

TABLE OF CONTENTS

THESIS APPROVAL	ii
PLAGIARISM-FREE STATEMENT	iii
FOREWORD	iv
TABLE OF CONTENTS	vi
LIST OF TABLES	viii
LIST OF FIGURES	ix
APPENDIX LIST	x
ABSTRACT	xi
CHAPTER 1 INTRODUCTION	1
A. Background	1
B. Research Question	9
C. The Originality of The Research	9
D. Research Objectives	15
E. Research Benefit	16
CHAPTER II LITERATURE REVIEW	17
A. Review of The Literature	17
1. Micro small medium enterprises (MSMEs)	17
2. Community pharmacy	19
3. Financial literacy	21
4. Financial inclusion	24
B. Literature Review and Hypothesis Development	26
C. Conceptual Framework	31
D. Empirical Explanation	32
CHAPTER III RESEARCH METHOD	33

A. Research Design.....	33
B. Research Samples.....	33
C. Research Variables.....	35
D. Definition of Operational Variables.....	36
E. Data Collection and Instrument	36
F. Ethical Clearance	37
G. Line of Research	37
H. Analysis.....	39
CHAPTER IV RESULTS AND DISCUSSION.....	42
A. Validity and Reliability Test.....	42
1. Validity test of the questionnaire	42
2. Reliability test of questionnaire	44
B. Statistical Test.....	44
1. Demographic profile of respondents.....	44
2. Statistic descriptive and mean differences in financial literacy.....	50
3. Statistic descriptive and mean differences in financial inclusion	58
4. Analysis of demographic factors and financial literacy as moderating variable influencing financial inclusion	65
C. Limitation.....	83
CHAPTER V CONCLUSION AND SUGGESTION	84
A. Conclusion	84
B. Recommendations	85
BIBLIOGRAPHY	86
APPENDIX	95