ABSTRACT

This research was conducted at MSMEs of Islamic Microfinance Misykat in

the cluster of Tegallega and Mohamad Toha. The unit of analysis of this research is

MSMEs which became the beneficiaries and partners of Islamic Microfinance

Misykat. This MSMEs has been giving assistance and guidance to be literate on

financials especially on sharia platform.. This study aims to prove the influence of

financial literacy on the performance of MSMEs of Islamic Microfinance Misykat in

the cluster of Tegallega and Mohamad Toha.

The research method that has been used is quantitative method. This research

used sampling technique on non probability sampling that is saturated sampling

because the population is less than 30 people and the sampel in this study is the

whole population. Data collection in this study was conducted by distributing

questionnaires distributed to all listed definite respondents of MSMEs within cluster

Tegalega and Moch Toha.. The Data analysist ha has been used is simple regression

analysis and descriptive analysis.

The results showed the influence of financial literacy on the performance of

MSMEs of Islamic Microfinance Misykat Tegallega and Mohamad Toha. This has

implications on good financial literacy in which MSMEs is expected to be able to

make the right management and financial decisions to improve business

performance. With these findings it is expected to formally appear from government,

academia, private sector, and community as a driver for the development of financial

literacy in MSMEs.

Keywords: Islamic Micro finance, Financial Literacy, Performance, MSMEs