

INTISARI

Tujuan – Penelitian ini bertujuan untuk menganalisis bagaimana integrasi *Balanced Scorecard* (BSC), khususnya perspektif financial dan *Learning and Growth*, dengan nilai budaya Tri Hita Karana (THK) membentuk mekanisme akuntabilitas keuangan serta berkontribusi terhadap keberlanjutan usaha (*Going Concern*) pada Lembaga Perkreditan Desa (LPD) Kedonganan, Bali.

Metode penelitian – Penelitian ini menggunakan pendekatan kualitatif dengan desain studi kasus. Data dikumpulkan melalui wawancara mendalam dengan pengurus LPD, pengawas internal dan eksternal, serta perwakilan masyarakat desa adat, disertai dengan observasi langsung dan analisis dokumen keuangan serta non-keuangan.

Temuan – Hasil penelitian menunjukkan bahwa integrasi perspektif financial *Balanced Scorecard* dengan nilai-nilai Tri Hita Karana memperkuat akuntabilitas keuangan LPD Kedonganan, tidak hanya secara administratif tetapi juga secara moral dan budaya. Perspektif *Learning and Growth* berperan penting dalam menginternalisasi nilai THK ke dalam perilaku dan kompetensi sumber daya manusia, sehingga mendorong transparansi, disiplin, dan integritas dalam pengelolaan keuangan. Akuntabilitas keuangan yang kuat terbukti meningkatkan kepercayaan masyarakat adat, yang pada akhirnya menjadi faktor kunci dalam menjaga keberlanjutan (*Going Concern*) LPD.

Batasan/Implikasi – Penelitian ini dibatasi pada satu objek studi, yaitu LPD Kedonganan, sehingga temuan tidak dimaksudkan untuk digeneralisasi ke seluruh LPD di Bali. Namun demikian, hasil penelitian memberikan implikasi praktis bagi pengelolaan LPD dan lembaga keuangan mikro berbasis adat lainnya, serta implikasi teoretis bagi pengembangan sistem pengendalian manajemen yang mengintegrasikan kinerja finansial dan nilai budaya lokal.

Orisinalitas – Penelitian ini menawarkan model konseptual integratif antara *Balanced Scorecard* dan nilai Tri Hita Karana dalam konteks lembaga keuangan mikro berbasis adat. Studi ini memperluas literatur akuntansi manajemen dengan menunjukkan bahwa akuntabilitas keuangan dan keberlanjutan organisasi dapat dibangun melalui sinergi antara sistem manajemen modern dan kearifan lokal.

Kata kunci – *Balanced Scorecard*; Tri Hita Karana; Akuntabilitas Keuangan; *Going Concern*; Lembaga Perkreditan Desa

ABSTRACT

Objective – This study aims to analyze how the integration of the Balanced Scorecard (BSC), particularly the financial and Learning and Growth perspectives, with the cultural values of Tri Hita Karana (THK) shapes financial accountability mechanisms and contributes to the organizational sustainability (Going Concern) of the Lembaga Perkreditan Desa (LPD) in Kedonganan, Bali.

Research Method – This study employed a qualitative approach using a case study design. Data were collected through in-depth interviews with LPD management, internal and external supervisors, and representatives of the traditional village community. The data collection was complemented by direct observations and analysis of both financial and non-financial institutional documents.

Findings – The results indicate that the integration of the financial perspective of the Balanced Scorecard with the values of Tri Hita Karana strengthens the financial accountability of LPD Kedonganan, not only administratively but also morally and culturally. The Learning and Growth perspective plays a significant role in internalizing THK values into the behavior and competencies of human resources, thereby fostering transparency, discipline, and integrity in financial management. Strong financial accountability ultimately enhances the trust of the traditional village community, which becomes a key factor in maintaining the long-term sustainability (Going Concern) of the LPD.

Limitations/Implications – This study is limited to a single research object, namely LPD Kedonganan; therefore, the findings are not intended to be generalized to all LPDs in Bali. Nevertheless, the results provide practical implications for the management of LPDs and other community-based microfinance institutions, as well as theoretical implications for the development of management control systems that integrate financial performance with local cultural values.

Originality – This study proposes an integrative conceptual model that combines the Balanced Scorecard with Tri Hita Karana values within the context of a traditional community-based microfinance institution. The study extends the management accounting literature by demonstrating that financial accountability and organizational sustainability can be strengthened through the synergy between modern management systems and local wisdom.

Keywords – **Balanced Scorecard; Tri Hita Karana; Financial Accountability; Going Concern; Lembaga Perkreditan Desa.**