

## The Influence of Financial Literacy and Financial Inclusion as Women Workers' Activities and Performance at the Puri Santrian Hotel



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**ABSTRACT:** Literacy finance followed with inclusion finance public. Inclusion finance related tightly with literacy For increase ability activity worker in use service finance. The low knowledge literacy finance somebody become reason appearance error management finances, however Lots workers who are still Not yet own knowledge good literacy. Current research accomplished the goal ie look for know exists influence (1) Literacy finance to Activity worker women , (2) Inclusion finance to Activity worker women , (3) Literacy finance on Performance, (4) Inclusion finance on Performance, (5) Activities worker woman on Performance, (6) Literacy finance with mediated by activity worker woman on Performance, and (7) Inclusion finance with mediated by activity worker woman on Performance. Study This held at the Puri Santrian Hotel in 2024 with subject study worker woman at the Puri Santrian hotel with respondents as many as 101 workers. Average results respondents For Literacy finance 4.39; Inclusion finance 4.40; Activity finance worker women 4.39 and Performance 4.49. The analysis technique researcher use *Partial Least Squares* (PLS) . According to results PLS analysis shows all over the hypothesis with *p-value*  $s < 0.05$  indicates happen rejection of  $H_0$  as well reception  $H_a$ . Regarding the means literacy finance influence activity finance worker woman as well as performance in a way significant . Inclusion finance in a way positive influential significant on activity finance worker women and performance. Activity finance worker woman in a way positive effect on performance with characteristic significant. In conclusion inclusion finance as well as literacy finance influence nature of performance positive as well as significant with mediated by activity finance worker woman at the Puri Santrian Hotel.

**KEYWORDS:** literacy finance , inclusion finances , activities worker women , performance

### INTRODUCTION

Based on the Decree of the Ministry of Tourism , Post and Telecommunications No. KM 37/PW.340/MPPT Hotel becomes A type accommodation with utilization overall or part building as step in provision service accommodation , and also services other support provided For general with management with commercial way . Hotels are industry in field mandatory services give service form provision facility as well as need related the hotel inside managed with professional way . (Kusuma *et al .* , 2022) .

Knowledge low finances become reason a individual make error planning finance as well as become reason No achieved well-being moment aged No productive (Hilmawati & Kusumaningtiyas, 2021) . Hence it literacy finance very influence arrangement finance , subject the become base For lots of people so spared from problem finance , and also becoming very necessary matter noticed with along running time (Satyawati *et al .* , 2023) .

Based on The Financial Services Authority in question with literacy finance is insight , skills , as well beliefs that influence behavior as well as attitude related enhancement quality in management as well as taking decision finance For realize welfare (OJK, 2020). So that hope businessman in field service finance as well as public area that becomes his customers not only just know as well as understand services finances , however must capable too enhancement ability For take decision finance as well as change behavior as well as attitude related management finance and with thereby can spur enhancement his welfare (Rusyida, 2022) . Literacy finances are very close relationship with performance a worker . Performance is results on stages over a process things to do measurement on a period time with based on previous provisions Already set . So that Can said literacy finance capable give influence on performance finance worker . Regarding the in accordance with results research by Sari *et al .* , (2022) , namely literacy finance influence performance as well as continuity business a individual with positive traits .

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According to the National Strategy for Literacy and Inclusion Indonesian Finance (SNLKI) 2021, literacy finance public tend walk simultaneously financial status inclusion public . Society already has understand agency service finance , tend have Skills related utilization product as well as service service finances , and also tends namely at the agency institution service finances are a must get support on availability access to agencies , products as well as service service finance (Sari *et al.* , 2022) . Literacy as well as inclusion finance tend can spur enhancement company (Sari *et al.* , 2022) s. With increasing inclusion finance hope capable minimize amount public *unbanked* or not own account because lack of access service banking, for example is savings right base For all public as well as role big related enhancement quality life public (Idawati & Pratama, 2020) . Inclusion finance the aim cover gap access service finance from *unbanked society* with people who already have access to bank services (Ningtyas & Andarsari, 2021) .

In terms of This inclusion finance related tightly with literacy finance especially For increase ability activity worker related use service finance as well as obtain impact direct . The more tall inclusion financial , impact upgrade stability finance activity worker increasingly increase . However reality on the ground Still Lots workers who haven't own ability knowledge inclusion finance . Still many workers who haven't own pattern innovative thinking For get income addition through their activities have For get income Good form salary and others .

