several studies had been conducted to examine how the Tri Hita Karana (T.H.K.) culture became a moderating variable in influencing organizational performance Mustikayani and Dwirandra (2016). Tri Hita Karana (T.H.K.) culture was unable to moderate task complexity's effect on the auditors' performance. Tri Hita Karana (T.H.K.) culture was able to moderate the effect of time pressure on auditors' performance. Adiputra (2014) stated that Tri Hita Karana (T.H.K.) culture could moderate the effect of task complexity on auditors' internal performance at the Inspectorate Office in Bali Province. Based on this description, a hypothesis could be drawn:

H₄: Tri Hita Karana culture strengthened the influence of organizational commitment toward the performance of the BinteK Panureksa (Supervisory Agency) of the Village Credit Institution (L.P.D.).

RESEARCH METHOD

This study belonged to a quantitative method. The population chosen in this study was the L.P.D. supervisory agency at 35 L.P.D.'s in Denpasar City-Bali, Indonesia. There were 100 LPDs supervisory agencies as respondents.

Locus of control measures the concept of Dewi (2014). Internal Locus of control is ability to complete work liked to work hard, and made more effort to complete work, had self-satisfaction in completing work without any help from others. The other one was external Locus of control, which included less effort to complete work, lack of initiative, and believed that external factors influenced success. Organizational commitment measurement use to the concept of Robbins (2015), which included indicators of affective commitment, ongoing commitment, and normative commitment. Tri Hita Karana culture was measured by adopting Mulyawan (2017) indicators, and Dewi's (2018) stated that Parahayangan was a harmonious relationship between humans and God Almighty. Pawongan was a harmonious relationship between fellow human beings, and Palemahan was a harmonious relationship between humans and the natural environment. The indicators used to measure the performance of the supervisory agency were: the quality of work results,

the number of work results, timeliness, attendance, the ability to work together. The analytical tool moderated regression analysis (M.R.A.).

RESULTS AND DISCUSSION

The validity examination results showed that all variables had a correlation coefficient value with a total score of all statement items greater than 0.30. The research instrument was valid. The instrument reliability examination results showed that Locus of control, organizational commitment, Tri Hita Karana culture, and the performance of BinteK Panureksa (Supervisory Agency) had a Cronbach's Alpha coefficient of more than 0.60. All instruments were reliable so that they could be used in conducting research.

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Locus of control (X ₁)	100	31.00	67.00	51.38	6.08
Organizational commitment(X ₂)	100	13.00	36.00	23.73	5.23
Tri Hita Karana culture (Z)	100	30.00	65.00	52.79	8.38
BinteK Panureksa (Supervisory Agency) performance (Y)	100	35.00	60.00	52.82	5.15

Source: Research Data, 2020

The Locus of Control variable had a minimum value of 31.00, a maximum value of 67.00, an average (mean) value of 51.38, and a standard deviation of 6.08. The average value approached the maximum value of 67.00. This result showed that the Locus of control in BinteK Panureksa (Supervisory Agency) L.P.D. in Denpasar City had a relatively high control level. The Organizational Commitment variable had a minimum value of 13.00, a maximum value of 36.00, an average (mean) of 23.73, and a standard deviation of 5.23. The average value was close to the maximum value of 36.00. This showed that the organizational commitment of BinteK Panureksa (Supervisory Agency L.P.D. in Denpasar City had high loyalty to the organization. Tri Hita Karana Cultural Variable had a minimum value of 30.00, a maximum value of 65.00, an average (mean) value of 52.79, and a standard deviation value of 8.38. The average value approached the maximum value of 65.00. This showed that Tri Hita Karana culture in the BinteK Panureksa (Supervisory Agency) L.P.D. in Denpasar City had three high harmonious relationships. The performance variable of BinteK Panureksa (Supervisory Agency) had a minimum value of 35.00, a maximum value of 60.00, an average (mean) value of 52.82, and a standard deviation value of 5.15. Table 1 showed that the average value was close to the maximum value of 60.00. This showed that the performance of the BinteK Panureksa (Supervisory Agency) L.P.D. in Denpasar City had good performance results.

