

DAFTAR ISI

HALAMAN JUDUL.....	i
HALAMAN PENGESAHAN.....	ii
PERNYATAAN KEASLIAN TESIS	iii
ABSTRAK	iv
<i>ABSTRACT</i>	v
KATA PENGANTAR	vi
DAFTAR ISI.....	viii
DAFTAR TABEL.....	xiii
DAFTAR GAMBAR	xv
DAFTAR LAMPIRAN.....	xvi
BAB I PENDAHULUAN.....	1
1.1 Latar Belakang.....	1
1.2 Rumusan Masalah.....	6
1.3 Tujuan Penelitian	6
1.4 Manfaat Penelitian	7
BAB II KAJIAN PUSTAKA	8
2.1 Definisi Variabel.....	8

2.1.1 Kinerja UMKM	8
2.1.2 <i>Financial Literacy</i>	10
2.1.3 <i>Financial Inclusion</i>	12
2.1.4 <i>Risk Taking Entrepreneurship</i>	17
2.2 Pengembangan Hipotesis.....	19
2.2.1 <i>Financial Literacy</i> terhadap <i>Risk Taking Entrepreneurship</i>	19
2.2.2 <i>Financial Inclusion</i> terhadap <i>Risk Taking Entrepreneurship</i>	21
2.2.3 <i>Financial Literacy</i> terhadap Kinerja UMKM.....	23
2.2.4 <i>Financial Inclusion</i> terhadap Kinerja UMKM.....	24
2.2.5 <i>Risk Taking Entrepreneurship</i> terhadap Kinerja UMKM	25
2.3 Model Penelitian.....	26
BAB III METODE PENELITIAN.....	27
3.1 Jenis Penelitian	27
3.2 Populasi dan Sampel.....	27
3.2.1 Populasi	27
3.2.2 Sampel	27
3.3 Sumber dan Jenis Data.....	28
3.4 Metode Pengumpulan Data.....	29

3.5 Variabel dan Indikator	30
3.6 Teknik Analisis Data	31
3.6.1 <i>Partial Least Square (PLS)</i>	31
3.6.2 Pengujian Model Pengukuran (<i>Outer Model</i>)	32
3.6.2.1 <i>Convergent Validity</i>	32
3.6.2.2 <i>Internal Consistency Reliability</i>	33
3.6.2.3 <i>Discriminant Validity</i>	34
3.6.3 Pengujian Model Struktural (<i>Inner Model</i>)	34
3.6.3.1 <i>Coefficient of Determination (R-square)</i>	35
3.6.3.2 <i>Effect Size (F-square)</i>	35
3.6.3.3 <i>Predictive Relevance (Q-square)</i>	36
3.6.3.4 Uji Hipotesis	37
BAB IV HASIL PENELITIAN DAN PEMBAHASAN.....	38
4.1 Gambaran Umum Responden.....	38
4.2 Analisis Deskriptif Variabel Penelitian	41
4.2.1 Deskripsi Variabel <i>Financial Literacy</i>	41
4.2.2 Deskripsi Variabel <i>Financial Inclusion</i>	43
4.2.3 Deskripsi Variabel <i>Risk Taking Entrepreneurship</i>	44

4.2.4 Deskripsi Variabel Kinerja UMKM	45
4.3 Analisis Data.....	46
4.3.1 Pengujian Model Pengukuran (<i>Outer Model</i>)	47
4.3.1.1 <i>Convergent Validity</i>	47
4.3.1.2 <i>Internal Consistency Reliability</i>	51
4.3.1.3 <i>Discriminant Validity</i>	52
4.3.2 Analisis Model Struktural (<i>Inner Model</i>).....	54
4.3.2.1 <i>Coefficient of Determination (R-square)</i>	55
4.3.2.2 <i>Effect Size (F-square)</i>	56
4.3.2.3 <i>Predictive Relevance (Q-square)</i>	57
4.2.3.4 Uji Hipotesis	59
4.3.2.5 Pengaruh Tidak Langsung pada <i>Inner Model</i> (Pengujian Efek Mediasi).....	65
4.4 Pembahasan Hasil Penelitian.....	68
4.4.1 Pengaruh <i>Financial Literacy</i> terhadap <i>Risk Taking</i> <i>Entrepreneurship</i>	68
4.4.2 Pengaruh <i>Financial Inclusion</i> terhadap <i>Risk Taking</i> <i>Entrepreneurship</i>	69
4.4.3 Pengaruh <i>Financial Literacy</i> terhadap Kinerja UMKM	71