Involvement Worker become depiction For correlation emotional who are workers woman have with his job . Regarding the become level someone 's commitment have in the organization as well as a sense of pride , purpose , or connection he felt as response on his role For company . Worker what a good woman she is will endeavor carry out company policies as well tell his colleagues so obey the rules that have been set set . Maintain etiquette at all times Being in the work environment is a very important matter (Satyawati *et al.* , 2023) . Performance is ability A effort related fulfillment of previous targets Already set (Kurniati *et al.* , 2023) . Performance is determination various size certain with characteristic especially those who can do measurement on succeed or not A business related income profit (Kurniati *et al.* , 2021) .

Company performance become description on succeed or the failure implementation a program, activity , or tangible policy goals , objectives , vision , as well as mission company . Worker performance woman is size related how much Far success worker woman related achievement various standard as well as that goal already company set (Kusuma *et al.* , 2021) . Worker performance can also be defined become results worker achieved related journey not quite enough answer as well as duties to the organization (Kurniati *et al.* , 2023) . According to study previously performance is results correlated work strong with satisfaction consumers , organizational strategic goals , as well contribute to the economy (Kusuma *et al.* , 2021 ; Yulandri , 2020). Performance is categorized Good as well as satisfying when achievement the result in line with existing standards company set . Worker must capable operate company policies as well remind colleague other so obey the rules that have been set the company determines. Maintain etiquette at all times Work is very important matter . No matter how good the quality is workers , it wo n't be perfect if not there is honesty. Involvement worker give description on connection emotional workers woman have with his job (Kusuma *et al.* , 2021) . Other research states that various giving factors influence on performance worker woman is mental attitude ( discipline work , motivation work , as well ethics work ) , level income , education , communication , environment work , opportunity achievement , as well means infrastructure (Satyawati *et al.* , 2023) .

In order to increase performance worker woman in hotel, aspect compensation become A giving factors influence on performance worker . Giving adequate compensation can push worker For own level discipline in work (Amanda, G., 2020). Discipline Work become A behavior as well as showing attitude obedience worker women on the rules company (Satyawati *et al.* , 2023) .

In line with study Sanistasya (2019) which states measurement literacy finance become indicator attitudes , behavior , skills , as well knowledge finance . Yanti's research (2019) measurement literacy finance Can using assessment parameters based on aspect loans , savings , investments , as well insurance (Sanistasya *et al.* , 2019) . Study Widiyati (2018) uses variable literacy finance with indicator behavior , knowledge , as well attitude finance (Widiarti S, 2022 ; Baharuddin *et al.* , 2021) .

Generally there are 2 types work at the hotel . First is type service to guests as well as second , work that's right characteristic administrative . At the hotel, work here need exists A qualification as well as Skills depend to type his job . The role of women becomes power work in the hospitality area activity economy productive become A proof real will exists women who contribute to the income family with shaped thought as well as power through work in industry hospitality , next contributed to aspects financial realization with results wages from woman working on business hospitality (Jatimustiko *et al.* , 2023) . During This worker woman seen as nanny children and work work House ladder . Puri Santrian Hotel made place study because at this hotel Lots use worker woman in do activity job in hotel. With thereby seen need For do study For look for the solution .

Based on problems that arise with thereby research carried out aim look for know exists influence (1) Literacy finance to Activity worker women (2) Inclusion finance to Activity worker women (3) Literacy finance on Performance (4) Inclusion finance

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on Performance (5) Activities worker woman on Performance (6) Literacy finance with mediated by activity worker woman on Performance, and (7) Inclusion finance with mediated by activity worker woman on Performance at the Puri Santrian Hotel .

### **THEORITICAL REVIEW**

#### **Theory Behavior Finance ( Behavior Theory Finance )**

Behavior finance ( *Behavior finance* ) is pattern investor reasoning through involvement of emotional processes along with influence on stages in take decision . *Behavioral finance* is method which individual do management source of funds for used become decision in use of funds, determine source of funds, and also decide in planning pension . By principle decision finance own Meaning optimization well-being and with thereby A effort in minimize error in decision finance is with increase *financial literacy* because problem current finances appear become manifestation on low literacy finance . Regarding the become proof will exists influence positive from financial literacy to *behavioral finance* somebody (Twumasi *et al.* , 2022) .

