ABSTRACT

THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL INCLUSION ON MSME PERFORMANCE (Case Study of MSMEs in the Agricultural Sector of Tasikmalaya Regency)

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The purpose of this research is to determine the effect of financial literacy and financial inclusion on the performance of MSMEs in the MSMEs in the agricultural sector of Tasikmalaya Regency. The research method used is a verification method with a quantitative approach, while the sampling technique uses a simple random sampling method. The data collection technique used for primary data was carried out through distributing questionnaires and interviews, while secondary data was carried out through documentation studies. The analysis tool used uses sem-PLS analysis. The research results show that: (1) Financial Literacy has a positive effect on MSME Performance, and (2) Financial Inclusion has a positive effect on MSME Performance.

Keywords: Financial Literacy, Financial Inclusion, MSME Performance.