

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan memperoleh bukti empiris tentang pengaruh *entrepreneurial competencies* terhadap *business performance* usaha mikro kecil dengan *financial literacy* sebagai variabel moderasi. Penelitian ini menggunakan data primer yang dikumpulkan menggunakan kuesioner yang disebar kepada pemilik usaha mikro kecil di Kelurahan Sukolilo Baru, Kecamatan Bulak, Kota Surabaya. Sebanyak 55 kuesioner valid dan dapat diolah menggunakan metode analisis *Partial Least Square* dengan *software* WarpPLS 6.0. Temuan pada penelitian ini menunjukkan bahwa *entrepreneurial competencies* berpengaruh negatif terhadap *business performance*. Hal ini dikarenakan mayoritas responden berusia diatas 41 tahun dan mayoritas tingkat pendidikan SMA/SMK kebawah. Sehingga cenderung sukar untuk menerapkan *entrepreneurial competencies*. Sedangkan *financial literacy* diketahui memoderasi dengan cara memperlemah. Hal tersebut dikarenakan, para pemilik usaha mikro kecil menganggap *financial literacy* sebagai beban yang justru memberatkan usaha mereka.

Kata kunci : *entrepreneurial competencies, business performance, financial literacy*

ABSTRACT

This study aims to determine and find empirical evidence on the effect of entrepreneurial competencies across small micro enterprises on its business performance with financial literacy as a moderator. This study uses primary data which collected using questionnaires that distributed to small micro enterprises owner in Kelurahan Sukolilo Baru, Kecamatan Bulak, Surabaya. There are 55 valid questionnaires which can be analyzed using Partial Least Square with WarpPLS 6.0 software. The findings shows that entrepreneurial competencies has a negative impact on business performance. This can be explained because most of the small and micro enterprises owner are 41 years old or older. Also, only a little of respondents had high-level education. Therefore, deploying entrepreneurial competencies into real action will be difficult and bring negative impact to business performance. Another findings also shows that financial literacy is weaken the relationship between another two variables. The reason is because in the owner's opinion, financial literacy is complex, and therefore, applying it to their business means more difficult governance to their business.

Keywords : entrepreneurial competencies, business performance, financial literacy