#### **Literacy Finance**

Literacy finance is ability . understanding related achievement level good understanding , and with thereby behavior , understanding , as well skill become capable matter influence literacy finance (Lusardi and Mitchell, 2014). Byrne (2007) said knowledge low finances become reason wrong planning finance as well as give rise to lack of achievement well-being moment aged No productive (Widiarti S, 2022) .

Literacy finance is ability individual in management his finances and degan thereby obtained behavior finance with healthy nature . Researcher using measurement instruments form questionnaire / questionnaire Likert scale , which is the indicator namely : perception knowledge , knowledge finance , behavior finance , as well Skills finance . Literacy finance related tightly with habits , behavior as well as influence factor from outside self (Widiarti S, 2022) . On research This using indicator namely : knowledge , understanding , awareness , attitudes and behavior (Sanistasya *et al.* , 2019)

#### **Inclusion Finance**

Inclusion finance is available or not access in various products , services service finance , as well institutions based on ability as well as need public in increase his welfare (Kusuma *et al.* , 2021) . Based on OJK regulation no. 76/POJK.07/2016 of 2016, inclusion finance is availability access related diverse products , institutions , as well service service formal finance based ability as well as need public in frame spur enhancement his welfare .

Inclusion finance is stage introduction , basics capital market knowledge is important matters and with thereby required education related giving understanding the . Capable capital market education stimulating making decision through formation knowledge as well as *effort* ( u saha in obtain something matter ) . I nclusion finance is supporting factors related subtraction number poverty as well as spur enhancement well-being (Kusuma *et al.* , 2021) . The indicators studied among them Access or availability ( *Access* ), Quality ( *Quality* ), Usage ( Sari *et al.* , 2022 ) .

#### **Activity Female worker**

Activity worker is results company work need , activity Work capable create productivity Work based on ability employee in produce goods nor service . Financial management includes diverse activities that include financial planning, budgeting, investment management, cash management, cost control, financing, and financial performance analysis. Man start do activity finance since very early age . For example , them Possible start it when a child buy candy and handed the money to guard shop . Appearance digital currency and payment platform has expand scope activity finances , possible transaction instant and without limits (Kombih, 2017) . The activities of female workers are work activities woman in do something that is carried out in each part of the company . Can be observed who gives influence on activity Work among them is Spirit work , ability , improve results , development self , absence work , as well quality (Tumewang *et al.* , 2018) .

Activity finance company , like get track credit new , is key For support its expansion to the market. Activity worker woman is somebody worker capable woman do his job in accordance targeted and appropriate with his abilities . Occupation will more quality . Variable This can be measured with likert . T he company needs female workers have experience as well as high ability so capable responsible answer to the public (Ratih *et al.* , 2020) . Indicators in research This is activity worker woman among them Spirit work , ability , improve results , quality , and absenteeism . (Jatimustiko *et al.* , 2023) .

#### **Performance**

Based on Mahsun (2017:25), performance is depiction related achievements implementation a program/ activity / policy related achievement goals , objectives , vision , as well as mission , Institution accordingly planning . Furthermore PP Number 8 of 2006 is included in it definition performance ie A outer or results regarding the desired program / activity or Already achieved

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related usage quantity budget as well as quality in accordance reject measure . According to Mulia (2018:15), performance finance is a performance parameter through indicator finance (Sanger et al., 2023) . According to Fahmi (2012: 2) performance finance is A analysis in frame observe how much Far A company in implementation various regulation implementation finance . Worker performance is abilities , skills , as well as results worker 's work show related implementation task as well as not quite enough the answer he has moment Work (Aribawa, 2016) .

Performance is the result of work by related employees carrying out the duties and responsibilities that he has in a period based on company regulations . Financial performance Can priceless through a number tool analysis . According to the technique , analysis finance grouped above 8 kinds , based on Jumingan (2006:242) Analysis comparison Report Finance is technique analysis through comparison from 2 periods report finance or more through observation exists change from facet percentage ( relative ) or amount ( absolute ) . Performance on research This researcher measuring through scale instrument likert on workers at the Puri Santrian hotel . Indicators used in research This among them quantity , quality , implementation duties and responsibilities answer (Sari et al ., 2022) .

