

ABSTRACT

Financial performance is a reflection of the achievement of a company or business, especially in micro, small and medium enterprises (MSMEs), financial performance can be used as information for owners or authorised parties. Performance can be associated as a result of the design of the design or process undertaken by all parties in the organisation.

This study aims to examine the effect of the effectiveness of accounting information systems, intellectual capital, and financial inclusion on financial performance simultaneously and partially.

This research is quantitative research using primary data obtained from a questionnaire and measured on a Likert scale. The population in this study were MSMEs located on Samadikun Street, Cirebon city. With the central limit theorem, a sample of 52 MSME owners on Samadikun Street was obtained. The analysis technique used is multiple linear regression using SPSS statistics software.

The results showed that simultaneously the effectiveness of information systems, intellectual capital, and financial inclusion affect financial performance. Partially, intellectual capital has a positive effect on financial performance, while the effectiveness of accounting information systems only affect 0.092 and financial inclusion has no effect on financial performance.

It is suggested to future researchers to explore or look for other factors such as financial literacy, internal control, and financial planning. MSMEs are advised to be able to pay attention to financial performance, the effectiveness of accounting information systems, intellectual capital, and financial inclusion. And can use the results of this study as a reference to improve financial performance.

Keywords: *Accounting Information System Effectiveness, Financial Inclusion, Intellectual Capital, MSME Applications*