



**THE IMPACT OF FINANCIAL LITERACY, FINANCIAL  
ATTITUDE, FINANCIAL INCLUSION AND LOCUS OF  
CONTROL TO THE PERFORMANCE OF MICRO,  
SMALL AND MEDIUM ENTERPRISES IN TIMOR-  
LESTE DILI**

**UNDERGRADUATE THESIS  
Submitted as One of the Requirements to Obtain  
Sarjana Manajemen**

**By  
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**FACULTY OF BUSINESS  
MANAGEMENT STUDY PROGRAM  
CIKARANG**

**September 2023**

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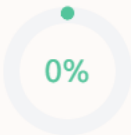
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A nation's progress is not solely dependent on agricultural endeavors, but also hinges on its ability to make strides in enhancing the overall fabric of society across various spheres of life. Numerous areas are presently fostering entrepreneurial endeavors, exemplified by initiatives like the Micro, Small, and Medium Enterprises (MSMEs) program (Costa and Guntur, 2022). Micro, small, and medium-sized companies (MSMEs) are individual-run businesses. MSMEs play a strategic and vital role in a variety of ways. To begin, every area of the economy has multiple industries. Second, it has a much higher potential for job creation than a similar investment in a bigger scale

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## ABSTRACT

This study aims to analyze the effect of financial literacy, financial attitude, financial inclusion and locus of control on through financial management as a mediating variable the performance of Micro, Small and Medium Enterprises in Dili, Timor-Leste. This research used a survey method to collect the data by using questionnaire. The respondents were chosen a purposive sampling technique, with a total of 249 MSME owners operating in the City of Dili. The Data analyzed by a structural equation model technique.

The results of the study show that financial literacy, financial attitude, financial inclusion and locus of control have a significant effect on the financial management and performance of Micro, Small and Medium Enterprises in Dili City.

***Keywords:*** *financial literacy, financial attitude, financial inclusion and locus of control Performance.*



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Cikarang, 25 September 2023



ROCKY FRANSLITO AMARAL

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