### Hotel Jobs

Hotels are business entities provider service stay the night for someone who carries it out journey . Management carried out by the owner himself through giving service form place Sleep accompanied The facilities inside include : eating , drinking and other facilities (Agus Sulastiyono , 2006:5). According to Regulation of the Minister of Tourism and Creative Economy Republic of Indonesia number PM.53 / HM001 / MPEK/2013 concerning standard hotel business defines business hospitality become business in provide form of accommodation room on a building , which is equipped with service service Eat with drink it , or other facilities with daily nature as well as aim get profit . Work in the field hospitality need exists qualification as well as Skills certain , depending to type his job . Create connection with parties involved in the business hospitality capable create opportunity Work as well as obtain outlook related type business the . Do consideration For join with gathering or association professional or attend *networking* events so *networking* connection Can awakened . Business in the field hospitality there are often high demands . Hence , attitude positive as well as proactive required in overcome challenge as well as do various various task daily . Good attitude capable create good relationship with customer as well as colleague Work .

### HYPOTHESIS

H1: Literacy finance to Activity worker woman

H2: Inclusion finance to Activity worker woman

H3: Literacy finance on Performance

H4: Inclusion finance on Performance

H5: Activity worker woman on Performance

H6: Literacy finance with mediated by activity worker woman on Performance

H7: Inclusion finance with mediated by Activity worker woman on Performance

### RESEARCH METHODS

Design his research researcher use design study quantitative causal . Subjects studied is place Where researcher carry out study . Subjects studied is all over worker woman at the Puri Santrian Hotel . Researcher do analysis on influence literacy finance along with inclusion finance to performance as well as continuity activity worker woman at the Puri Santrian Hotel .

There are 2 research variables, now the dependent variable and independent variable. Variable independently researched is Literacy finance (X1), as well as Inclusion finance (X2). Variable dependent on the researcher use is Activity worker women (Y1) and performance (Y2). Subject study is worker women at the Puri Santrian Sanur hotel in 2024. Research data taken with spread questionnaire to worker woman at the Puri Santrian Hotel

On research This writer use a Likert scale instrument in measurement opinions , attitudes , and also perceptions individual nor group related A phenomenon social ( Sugiyono , 2017:219). Answers to each instrument item graded Likert scale positive

Data analysis techniques researcher use *Partial Least Square* (PLS) which is called as a *Structural Equation Modeling* (SEM) equation model using an approach based on variance or components of structural *equation modeling* . In this research, there is a complex model and the number of samples is limited and with thereby *SmartPLS software* was used to carry out data analysis. In testing the measurement model researcher carry out validity and reliability tests.

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Testing the structural model or *inner model* researcher use in estimating and describing causal correlations between latent variables or non - variables researchers measure with direct way based on the underlying theory. The researchers measure this structural model use in frame observe the *R-square* value on the research model .

Hypothesis testing in this research using *path coefficients* (path coefficient) is estimated hum PLS-SEM. According to Ghozali (2020: 87), path coefficients *indicate* the existence of a hypothesized relationship between constructs. If the value of *t* ( *t-statistics* ) exceeds the critical value of *t* ( *t-table* ) , with thereby The conclusion is that the statistically significant coefficient has a significance level where the significant value used ( two -tailed ) is a *t-value of 1.96* ( *significance level = 5%*). Apart from that, this coefficient can be declared significant if the *p-value* is below the significance level. In its application, it is assumed that the significance level is 5% so that if the *p-value* < 0.05 (<significance level = 5%), with thereby can be said to be significant.

## RESEARCH RESULT

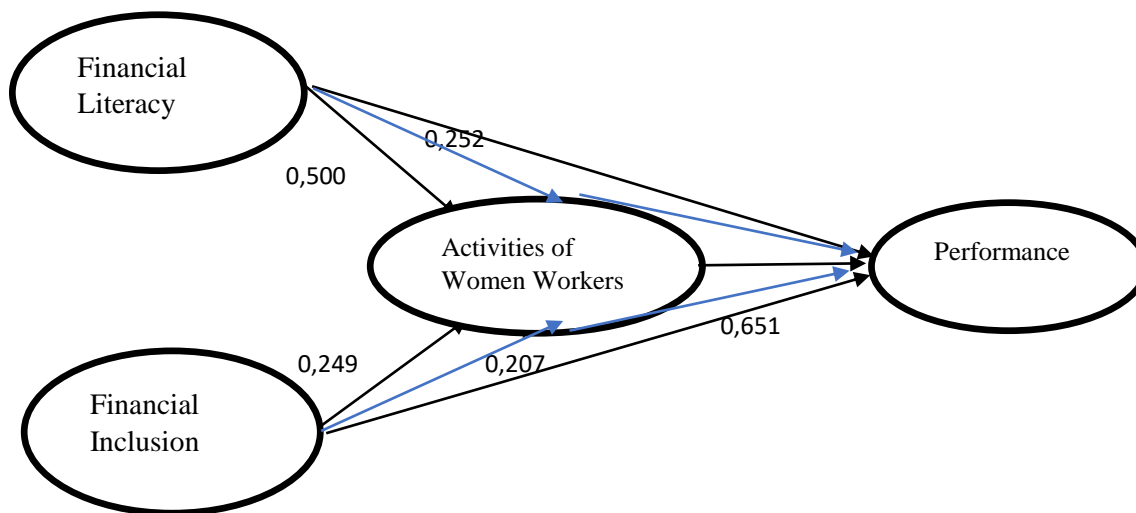
Results data study answer respondents as many as 101 workers women , that is Literacy finance , Inclusion finance , Activity finance worker Women and Performance. complete data is in the attachment

