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Review On Factors Affecting Micro Entrepreneur Performance In Malaysia: A Conceptual Model

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Abstract

Micro entrepreneur performance has severally discussed by scholars around the world. The micro entrepreneur performance not only measures by financial but also non-financial. Resources Based Theory (RBV) and Entrepreneurial Competency Theory play important role as determination of firm performance. The antecedent includes financial literacy, financial access, dynamic incentives as factors effecting micro entrepreneur firm performance. There are still lack of study and information on the relationships between f financial literacy, financial access, and dynamic incentives with micro entrepreneur performance. Consequently, misspecification of model and omission of measures due to deficiencies in analysis may likely lead to irrelevant conclusion to knowledge and practices. Hence, the study proposed a research framework that bridges internal and external integration factors effecting micro entrepreneur performance in Malaysia.

Keywords: *Financial Literacy; Financial Access, dynamic Incentives, Micro entrepreneur Performance and Malaysia.*

Introduction

Micro enterprises institute comprises of 78.7% of all businesses in Malaysia and provide employment for over 1.2 million employees with more than four-fifths, of micro enterprises 87.7%, are in the services sector, more important development in the retail, food and transportation sub-sectors (Zarina & Wan 2009). Even though these micro enterprises are small, they are responsive and capable of taking benefit of positions which larger enterprises are unable to embark on successfully (Banks Negara Report, 2010). Development Finance Institutions (DFIs), Cooperatives and Micro Finance institutions (MFIs) also have an important role in serving niche groups of customers due to their vital contributions in the economy of Malaysia. Microfinance is the provision of small loans to very poor people for self-employment projects to generate income. The entrepreneur gain capital from the micro finance called micro entrepreneur