

## **ABSTRACT**

*This study was conducted to determine the effect of education level, length of business, income level on the financial literacy of MSME actors assisted by Diskopdagperin Kuningan district. The data collection method was carried out by distributing questionnaires with a total of 100 respondents who were the perpetrators of the Kuningan district MSMEs. The analytical method used is descriptive analysis method and multiple linear regression analysis using hypothesis testing, namely t-test and f-test.*

*Based on the results of simultaneous hypothesis testing (f-test), the variables of education level, length of business and income level have a significant effect on the financial literacy of MSME actors assisted by Diskopdagperin Kuninangan district. This is evidenced by  $f_{count} > f_{table}$  ( $99.655 > 2.70$ ) with a significance level of  $0.000 < 0.05$ . Based on the results of partial hypothesis testing (t-test) it was found that the variables of education level, length of business and income level had a significant effect on the financial literacy of MSME actors assisted by Diskopdagperin Kuninangan district. Based on the coefficient of determination, it was found that the level of education, length of business, and income level on the financial literacy of MSME actors assisted by Diskopdagperin Kuninangan district was 75.7%, so, the rest obtained from  $100\% - 75.7\%$  was 24.3%. So 24.3% have been explained or influenced by other variables not examined in this study.*

**Keywords:** *Education level, length of business, income level and financial literacy*

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