

ABSTRAK

Pradiska, Komang Intan (2023), Pengaruh Literasi Keuangan dan *Intellectual Capital* terhadap Keunggulan Kompetitif serta Implikasinya pada Kinerja Keuangan UMKM di Kabupaten Buleleng. Tesis, Magister Akuntansi, Pascasarjana, Universitas Pendidikan Ganesha.

Tesis ini sudah disetujui dan diperiksa oleh Pembimbing I: Prof. Dr. Anantawikrama Tungga Atmadja, S.E., Ak., M.Si., dan Pembimbing II: Prof. Dr. I Gusti Ayu Purnamawati, S.E., M.Si., Ak.

Kata-kata kunci: kinerja keuangan, keunggulan kompetitif, literasi keuangan, *intellectual capital*.

Penelitian ini bertujuan untuk membuktikan secara empiris: (1) pengaruh literasi keuangan terhadap keunggulan kompetitif UMKM di Kabupaten Buleleng, (2) pengaruh *intellectual capital* terhadap keunggulan kompetitif UMKM di Kabupaten Buleleng, (3) pengaruh literasi keuangan terhadap kinerja keuangan UMKM di Kabupaten Buleleng, (4) pengaruh *intellectual capital* terhadap kinerja keuangan UMKM di Kabupaten Buleleng, (5) pengaruh keunggulan kompetitif terhadap kinerja keuangan UMKM di Kabupaten Buleleng, (6) pengaruh literasi keuangan melalui keunggulan kompetitif terhadap kinerja keuangan UMKM di Kabupaten Buleleng, dan (7) pengaruh *intellectual capital* terhadap kinerja keuangan UMKM di Kabupaten Buleleng yang dimediasi oleh keunggulan kompetitif. Populasi pada penelitian ini yaitu UMKM se-Kabupaten Buleleng yang berjumlah 57.216 UMKM. 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 keunggulan kompetitif UMKM di Kabupaten Buleleng, *intellectual capital* berpengaruh positif dan signifikan terhadap keunggulan kompetitif UMKM di Kabupaten Buleleng, literasi keuangan berpengaruh positif dan tidak signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng, *intellectual capital* berpengaruh positif dan tidak signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng, keunggulan kompetitif berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng, keunggulan kompetitif memediasi secara sempurna pengaruh literasi keuangan terhadap kinerja keuangan UMKM di Kabupaten Buleleng, dan keunggulan kompetitif memediasi secara sempurna pengaruh *intellectual capital* terhadap kinerja keuangan UMKM di Kabupaten Buleleng.

ABSTRACT

Pradiska, Komang Intan (2023), The Influence of Financial Literacy and Intellectual Capital on Competitive Advantage and the Implications for the Financial Performance of MSMEs in Buleleng Regency. Thesis, Master of Accounting, Postgraduate, Universitas Pendidikan Ganesha.

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Keywords: financial performance, competitive advantage, financial literacy, intellectual capital.

This study aims to empirically prove: (1) the effect of financial literacy on the competitive advantage of MSMEs in Buleleng Regency, (2) the effect of intellectual capital on the competitive advantage of MSMEs in Buleleng Regency, (3) the effect of financial literacy on the financial performance of MSMEs in Buleleng Regency, (4) the effect of intellectual capital on the financial performance of MSMEs in Buleleng Regency, (5) the effect of competitive advantage on the financial performance of MSMEs in Buleleng Regency, (6) the effect of financial literacy through competitive advantage on the financial performance of MSMEs in Buleleng Regency, and (7) the effect of intellectual capital on the financial performance of MSMEs in Buleleng Regency. Buleleng Regency, which is mediated by competitive advantage. The population in this study are SMEs in Buleleng Regency, totaling 57,216 SMEs. The sample was selected using a purposive sampling technique. Data analysis using SEM-PLS (Structural Equation Modeling-Partial Least Square) with the help of SmartPLS Version 3 software. The results show that financial literacy has a positive and significant effect on the competitive advantage of MSMEs in Buleleng Regency, intellectual capital has a positive and significant effect on the competitive advantage of MSMEs in Buleleng Regency, financial literacy has a positive and insignificant effect on the financial performance of MSMEs in Buleleng Regency, intellectual capital has a positive and insignificant effect on the financial performance of MSMEs on Buleleng Regency, competitive advantage has a positive and significant effect on the financial performance of MSMEs in Buleleng Regency, competitive advantage perfectly mediates the effect of financial literacy on the financial performance of MSMEs in Buleleng Regency, and competitive advantage perfectly mediates the effect of intellectual capital on the financial performance of MSMEs in Buleleng Regency.