

## **Abstract**

The fundamental intention of this dissertation is to investigate the subjective elements of the financial performance of entrepreneurs. The data were collected through the distribution of 300 questionnaires among entrepreneurs located in Pakistan. This study will be useful for entrepreneurs to know about the subjective determinants of performance and participate in former literature for additional study in the future. The consequences of this dissertation indicate that entrepreneurs with less financial literacy have a positive and direct influence on a firm's financial performance. As financial literacy is a crucial part of interest for entrepreneurs. Statistically, it also is seen that financial literacy does not incorporate financial risk tolerance as risk is an important factor for entrepreneurs. Additionally, financial performance does not affect financial literacy through financial risk tolerance. On the other hand, if it comes spiritually then it is also discovered that financial risk tolerance does not incorporate with the locus of control as well as also does not influence financial performance through spirituality. Meanwhile, it is also detected in the findings that financial literacy directly persuades locus of control or indirectly through emotional intelligence significantly and does move in a similar way. Substantially, this study will gain the interest of entrepreneurs to resolve their discrepancies and dissimilarities about the fluctuation in the financial performance of the entrepreneurial firms.

**Keywords:** Financial literacy, Locus of control, emotional intelligence, financial risk tolerance, spiritual intelligence, and financial performance.