

# **THE INFLUENCE OF BUSINESS CAPITAL, *FINANCIAL LITERACY* AND *FINANCIAL TECHNOLOGY (FINTECH)* ON THE FINANCIAL PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES (UMKM) IN BENGKALIS SUB-DISTRICT**

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## ***ABSTRACT***

*This study aims to analyze the effect of business capital, financial literacy and financial technology on the financial performance of micro, small and medium enterprises in Bengkalis District. This study uses a quantitative approach by using a questionnaire to 120 respondents, namely MSMEs in Bengkalis District, the sampling technique uses purposive sampling, based on certain criteria, the analysis method in this study uses multiple linear regression using SPSS 26. The results showed that business capital has a t-count of  $5.258 > t\text{-table } 1.980$  with a significant level of  $0.001 > 0.05$ , which means that business capital has a positive effect on financial performance. Financial literacy has a t-count value of  $4.906 < t\text{-table } 1,980$  with a significant level of  $0.006 > 0.05$  has a positive effect on financial performance. Financial technology has a t-count value of  $2.793 > t\text{-table } 1,980$  with a significant level of  $0.000 > 0.05$ , which means that financial technology has a positive effect on financial performance. Simultaneously business capital, financial literacy and financial technology have an F-count value of 78.521 with a significant value of 0.000. Because the significance value of 0.000 is less than 0.05, which means that these three factors together have a significant effect on financial performance in micro, small and medium enterprises.*

***Keywords:*** *Business Capital, Financial literacy, Financial Technology, Financial Performance, MSME*