The normality examination results showed that the Kolmogorov Smirnov (K-S) value of 0.695, during the Asymp value. Sig. (2-tailed) of 0.720, significant. The multicollinearity examination result showed that the tolerance value of all variables was higher than 10%. The V.I.F. value was less than 10, which meant that the regression equation model was free of multicollinearity. The results of the heteroscedasticity examination showed that the significance value of the Locus of control variable was 0.424. Organizational commitment was 0.761, Tri Hita Karana culture was 0.374, the interaction variable Locus of control and Tri Hita Karana culture was 0.845, and the interaction variable of organizational commitment and culture of Tri Hita Karana was 0.107. This value was more significant than 0.05, which meant that there was no influence between the independent variables on absolute residuals. Thus, the research model made did not contain heteroscedasticity symptoms.

Table 2. The Result of M.R.A. Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	21,207	4,058		5,226	0,000
	Locus of control (X_1)	0,185	0,072	0,218	2,571	0,012
	Organizational Commitment (X_2)	0,205	0,089	0,208	2,296	0,024
	Tri Hita Karana Culture (Z)	0,058	0,056	0,094	1,038	0,302
	$X_1.Z$	0,002	0,001	0,234	2,546	0,013
	$X_2.Z$	0,005	0,001	0,338	3,498	0,001
R Square		0,525				
Adjusted R Square		0,500				
F Statistik		20,816				
Signification		0,000				

Source: Research Data, 2020

A constant of 21,207 indicated that if Locus of Control, organizational commitment, Tri Hita Karana culture, and the performance of BinteK Panureksa (Supervisory Agency), the value were positive. It meant that Locus of Control, the organizational commitment, and the culture of Tri Hita Karana were considered constant or equal to zero. The performance value of BinteK Panureksa (Supervisory Agency) would increase.

The regression coefficient (β_1) = 0.185 was a positive coefficient of Locus of Control variable, which affected the performance of the BinteK Panureksa (Supervisory Agency). The increase in Locus of Control would result in the performance of the BinteK Panureksa (Supervisory Agency) to increase, so the performance of the BinteK Panureksa (Supervisory Agency) would increase higher.

The regression coefficient (β_2) = 0.205 was a positive coefficient of the organizational commitment variable that affected the performance of the BinteK Panureksa (Supervisory Agency). The increased organizational commitment would result in the BinteK Panureksa (Supervisory Agency) so that the performance of the BinteK Panureksa (Supervisory Agency) would get better.

The regression coefficient (β_3) = 0.058 was a positive coefficient of the Tri Hita Karana Culture variable, which affected the performance of the BinteK Panureksa (Supervisory Agency). The increased understanding of the Tri Hita Karana Culture would result in the performance of BinteK Panureksa (Supervisory Agency) so that the performance of BinteK Panureksa (Supervisory Agency) would get better.

The moderation coefficient (β_4) = 0.002 was a positive coefficient of interaction between the Locus of Control and Tri Hita Karana culture variables, which affected the performance of the BinteK Panureksa (Supervisory Agency). The great understanding of Tri Hita Karana Culture could increase the positive influence of Locus of Control on the performance of BinteK Panureksa (Supervisory Agency).

The moderation coefficient (β_5) = 0.005 was a positive coefficient of the organizational commitment variable's interaction. The Tri Hita Karana Culture that affected the performance of the BinteK Panureksa (Supervisory Agency), it meant that the great understanding of the Tri Hita Karana Culture could increase the positive influence of organizational commitment on the performance of the BinteK Panureksa (Supervisory Agency).

The goal-setting theory showed a link between the Locus of control and the performance of the BinteK Panureksa (Supervisory Agency) of the Village Credit Institution (L.P.D.). The basic concept of this theory was someone who understood the goals (what the organization expects to that person) would influence the work behavior. Individuals who had a high Locus of control tend to have a theoretical background in social learning theory. Some individuals believed that they could control what happened to them, while others believed that what happened to them was controlled by outside forces such as luck and opportunity. Individuals who had external Locus of control were more prone to feel threatened and helpless. Meanwhile, individuals who had an internal locus of control referred to their perceptions of both positive and adverse events.

This study's results were consistent with the studies done by Bima (2010) and Bunga (2012), which found that Locus of control affected individual performance. Based on the results of this study, it could be recommended to the Head of the Village Credit Institution (L.P.D.) always to motivate the supervisory agency (BinteK Panureksa) about Locus of control. Locus of control was a person's perspective on an event, whether he felt he could or could not. Control the events that happened to that person. Someone who could control the events that occurred, especially the Supervisory Agency

(Bintek Panureksa), would be able to improve its performance. The performance was a work result in quality and quantity that could be achieved by an employee in carrying out tasks following the responsibilities assigned to him.

