

## **ABSTRACT**

*This research is a study on the level of digital financial inclusion of Muslim women MSME players in Semarang City. Based on the results of the pre-survey, factors that influence the access and use of digital finance were found. This study aims to examine the influence of financial literacy, financial training, and government support on the level of digital financial inclusion of Muslim women MSME players in Semarang City.*

*This research was conducted using a questionnaire method through Google Form which was given to Muslim women MSME players incidentally. From this method, a sample of 30 Muslim women MSME players was obtained. The collected data were analyzed with multiple linear regression tests using the SPSS version 23 program.*

*The results showed that the variables of financial literacy and government support had a positive and insignificant effect on the level of digital financial inclusion of Muslim women MSME players in Semarang City. Meanwhile, the financial training variable has a positive and significant effect on the level of digital financial inclusion. These results indicate that the three independent variables have a unidirectional relationship with the dependent variable. However, only the financial training variable has a meaningful influence on the level of digital financial inclusion of Muslim women MSME players in Semarang City.*

*Keywords: Digital financial inclusion, financial literacy, financial training, government support, Muslim women MSME players, Semarang City.*