

**THESIS – MBKM**

**THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL  
TECHNOLOGY, AND EDUCATION LEVEL ON FINANCIAL  
MANAGEMENT BEHAVIOR IN MICRO ENTERPRISES IN BANYUMAS  
REGENCY**



By:

HERMIN AYU UTAMI

NIM C11020019

**MINISTRY OF RESEARCH, TECHNOLOGY AND HIGHER  
EDUCATION**

**JENDERAL SOEDIRMAN UNIVERSITY**

**FACULTY OF ECONOMICS AND BUSINESS**

**ACCOUNTING DEPARTMENT**

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