

***The Influence of Financial Literacy, Financial Management, Access to Capital, and Interest in Using E-Commerce on MSME Performance  
(Case study of MSMEs in Sumowono and Bandungan sub-districts)***

Ahmad Miftakhul Zumroni

(E2B018048)

Accounting Study Program, Muhammadiyah University Semarang

Email: [ahmadmiftakhul25@gmail.com](mailto:ahmadmiftakhul25@gmail.com)

***ABSTRACT***

*This research aims to examine the influence of financial literacy, financial management, access to capital, and interest in using e-commerce on the performance of MSMEs. Performance is a measure of the achievements that have been achieved by entrepreneurs, where this is seen and obtained from the activities that have been carried out. This research uses a quantitative approach using primary data collected through surveys using questionnaires. The population in this study were all MSMEs in Sumowono and Bandungan sub-districts. The sampling method used was random sampling with a total of 98 respondents. Data analysis used SPSS 25 with multiple regression analysis. The research results show that the variable access to capital has a positive effect on the performance of MSMEs, while the variables financial literacy, financial management and interest in using e-commerce have no effect on the performance of MSMEs. The predictive ability of the four variables on MSME performance is 37.9%, while the other 62.1% comes from other variables.*

***Keywords:*** *Financial literacy, Financial Management, Access to Capital, Interest in Using E-Commerce and MSME Performance.*