

**THE INFLUENCE OF FINANCIAL LITERACY AND FINANCIAL
ATTITUDES ON FINANCIAL SATISFACTION
(STUDY OF REGIONAL MSME ENTERPRISES IN KENDARI CITY)**

Undergraduated Thesis

**Submitted to Fulfil Part of the Requirements
In Obtaining a Bachelor's Degree in Economics and Business
Management Study Programme**



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FOREWORD

All praise and gratitude to Allah SWT, who has bestowed His blessings and grace, so that the author can complete the preparation of this thesis with the title: **“THE INFLUENCE OF FINANCIAL LITERACY AND FINANCIAL ATTITUDES ON FINANCIAL SATISFACTION (STUDY OF REGIONAL MSME ENTERPRISES IN KENDARI CITY)**

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Abstract

This research examines the influence of financial literacy and financial attitudes on financial satisfaction among Micro, Small, and Medium Enterprises (MSMEs) in Kendari City. In the context of globalization, MSMEs play a crucial role in Indonesia's economic development, as outlined in Law No. 20 of 2008. Despite their significance, many MSME operators face financial challenges due to low levels of financial literacy and inadequate financial management practices. According to the Financial Services Authority (OJK) in 2019, 42.5% of the population struggled to meet their daily needs, highlighting an urgent need for enhanced financial literacy and positive financial attitudes. This study aims to analyze the extent to which financial literacy—defined as the understanding and application of financial knowledge—and financial attitudes—reflecting individual feelings and behaviors toward finances—affect overall financial satisfaction. By employing both quantitative and qualitative methods, the research collects data from MSME owners and managers in Kendari City, focusing on their financial behaviors, perceptions, and the challenges they face. The findings are expected to provide valuable insights for stakeholders, including government agencies and financial institutions, to develop and enhance financial literacy programs specifically targeted at MSMEs. By improving financial literacy and fostering positive financial attitudes, the growth and sustainability of MSMEs in Kendari can be significantly promoted. Furthermore, this research contributes to a broader understanding of how financial well-being impacts entrepreneurial success in developing regions, ultimately supporting better policies for local economic development. Through these efforts, the study underscores the importance of equipping MSMEs with the necessary financial

skills and knowledge to thrive in a competitive market and improve their overall financial satisfaction.

Keywords: financial literacy, financial attitudes, financial satisfaction, MSMEs, globalization.