

ABSTRAK

Ditha Tirayani, Ni Luh Putu (2023), Peran *Behavior Finance* dalam Memediasi Pengaruh *Human Capital* Dan *Financial Literacy* Terhadap Kinerja Keuangan Pada Industri Kreatif Tenun Ikat di Provinsi Bali. Tesis, Magister Akuntansi, Pascasarjana, Universitas Pendidikan Ganesha.

Tesis ini sudah disetujui dan diperiksa oleh Pembimbing I: Prof. Dr. Gede Adi Yuniarta, S.E.Ak.,M.Si., dan Pembimbing II: Dr. I Putu Gede Diatmika, S.E.,Ak.,M.Si.

Kata-kata kunci: *Behavior Finance*, *Human Capital*, *Financial Literacy*, Kinerja Keuangan.

Penelitian ini bertujuan untuk membuktikan secara empiris: (1) pengaruh *human capital* terhadap kinerja keuangan, (2) pengaruh *financial literacy* terhadap kinerja keuangan, (3) pengaruh *human capital* terhadap *behavior finance*, (4) pengaruh *financial literacy* terhadap *behavior finance*, (5) pengaruh *behavior finance* terhadap kinerja keuangan, (6) pengaruh *human capital* terhadap kinerja keuangan melalui *behavior finance*, (7) pengaruh *financial literacy* terhadap kinerja keuangan melalui *financial literacy*. Populasi pada penelitian ini yaitu pemilik Industri Tenun Ikat di Provinsi Bali dan seluruh populasi menjadi sampel penelitian. Analisis data menggunakan SEM-PLS (*Structural Equation Modeling-Partial Least Square*) dengan berbantuan software SmartPLS Versi 3. Hasil penelitian menunjukkan bahwa *Human capital* berpengaruh positif dan signifikan terhadap kinerja keuangan, *Financial literacy* berpengaruh positif dan signifikan terhadap kinerja keuangan, *Human capital* berpengaruh positif dan signifikan terhadap *behavior finance*, *Financial literacy* berpengaruh positif dan signifikan terhadap *behavior finance*, *Behavior finance* berpengaruh positif dan signifikan terhadap kinerja keuangan, *Behavior finance* sebagai variabel mediasi parsial secara signifikan dan *Behavior finance* sebagai variabel mediasi parsial secara signifikan.

ABSTRACT

Ditha Tirayani, Ni Luh Putu (2023), The Role of Behavior Finance in Mediating the Effects of Human Capital and Financial Literacy on Financial Performance in the Creative Ikat Weaving Industry in the Province of Bali. Thesis, Master of Accounting, Postgraduate, Ganesha University of Education.

This thesis has been approved and examined by Supervisor I: Prof. Dr. Gede Adi Yuniarta, S.E.Ak., M.Sc., and Supervisor II: Dr. I Putu Gede Diatmika, S.E.,Ak.,M.Si.

Key words: Behavior Finance, Human Capital, Financial Literacy, Financial Performance.

This study aims to prove empirically: (1) the effect of human capital on financial performance, (2) the effect of financial literacy on financial performance, (3) the effect of human capital on behavior finance, (4) the effect of financial literacy on behavior finance, (5) the effect of behavior finance on financial performance, (6) the influence of human capital on financial performance through behavior finance, (7) the effect of financial literacy on financial performance through financial literacy. The population in this study are the owners of the Ikat Weaving Industry in the Province of Bali and the entire population is the research sample. Data analysis used SEM-PLS (Structural Equation Modeling-Partial Least Square) with the help of SmartPLS Version 3 software. The results showed that Human Capital had a positive and significant effect on financial performance, Financial literacy had a positive and significant effect on financial performance, Human Capital had a positive effect and significant to behavior finance, Financial literacy has a positive and significant effect on behavior finance, Behavior finance has a positive and significant effect on financial performance, Behavior finance as a partially mediating variable is significantly and Behavior finance as a partially mediating variable is significantly.