

## ABSTRACT

*In today's modern era, the activities of Micro, Small and Medium Enterprises are growing very rapidly because many people see opportunities in these businesses. One way for Micro, Small and Medium Enterprises to maximize their business productivity is to have a good personal innovativeness value by utilizing their digital literacy and digital capability knowledge.*

*The purpose of this study was to see how big the level of digital literacy, digital capability, and personal innovativeness in the company and how the influence of digital literacy and digital capability on personal innovativeness at Micro Small Medium Enterprises at Bandung. The research method used is a quantitative method with data collection techniques obtained from distributing questionnaires to 50 respondents.*

*Respondents involved are owners of Micro, Small and Medium Enterprises at Bandung. The questionnaire used in this study contained 36 statements with a five-point Likert scale. The sampling method used is non-probability with saturated sampling technique. In explaining the research results, the analytical techniques used are descriptive analysis, multiple linear regression, hypothesis testing, and coefficient of determination.*

**Keywords:** *Digital Literacy, Digital Capability, Personal Innovativeness*