**Table 1. Description Answer Respondent Puri Santrian Hotel Female Workers**

No	Variable	Number of Values	Average value
1	Literacy finance	4,433	4.39
2	Inclusion finance	4,442	4.40
3	Activity finance worker woman	4,435	4.39
4	Performance	4,538	4.49

Analysis the data researcher do through method *Partial Least Square* (PLS) assisted by a computer program SmartPLS version 3.0. PLS that be A method solution Related *Structural Equation Modeling* (SEM). regarding the more Good than a number of other SEM methods .

From stages existing modeling researcher explain , below is description of the equation model its structural .



**Figure 1. Research Structural Equation Model**

**Table 2. Average Variance Value Extracted**

Variable Study	AVE
Literacy finance (X1)	0.890
Inclusion finance (X2)	0.894
Activity finance worker female (Y1)	0.870
Performance (Y2)	0.831

Data source processed in 2024

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**Table 3. Instrument Reliability Research Results**

Variable	Composite Reliability	Cronbach's Alpha	Information
Literacy finance (X1)	0.988	0.986	Reliable
Inclusion finance (X2)	0.988	0.987	Reliable
Activity finance worker female (Y1)	0.985	0.983	Reliable
Performance (Y2)	0.980	0.977	Reliable

Source : processed data in 2024

Based on Table 2. then Can explained variable AVE value Inclusion finance , Literacy finance , Activity finance worker women and Performance. AVE value for each variable worth exceeds 0.50 , with thereby the model Can categorized as good. In Table 3. Output results of composite reliability and Cronbach 's alpha for the Literacy variable finance , Inclusion finance , Activity finance worker women , and Performance throughout above 0,9 0. the conclusion is the variable said reliable .

**Table 4. R-square**

Variable	R Square
Activity finance worker woman	0.443
Performance	0.651

Data source processed in 2024

**Table 5. Testing Hypothesis**

Hypothesis	Coefficient Correlation	p values	Information
Literacy finance -> Activities finance worker woman	0.500	0,000	Accepted
Inclusion finance -> Activities finance worker woman	0.249	0.031	Accepted
Literacy finance -> Performance	0.252	0.006	Accepted
Inclusion finance -> Performance	0.207	0.025	Accepted
Activity finance worker women -> Performance	0.483	0,000	Accepted
Literacy finance -> Activities finance worker woman -> Performance	0.242	0,000	Accepted
Inclusion finance -> Activities finance worker women -> Performance	0.121	0.042	Accepted

Data source processed Year 2024

In table 4. Calculation results

$$\begin{aligned}
 Q^2 &= 1 - (1 - R^2_1) (1 - R^2_2) \\
 &= 1 - (1 - 0.443) (1 - 0.651) \\
 &= 1 - (0.557) (0.349) \\
 &= 1 - 0.194 = 0.806
 \end{aligned}$$

Calculation results  $Q^2$  is worth 0.806, then the conclusion is that 80.6% of the Performance variable at the Puri Santrian Hotel get influence from Literacy finance , Inclusion finance as well as Activity finance worker women , while 12.5% got influence from variable others who don't test researchers outside their research model . Refer to criteria strong weakness of the model according to mark *Q-Square Predictive Relevance* ( $Q^2$ ), in accordance description by Latan and Ghozali (2015: 80), with that's the model classified as very strong .

From the results PLS analysis shows influence as well as direction on each variable free to variable bound in it .

