

## **ABSTRACT**

*This study aims to analyze the influence of financial inclusion and human capital on the performance of MSMEs in Semarang City. The type of research used is using a quantitative method whose information is sourced from primary data. Data collection was carried out by distributing questionnaires with a sample of 222 respondents, obtained by purposive sampling method. The statistical method uses multiple linear regression analysis, with hypothesis testing of t-test and determination coefficient. The results of the study showed that simultaneously the variables of financial inclusion and human capital had a significant positive effect on the performance of MSMEs. Partially, financial inclusion and human capital have a positive and significant effect on the performance of MSMEs.*

**Keywords:** *Financial Inclusion, Human Capital, MSME Performance*

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