

## **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*