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- (1) Results influence Literacy finance to Activity finance worker woman of 0.500 , with  $p$ -values  $0.000 < 0.05$  show happen rejection of  $H_0$  as well reception  $H_{a.i.e}$  Literacy finance influence Activity finance worker woman with positive traits significant
- (2) Results influence Inclusion finance to Activity finance worker woman worth 0.249, with  $p$ -values  $0.031 < 0.05$  show that happen rejection of  $H_0$  as well reception  $H_{a.i.e}$  Inclusion finance influence Activity finance worker woman with positive traits significant .
- (3) Results influence Literacy finance to Valued performance 0.252, with  $p$ -values  $0.006 < 0.05$  which becomes proof exists rejection of  $H_0$  as well reception  $H_{a.i.e}$  Literacy finance influence Performance with positive traits significant .
- (4) Results influence Inclusion finance to Worth performance 0.207, as well  $p$ -values  $0.025 < 0.05$  which shows that happen rejection of  $H_0$  as well reception  $H_{a.that}$  is I nclusion finance influence Performance with characteristic positive significant .
- (5) Results influence Activity finance worker woman to Worth performance 0.483, with  $p$ -values  $0.000 < 0.05$  show happen rejection of  $H_0$  as well reception  $H_{a.that}$  is Activity finance worker woman influence Performance with characteristic positive significant .
- (6) Results influence Literacy finance to Performance with mediation Activity finance worker woman worth 0.242, accompanied  $p$ -values  $0.000 < 0.05$  show that happen rejection of  $H_0$  as well reception  $H_{a.i.e}$  Activity finance worker woman can mediate influence Literacy finance to Performance.
- (7) Results influence Inclusion finance to Performance with mediation Activity finance worker woman worth 0.121, accompanied  $p$ -values  $0.042 < 0.05$  show happen rejection  $H_0$  as well reception  $H_{a.i.e}$  Activity finance worker woman can mediate influence quality service to Performance .

### DISCUSSION

Based on results analysis methodized data *Partial Least Square* (PLS) via help device soft SmartPLS version 3.0 so :

#### Influence Literacy finance To Activity finance worker woman at Puri Santrian Hotel

Hypothesis testing influence literacy finance to activity finance worker woman show literacy finance capable influence activity finance worker woman at the Puri Santrian Hotel with characteristic positive as well as significant , with coefficient worth 0.500, with  $P$ -values  $0.000 < 0.05$ . With increasingly good literacy finance which are owned worker woman at the Puri Santrian Hotel so activity finance worker the women at the Puri Santrian Hotel will too increasingly increase . From subject the with thereby hypothesis influence literacy finance capable influence activity finance worker woman with characteristic positive significant at the Puri Santrian Hotel can accepted .

*Theory Behavior Finance* ( Behavior Theory Finance ) states that behavior finance is pattern investor reasoning through engagement stage emotional along with influence in it on stage taking decision . By principles , decisions finance addressed in frame do optimization well-being and with thereby something effort in push error in decision finance is with increase literacy financial because problem finance Can arise because low literacy finance . Regarding the become proof exists influence from financial literacy to *behavioral finance* somebody (Twumasi *et al.* , 2022) .

Knowledge literacy finance believed hold role important in increase activity worker woman . Hotel company with workers who have knowledge , high skills , and capable process activity worker woman with Good . Research result This supported by research Milena (2021), Nurhayati (2022), Nurlianti (2022), Hamidah ( 2020), Hanifah (2022), Putri (2019) who became proof literacy finance capable influence activity Work with characteristic positive as well as significant .

#### Influence Inclusion finance To Activity finance worker woman at the Puri Santrian Hotel

Testing hypothesis on influence inclusion finance to activity finance worker woman show inclusion finance in a way positive capable influence activity finance worker woman with significant properties at Puri Santrian Hotel , with coefficient worth 0.247, accompanied  $P$ -values  $0.031 < 0.05$  which means , increasingly increase inclusion owned finances worker woman at the Puri Santrian Hotel so activity finance worker the women at the Puri Santrian Hotel will too increasingly increase . From subject this , hypothesis influence inclusion finance capable influence activity finance worker woman with positive traits significant at the Puri Santrian Hotel accepted . Knowledge inclusion optimal finances , yes give rise to more benefits big for hotels so increase mark hotel company premises activity . Ability a individual related making choice decision related management finance , do discussion finance as well as compile Future planning also provides response with competent way related activity workers who give influence on decisions finances in every the day .

