

ABSTRAK

Sumber daya manusia (SDM) merupakan aset utama dan penentu keberhasilan organisasi. PT. Lembaga Keuangan Mikro Badan Kredit Desa Kabupaten Situbondo menghadapi tantangan berupa ketidakstabilan pencapaian target pembiayaan dan simpanan serta penurunan laba bersih akibat peningkatan Non-Performing Loan (NPL) dan kondisi ekonomi lokal yang lesu pada periode 2022-2024. Permasalahan ini mengindikasikan perlunya pembenahan pada komitmen organisasi, gaya kepemimpinan, dan etika kerja karyawan. Penelitian ini bertujuan menganalisis dan membuktikan pengaruh komitmen organisasi, gaya kepemimpinan, dan etika kerja secara parsial terhadap kinerja karyawan pada PT. LKM BKD Kabupaten Situbondo. Penelitian ini menggunakan pendekatan kuantitatif. Populasi dalam penelitian ini adalah seluruh karyawan aktif PT. LKM BKD Kabupaten Situbondo yang berjumlah 143 orang. Teknik pengambilan sampel menggunakan metode perumpunan sampling jenuh (sensus), sehingga seluruh anggota populasi dijadikan responden. Pengumpulan data dilakukan melalui kuesioner berskala Likert (1-5). Teknik analisis data meliputi uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linier berganda, uji T (parsial), dan koefisien determinasi (R^2) dengan bantuan SPSS. Hasil analisis regresi linier berganda dan uji t menunjukkan bahwa komitmen organisasi, gaya kepemimpinan, dan etika kerja masing – masing berpengaruh positif dan signifikan terhadap kinerja karyawan. Peningkatan komitmen organisasi, penerapan gaya kepemimpinan yang kondusif atau efektif, serta penanaman etika kerja yang tinggi secara terbukti mampu mendorong pencapaian kinerja individu maupun organisasi. Komitmen organisasi, gaya kepemimpinan, dan etika kerja merupakan faktor determinan yang krusial dalam meningkatkan kinerja karyawan. Implikasi praktis dari penelitian ini menekankan pentingnya manajemen PT. LKM BKD Kabupaten Situbondo untuk memperkuat keterikatan emosional karyawan, menerapkan komunikasi kepemimpinan yang partisipatif, serta menegakkan disiplin dan tanggung jawab kerja guna menekan NPL serta mengoptimalkan laba perusahaan.

Kata kunci: Komitmen Organisasi, Gaya Kepemimpinan, Etika Kerja, Kinerja Karyawan

ABSTRACT

Human resources represent the core asset determining organizational success. PT. Lembaga Keuangan Mikro Badan Kredit Desa (LKM BKD) Situbondo Regency faces operational challenges characterized by target fluctuations in loans and savings, as well as declining net profit driven by rising Non Performing Loans (NPL) and sluggish local economic conditions during 2022-2024. These issues highlight the critical need to examine organizational commitment, leadership style and work ethics among employees. This research aims to analyze and empirically evaluate the partial influence of organizational commitment, leadership style, and work ethics on employee performance at PT. LKM BKD Situbondo Regency. A quantitative research design was employed. The study population comprised all 143 active employees of PT. LKM BKD Situbondo Regency. A total sampling (census) technique was utilized, incorporating the entire population as respondents. Data were gathered via Likert-scale questionnaires (1–5). Data analysis methods included validity and reliability testing, classical assumption tests, multiple linear regression analysis, t-test (partial test), and coefficient of determination (R^2) executed through SPSS software. Findings from multiple linear regression and t-tests demonstrate that organizational commitment, leadership style, and work ethics each exert a positive and statistically significant effect on employee performance. Enhancing employee organizational commitment, adopting effective leadership practices, and reinforcing high work ethics directly improve both individual output and corporate goal realization. Organizational commitment, leadership style, and work ethics serve as essential drivers for maximizing employee performance. Managerial implications suggest that PT. LKM BKD Situbondo Regency should prioritize fostering employee emotional engagement, implementing supportive and communicative leadership, and enforcing workplace discipline and responsibility to reduce NPL levels and improve financial sustainability.

Keywords: *Organizational Commitment, Leadership Style, Work Ethics, Employee Performance.*