

LITERASI KEUANGAN SEBAGAI MODERASI PENGARUH AKSES PERMODALAN DAN *PAYMENT GATEWAY* TERHADAP KINERJA UMKM DI KABUPATEN BULELENG

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ABSTRAK

Riset berikut tujuannya guna memahami pengaruh akses permodalan dan *payment gateway* terhadap kinerja UMKM (Usaha Mikro Kecil dan Menengah) dengan literasi keuangan sebagai variabel moderasi. Populasi pada riset berikut ialah UMKM yang tercatat di IUMK (Izin Usaha Mikro Kecil) di Kabupaten Buleleng sejumlah 2.785 UMKM. Pada riset berikut pemilihan sampel memakai teknik *proportionate stratified sampling* dengan rumus *Slovin*. Riset berikut ialah jenis studi kuantitatif melalui pemakaian sumber data primer. Metode pengumpulan data memakai angket yang diberikan dengan diukur memakai skala likert. Olah data pada riset berikut memakai aplikasi SPSS versi 25. Hasil riset berikut memaparkan hasil bahwasanya: (1) akses permodalan berdampak signifikan dan positif pada kinerja UMKM di Kabupaten Buleleng, (2) *payment gateway* berdampak signifikan dan positif pada kinerja UMKM di Kabupaten Buleleng, (3) literasi keuangan tidak mampu memoderasi dampak akses permodalan pada kinerja UMKM di Kabupaten Buleleng dan (4) literasi keuangan tidak mampu memoderasi dampak *payment gateway* pada kinerja UMKM di Kabupaten Buleleng.

Kata kunci: akses permodalan, *payment gateway*, kinerja UMKM, literasi keuangan

***FINANCIAL LITERACY AS A MODERATION OF THE INFLUENCE OF
ACCESS TO CAPITAL AND PAYMENT GATEWAY ON THE
PERFORMANCE OF MSMEs IN BULELENG DISTRICT***

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ABSTRACT

This investigate points to decide the impact of get to to capital and installment portals on the execution of Micro, Small and Medium Enterprises (MSMEs) with monetary proficiency as a directing variable. The populace in this think about were 2,785 MSMEs enrolled with Miniaturized scale, Little Commerce Licenses (IUMK) in Buleleng Rule. In this ponder, test determination utilized the proportionate stratified examining method with the Slovin equation. This investigate may be a sort of quantitative inquire about utilizing essential information sources. The information collection method uses a survey disseminated and measured employing a Likert scale. Information handling in this investigate employments the assistance of the SPSS version 25 program. The comes about of this inquire about appear that: (1) get to to capital contains a positive and critical impact on the execution of MSMEs in Buleleng Rule, (2) installment portals have a positive and noteworthy impact on the execution of MSMEs in Buleleng Rule, (3) budgetary proficiency is incapable to direct the impact of get to to capital on the execution of MSMEs in Buleleng Rule and (4) budgetary education is incapable to direct the impact of installment doors on the execution of MSMEs in Buleleng Rule.

Keywords: *access to capital, payment gateways, MSME performance, financial literacy*