

ABSTRAK

Suardana, Komang Yudi (2025), Peran Mediasi Inklusi Keuangan pada Pengaruh Literasi Keuangan dan Teknologi Keuangan Terhadap Keberlanjutan Usaha Menengah di Kabupaten Buleleng. Tesis, Magister Akuntansi, Pascasarjana, Universitas Pendidikan Ganesha.

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Kata-kata kunci: literasi keuangan, teknologi keuangan, inklusi keuangan, keberlanjutan usaha.

Penelitian ini bertujuan untuk membuktikan secara empiris pengaruh literasi keuangan dan teknologi keuangan terhadap inklusi keuangan usaha menengah di Kabupaten Buleleng, pengaruh literasi keuangan, teknologi keuangan, dan inklusi keuangan terhadap keberlanjutan usaha menengah di Kabupaten Buleleng, serta pengaruh literasi keuangan dan teknologi keuangan terhadap keberlanjutan usaha menengah di Kabupaten Buleleng melalui inklusi keuangan. Populasi pada penelitian ini yaitu usaha menengah di Kabupaten Buleleng yang berjumlah 1.327 unit. Jumlah sampel minimal dihitung menggunakan rumus slovin dengan taraf signifikansi 5% sehingga diperoleh sampel sejumlah 308 usaha menengah. 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 literasi keuangan dan teknologi keuangan berpengaruh positif terhadap inklusi keuangan usaha menengah di Kabupaten Buleleng. Literasi keuangan, teknologi keuangan, dan inklusi keuangan berpengaruh positif terhadap keberlanjutan usaha menengah di Kabupaten Buleleng. Literasi keuangan dan teknologi keuangan berpengaruh positif terhadap keberlanjutan usaha menengah di Kabupaten Buleleng melalui inklusi keuangan. Teknologi keuangan menjadi variabel yang berpengaruh dominan terhadap inklusi keuangan usaha menengah di Kabupaten Buleleng. Inklusi keuangan menjadi variabel yang berpengaruh dominan terhadap keberlanjutan usaha menengah di Kabupaten Buleleng.

ABSTRACT

Suardana, Komang Yudi (2025), The Role of Financial Inclusion Mediating the Influence of Financial Literacy and Financial Technology on the Sustainability of Medium Enterprises in Buleleng Regency. Thesis, Master of Accounting, Postgraduate, Ganesha University of Education.

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Keywords: financial literacy, financial technology, financial inclusion, business sustainability.

This study aims to empirically prove the influence of financial literacy and financial technology on the financial inclusion of medium enterprises in Buleleng Regency, the influence of financial literacy, financial technology, and financial inclusion on the sustainability of medium enterprises in Buleleng Regency, and the influence of financial literacy and financial technology on the sustainability of medium enterprises in Buleleng Regency through financial inclusion. The population in this study consisted of medium enterprises in Buleleng Regency, totaling 1,327 units. The minimum sample size was calculated using the Slovin formula with a significance level of 5% to obtain a sample of 308 medium-sized businesses. The sample was selected using a purposive sampling technique. Data analysis used SEM-PLS (Structural Equation Modeling-Partial Least Square) assisted by SmartPLS Version 3 software. The study results showed that financial literacy and financial technology positively affected the financial inclusion of medium-sized businesses in Buleleng Regency. Financial literacy, financial technology, and financial inclusion positively influence the sustainability of medium-sized companies in Buleleng Regency. Financial literacy and financial technology positively affect the sustainability of medium-sized businesses in Buleleng Regency through financial inclusion. Financial technology is a variable that has a dominant effect on the financial inclusion of medium-sized companies in Buleleng Regency. Financial inclusion is a variable that dominantly affects the sustainability of medium-sized businesses in Buleleng Regency.