4.4.4 Pengaruh <i>Financial Inclusion</i> terhadap Kinerja UMKM.....	71
4.4.5 Pengaruh <i>Risk Taking Entrepreneurship</i> terhadap Kinerja UMKM	72
4.4.6 Pengaruh <i>Financial Literacy</i> terhadap Kinerja UMKM melalui <i>Risk Taking Entrepreneurship</i>	73
4.4.7 Pengaruh <i>Financial Inclusion</i> terhadap Kinerja UMKM melalui <i>Risk Taking Entrepreneurship</i>	75
BAB V PENUTUP.....	77
5.1 Simpulan.....	77
5.2 Implikasi Manajerial.....	79
5.3 Implikasi Teoritis.....	80
5.4 Keterbatasan Penelitian dan Agenda Penelitian Mendatang	81
DAFTAR REFERENSI	83
LAMPIRAN-LAMPIRAN.....	92

DAFTAR TABEL

Tabel 3.1 Variabel dan Indikator	30
Tabel 4.1 Hasil Pengumpulan Data Primer.....	38
Tabel 4.2 Demografi Responden.....	39
Tabel 4.3 Statistik Deskriptif <i>Financial Literacy</i>	42
Tabel 4.4 Statistik Deskriptif <i>Financial Inclusion</i>	43
Tabel 4.5 Statistik Deskriptif <i>Risk Taking Entrepreneurship</i>	44
Tabel 4.6 Statistik Deskriptif Kinerja UMKM	46
Tabel 4.7 Nilai Outer Loadings Variabel Eksogen <i>Financial Literacy</i>	48
Tabel 4.8 Nilai Outer Loadings Variabel Eksogen <i>Financial Inclusion</i>	48
Tabel 4.9 Nilai Outer Loadings Variabel Endogen <i>Risk Taking Entrepreneurship</i>	49
Tabel 4.10 Nilai Outer Loadings Variabel Endogen Kinerja UMKM.....	49
Tabel 4.11 Nilai AVE	50
Tabel 4.12 <i>Cronbach's Alpha</i>	51
Tabel 4.13 <i>Composite Reliability</i>	52
Tabel 4.14 <i>Fornell Larcer</i> (Nilai Korelasi).....	52
Tabel 4.15 <i>Heteroit-Monotrait Ratio</i> (HTMT)	53
Tabel 4.16 <i>Coefficient of Determination</i> (R-square)	55
Tabel 4.17 <i>Effect Size</i> (F-square).....	56
Tabel 4.18 <i>Predictive Relevance</i> (Q-square)	58
Tabel 4.19 Hasil Uji Hipotesis	61

Tabel 4.20 Kesimpulan Hasil Uji Hipotesis.....	62
Tabel 4.21 Perhitungan Simple Regression (Financial Literacy terhadap Kinerja UMKM)	66
Tabel 4.22 Perhitungan Pengaruh Langsung pada <i>Inner Model</i>	66
Tabel 4.23 Hasil Perhitungan Pengaruh Tidak Langsung pada <i>Inner Model</i>	67



DAFTAR GAMBAR

Gambar 2.1 Kerangka Pikir Penelitian.....	26
Gambar 4.1 Estimasi Model.....	47
Gambar 4.2 Evaluasi Model.....	54
Gambar 4.3 <i>Predictive Relevance</i>	57
Gambar 4.4 Pengujian Model Struktural	61



DAFTAR LAMPIRAN

Lampiran 1. Kuesioner Penelitian.....	92
Lampiran 2. Tabulasi Data.....	95
Lampiran 3. Hasil Output Smart PLS 3.0	100
Lampiran 4. Diagram Output Smart PLS 3.0.....	103

