

ABSTRACT

This research aims to determine the influence of fintech payment (Qris) and accounting software (Moka POS) on the financial performance of MSMEs. And to determine the moderating role of financial literacy in the influence of the relationship between fintech payment (Qris) and accounting software (Moka POS) on the financial performance of MSMEs. The population in this research is culinary MSMEs (Micro, Small and Medium Enterprises) in Semarang City. Sampling was carried out using purposive sampling technique. In determining the minimum sample size, researchers used the Slovin formula calculation. The results of the Slovin formula above were obtained by 392 respondents with a population of 22,242 culinary MSMEs in Semarang City. This research was carried out by distributing questionnaires online by providing a Google Form link via WhatsApp Messenger and Instagram. Based on the results of this research, it shows that: 1) Fintech Payment (Qris) has a positive and significant effect on the financial performance of MSMEs, 2) Accounting Software (Moka POS) has a positive and significant effect on the financial performance of MSMEs. 3) Financial literacy as a moderating variable is able to strengthen the relationship between Fintech Payment (Qris) and the financial performance of MSMEs. 4) Financial literacy is not able to strengthen the relationship between Accounting Software and the financial performance of MSMEs.

Keywords: *MSME performance, Fintech Payment (Qris), Accounting Software (Moka POS) and financial literacy.*