This is also supported with results study Martinson (2022), Nurhayati (2022), Nurlianti (2022), Hanifah (2022), Kurniati (2023) , Sari, *et al* (2021) with results literacy finance capable influence activity worker woman in a way positive . There is

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knowledge finance impact significant to realization inclusion finance in activity worker as well as difference pattern For Woman as well as man For get access finance .

### **Influence Literacy finance Regarding Performance at the Puri Santrian Hotel**

Testing hypothesis related influence literacy finance to performance show results literacy finance capable influence performance at the Puri Santrian Hotel in a way positive as well as significant with coefficient of 0.252, with *P-values*  $0.006 < 0.05$  . The more Good literacy finance which are owned workers at the Puri Santrian Hotel so performance at the Puri Santrian Hotel will increasingly experience enhancement . From subject the with thereby hypothesis influence literacy finance capable influence performance at the Puri Santrian Hotel accepted .

One of activity important the that is knowledge literacy finance . Ability hotel company in maximizing performance capable create mark Plus , good skills This so that will capable manage hotel assets as well his finances with Good . Study This supported by the results research Bunga Permata (2022), Mei Ruli (2021), Satyawati (2023), Sicily (2022), Widiarti (2022) find that literacy finance influence performance with positive traits .

### **Influence Inclusion finance Regarding Performance at the Puri Santrian Hotel**

Hypothesis testing related influence inclusion finance to performance obtained results inclusion finance capable influence performance at the Puri Santrian Hotel with positive traits significant , with coefficient worth 0.207, accompanied *P-values*  $0.025 < 0.05$  with regarding the means the more Good inclusion finance owned by workers at Puri Santrian Hotel so performance at the Puri Santrian Hotel will increasingly experience enhancement . From subject this , hypothesis influence inclusion finance influence performance at the Puri Santrian Hotel with characteristic positive significant accepted . Ability a individual in creates n decisions related How He in manage , discuss , and plan his finances in a way competent tend influence the decision his finances every day .

Knowledge inclusion optimal finances , yes give rise to more benefits big for hotels so increase mark hotel company premises activity . Ability a individual related making choice decision For manage and discuss finance as well as do planning for the future as well as give response on performance worker woman . Study This support research by Poppy (2019), Tomi (2019), Melia Kusuma (2021), Bunga Permata (2022), Permata (2022), Kurniati (2023) got it results inclusion finance influence performance with positive traits significant .

### **Influence Activity finance worker woman Regarding Performance at the Puri Santrian Hotel**

Testing hypothesis on influence activity finance worker woman to performance show that activity finance worker woman in a way positive influential significant to performance at the Puri Santrian Hotel , with coefficient worth 0.483, accompanied *P-values*  $0.000 < 0.05$  . With increasingly increasing activity finance worker owned woman so performance at the Puri Santrian Hotel will increasingly experience enhancement . From subject this , hypothesis influence activity finance worker woman influence performance at the Puri Santrian Hotel with characteristic positive and significant accepted .

Ability individual related election decision in manage , discuss , and plan finances in the future in a way competent tend give influence on performance decision his finances every day . Regarding the supported by research Naufal (2022), Putri (2019) with results Activity finance No affect that performance Alone Because can seen from Lots aspect nor factor other influential performance . However other research by Kurniati (2023), Jatimustiko (2023), Aribawa (2016) stated Activity finance very influence performance .

### **Influence Literacy finance with mediated by Activity finance worker woman Regarding Performance at the Puri Santrian Hotel**

Testing hypothesis on influence literacy finance to performance with mediation activity finance worker woman show literacy finance in a way positive influential significant impact on performance with mediated by activity finance worker woman at Puri Santrian Hotel , with *P-values*  $0.000 < 0.05$  . Where is the activity finance worker woman mediate influence literacy finance to performance at the Puri Santrian Hotel . This result showing when literacy financial workers woman have at Puri Santrian Hotel increase so can increase activity finance worker woman , with increasing activity finance worker woman so will increase performance at the Puri Santrian Hotel . From subject This with thereby hypothesis literacy finance influential significant to performance at the Puri Santrian Hotel with mediated by activity finance worker woman accepted .

Knowledge literacy finance believed hold role important in increase activity worker woman . Hotel company with workers who have knowledge , high skills , and capable process activity worker with Good . One of activity worker important the that is motivation performance . Ability a individual related making choice in management and discussion finance , as well future planning by workers woman will capable give influence on performance decision finance . These results supported by research



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Martinson (2022), Nurhayati (2022), Nurlianti (2022), Hanifah (2022), Sari, *et al* (2021) found that there is positive role from literacy finance , financial activities on performance .

