

ABSTRAK

Candraningsih, Komang Eni (2022), Pengujian Model Kinerja Keuangan pada UMKM di Kabupaten Buleleng. Tesis, Magister Akuntansi, Pascasarjana, Universitas Pendidikan Ganesha.

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Kata-kata kunci: kinerja keuangan, inklusi keuangan, literasi keuangan, *financial technology*

Penelitian ini bertujuan untuk membuktikan secara empiris: (1) pengaruh literasi keuangan terhadap inklusi keuangan UMKM di Kabupaten Buleleng, (2) pengaruh *financial technology* terhadap inklusi keuangan UMKM di Kabupaten Buleleng, (3) pengaruh literasi keuangan terhadap kinerja keuangan UMKM di Kabupaten Buleleng, (4) pengaruh *financial technology* terhadap kinerja keuangan UMKM di Kabupaten Buleleng, (5) pengaruh inklusi keuangan terhadap kinerja keuangan UMKM di Kabupaten Buleleng, (6) pengaruh literasi keuangan melalui inklusi keuangan terhadap kinerja keuangan UMKM di Kabupaten Buleleng, dan (7) pengaruh *financial technology* melalui inklusi keuangan terhadap kinerja keuangan UMKM di Kabupaten Buleleng. Populasi pada penelitian ini yaitu seluruh responden UMKM Kabupaten Buleleng. Sampel dipilih menggunakan teknik purposive sampling. Analisis data menggunakan SEM-PLS (Structural Equation Modeling-Partial Least Square) dengan berbantuan software SmartPLS Versi 3. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap inklusi keuangan, *financial technology* berpengaruh positif dan signifikan terhadap inklusi keuangan, literasi keuangan berpengaruh positif dan signifikan terhadap kinerja keuangan, *financial technology* berpengaruh positif dan signifikan terhadap kinerja keuangan, inklusi keuangan berpengaruh positif dan signifikan terhadap kinerja keuangan, inklusi keuangan memediasi pengaruh literasi keuangan terhadap kinerja keuangan dan inklusi keuangan memediasi pengaruh *financial technology* terhadap kinerja keuangan

ABSTRACT

Candraningsih, Komang Eni (2022), Financial Performance Model Testing on MSMEs in Buleleng Regency. Thesis, Masters in Accounting, Postgraduate, Ganesha University of Education.

This thesis has been approved and checked by Advisor I: Prof. Dr. Anantawikrama Tungga Atmadja, S.E., Ak., M.Sc., and Advisor II: Dr. Desak Nyoman Sri Werastuti, S.E., M.Sc.

Keywords: financial performance, financial inclusion, financial literacy, financial technology

This study aims to prove empirically: (1) the influence of financial literacy on the financial inclusion of SMEs in Buleleng Regency, (2) the influence of financial technology on the financial inclusion of SMEs in Buleleng Regency, (3) the influence of financial literacy on the financial performance of SMEs in Buleleng Regency, (4) the influence of financial technology on the financial performance of MSMEs in Buleleng Regency, (5) the effect of financial inclusion on the financial performance of MSMEs in Buleleng Regency, (6) the effect of financial literacy through financial inclusion on the financial performance of MSMEs in Buleleng Regency, and (7) the influence of financial technology through financial inclusion on the financial performance of MSMEs in Buleleng Regency. The population in this study were all respondents of MSMEs in Buleleng Regency. The sample was selected using purposive sampling technique. Data analysis using SEM-PLS (Structural Equation Modeling-Partial Least Square) with the help of SmartPLS Version 3. The results show that financial literacy has a positive and significant effect on financial inclusion, financial technology has a positive and significant effect on financial inclusion, financial literacy has a positive effect and significant on financial performance, financial technology has a positive and significant effect on financial performance, financial inclusion has a positive and significant effect on financial performance, financial inclusion mediates the effect of financial literacy on financial performance and financial inclusion mediates the effect of financial technology on financial performance