The goal-setting theory showed a link between the organizational commitments to the performance of the Bintek Panureksa (Supervisory Agency) of the Village Credit Institution (L.P.D.). Organizational commitment is the level of performance an individual wanted to achieve. Workers who had high commitment would be more work-oriented would tend to be happy to help and be able to work together. The application of the principle of organizational commitment was essential for running a business because the organizational commitment was a form of loyalty to the organization, and a sense of belonging to the organization so that self-involvement in making various decisions would be by organizational goals, especially the L.P.D. (Village Credit Institution).

The results of this study were consistent with the studies done by Prasetyo (2011), Nydia (2012), and Sulianti (2009), which stated that organizational commitment greatly affected employee performance. Based on the results of this study, it could be recommended to the Head of the Village Credit Institution (L.P.D.) always to maintain a sense of organizational commitment from each subordinate, especially the part of the supervisory Agency (Bintek Panureksa). The application of the principle of organizational commitment was indispensable in running a business. The organizational commitment was a form of one's loyalty to the organization and a sense of belonging to the organization so that self-involvement in making various decisions would be by the organization's goals, especially at the Village Credit Institution (L.P.D.).

Tri Hita Karana culture moderated the influence of Locus of Control on the performance of the Village Credit Institution (L.P.D.) Bintek Panureksa (Supervisory Agency) based on the theory of goal setting, this theory showed a link between Locus of control and the performance of the Village Credit Institution (L.P.D.) supervisory agency. The existence of the Tri Hita Karana (T.H.K.) culture in a Village Credit Institution (L.P.D.) would support the creation of harmony in all its business. Tri Hita Karana (T.H.K.) culture, in this case, complemented and provided an understanding that everything must balanced manner. The results of this study were consistent with the study done by Adiputra (2014), which stated that Tri Hita Karana (T.H.K.) culture could moderate the effect of task complexity on the performance of internal auditors at the Inspectorate Office in Bali Province.

Tri Hita Karana culture moderated the effect of organizational commitment on the performance of the Village Credit Institution (L.P.D.) Bintek Panureksa (Supervisory Agency), based on the theory of goal setting, this theory showed a link between organizational commitment and the performance of the Village Credit Institution (L.P.D.) supervisory agency. The existence of the Tri Hita Karana (T.H.K.) culture in a Village Credit Institution (L.P.D.) would support the creation of harmony in all its business activities. Tri Hita Karana (T.H.K.)

culture, in this case, complemented and provided an understanding that everything was balanced. The results of this study were consistent with a study done by Adiputra (2014), which stated that the Tri Hita Karana (T.H.K.) culture could moderate the effect of task complexity on the performance of internal auditors at the Inspectorate Office in Bali Province.

CONCLUSIONS

Locus of control had a positive effect on the performance of the L.P.D. BinteK Panureksa (Supervisory Agency). It meant that the higher the Locus of control of the L.P.D. BinteK Panureksa (Supervisory Agency), the better the L.P.D. BinteK Panureksa (Supervisory Agency) performance. The organizational commitment had a positive effect on the performance of the L.P.D. BinteK Panureksa (Supervisory Agency). It meant that the higher the organizational commitment of the L.P.D. BinteK Panureksa (Supervisory Agency), the better the L.P.D. BinteK Panureksa (Supervisory Agency) performance. The Tri Hita Karana culture strengthened the influence of locus of control on the performance of the L.P.D. BinteK Panureksa (Supervisory Agency). It meant that the higher Tri Hita Karana culture would be able to strengthen the Locus of control carried out by the L.P.D. BinteK Panureksa (Supervisory Agency) so that the performance of the L.P.D. BinteK Panureksa (Supervisory Agency) would be better. The Tri Hita Karana culture strengthened the influence of organizational commitment on the performance of the L.P.D. BinteK Panureksa (Supervisory Agency). It meant that the higher Tri Hita Karana culture would be able to strengthen the organizational commitment owned by the L.P.D. BinteK Panureksa (Supervisory Agency) so that the performance of the L.P.D. BinteK Panureksa (Supervisory Agency) would be even better.

This research could not use perception to measures performance. It would be better if performance were measured by secondary data or respondents who felt the work of BinteK Panureksa (Supervisory Agency). This study used a questionnaire to measure Locus of control, organizational commitment, Tri Hita Karana culture, and the performance of the L.P.D. BinteK Panureksa (Supervisory Agency). Future researchers who want to take up a similar topic can use any other methods such as the experimental method in measuring the performance of the L.P.D. BinteK Panureksa (Supervisory Agency).

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