

ABSTRACT

The background of the study highlights the low level of financial literacy and e-commerce implementation among culinary MSMEs in Bandung City. Although culinary MSMEs have a significant contribution to the local and national economy, low financial literacy and e-commerce implementation can be an obstacle in improving MSME performance in the digital market. The purpose of this study is to determine and analyze how financial literacy and e-commerce implementation affect the performance of MSMEs, as well as the effect of financial literacy and e-commerce implementation on MSME performance partially and simultaneously on the performance of culinary MSMEs in Bandung City.

The population used in this study were all culinary MSME players in Bandung City. This research uses quantitative methods with descriptive-causality research types. Sampling was carried out by non-probability sampling method with a total of 364 respondents. The data analysis technique used is descriptive analysis and multiple linear regression analysis.

The results showed that simultaneously, the two variables had a positive and significant effect on the performance of culinary MSMEs in Bandung City. This is evidenced by the F_{count} value which is greater than the F_{table} value with a significance level of $0.000 < 0.05$. Partially, financial literacy and e-commerce implementation also have a positive and significant influence on the performance of culinary MSMEs in Bandung City. This is evidenced by the t_{count} value which is greater than the t_{table} value. Based on the coefficient of determination, it shows that 62.4% of the performance of culinary MSMEs in Bandung City is influenced by financial literacy and e-commerce implementation. While the remaining 37.6% is influenced by other variables not examined in this study.

Keywords: Financial Literacy, E-Commerce Implementation, MSME Performance