### **Influence Inclusion finance with mediated by Activity finance worker woman on Performance at the Puri Santrian Hotel**

Testing hypothesis on influence inclusion finance to performance with mediation activity finance worker woman show influence performance with mediated by activity finance worker woman in a way significant at the Puri Santrian Hotel , with *P-values*  $0.042 < 0.05$  . Where is the activity finance worker woman mediate influence inclusion finance to performance at the Puri Santrian Hotel . This result showing if inclusion finance owned by workers woman at the Puri Santrian Hotel increase so can increase activity finance , with increasing activity finance worker woman so increase performance at the Puri Santrian Hotel . From subject the with thereby hypothesis inclusion finance capable influence performance with a significant trait at Hotel Puri Santrian with mediated by activity finance worker woman accepted . Knowledge inclusion optimal finances , yes give rise to more benefits big for hotels so increase mark hotel company premises activity . Ability a individual related election decision in manage , discuss , and plan finance very influence the status of the decision his finances every day .

One of activity worker woman important the that is motivation performance Ability a individual related election decision in manage , discuss , and plan finance very influence the status of the decision his finances every day . Research result This supported by research by Poppy (2019), Wira Iko (2019), Tomi (2019), Melia Kusuma (2021), Mei Ruli (2021), Satyawati (2023) with results found it influence inclusion finance to performance and nature continuity .

### **PRACTICAL IMPLICATIONS**

Implications from results study This is management need optimizing knowledge literacy finance as well as inclusion finance in enhancement activity worker women and performance . Hotel management as well taker decision in knowledge draft literacy and inclusion finance must can process optimally so capable help increase income or mark finance workers who have an impact on sustainability activity activity For increase income worker woman in hotel.

### **THEORETICAL IMPLICATIONS**

Implications theoretical study This expected capable give contribution conceptual in form empirical for academics ie development literature about performance finance as variable literacy finance as well as inclusion finance to activity worker women and performance as well as can become reference for future research .

### **RESEARCH LIMITATIONS**

Study This only will be held at the Puri Santrian Hotel from 2023 to 2024 about influence literacy finance as well as inclusion finance as activity worker women and performance at the Puri Santrian Hotel . Expected forward study This Can other researchers developed through use room more scope wide like use company besides activity worker women and performance at the Puri Santrian Hotel .

Study This only involve variable free ( *independent variable* ) ie literacy finance (X1) as well inclusion finance (X2). Whereas variable dependent ( *dependent variable* ) , namely activity worker women (Y1) and performance (Y2). Expected to front future research Can use variable dependent and variable free who is not yet used or researched moment This .

### **CONCLUSION**

Based on description and discussion results research above , follows is the conclusion :

1. literacy finance in a way positive influential significant to activity finance worker woman at Puri Santrian Hotel ,
2. inclusion finance in a way positive influential significant to activity finance worker woman at Puri Santrian Hotel ,
3. literacy finance in a way positive influential significant to performance at the Puri Santrian Hotel ,
4. inclusion finance in a way positive influential significant to performance at the Puri Santrian Hotel ,
5. activity finance worker woman in a way positive influential significant to performance at the Puri Santrian Hotel ,
6. literacy finance in a way positive influential significant to performance with mediated by activity finance worker woman at Puri Santrian Hotel ,
7. inclusion finance in a way positive influential significant to performance with mediated by activity finance worker woman at the Puri Santrian Hotel .

# The Influence of Financial Literacy and Financial Inclusion as Women Workers' Activities and Performance at the Puri Santrian Hotel

## SUGGESTION

1. For Companies, literacy finances for the company increase knowledge worker about risk and return results investment , as well understand importance diversification portfolio , for inclusion financial order of the company increase access worker to training and support For start business small or develop career finance in industry hospitality , ntuk activity worker women to keep company increase to active worker in look for opportunity For save money, like use discount or current promo shopping , for company performance increase involvement worker in investment or activity business that can increase income future workers .
2. For female workers , for more increase understanding literacy finance with take part in training programs , seminars, workshops or training related finance personal and investment . Make plan finance period long For help manage wages with wise . Do investment period long such as property, gold or share .
3. For future researchers , he hopes is so capable do research throughout company retail in Bali so sample study become more Lots from study this , as well as and expected study next in frame do development Again variables free research that is capable give influence on value company retailing , like inclusion finance , literacy finances , activities as well as performance as well as variable other .

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