

## V. CONCLUSION AND IMPLICATION

### A. Conclusion

Several conclusion can be drawn as follows:

1. Capital, education, firm age and financial literacy together influence on food stall profit. Partially, capital, firm age, and financial literacy have a positive and significant influence on food stall profit, while education have a negative and does not significant influence on food stall profit.
2. The variable that has the greatest influence on food stall profit is capital.

### B. Implication

Based on the research results and conclusions that have been presented, there are several research implications as follows:

1. The government can consider educational programs that focus on increasing financial literacy by referring to the positive and significant influence of firm age, and financial literacy on food stall profits. The program provides insight into business management and meets the needs of various business ages. Therefore, collaborative efforts are needed between government agencies, educational institutions, and industry associations to empower food stall owners with the necessary knowledge and skills. Hence, they can face challenges, optimize profitability, and ensure long-term success.
2. Based on research results, show that capital has the highest influence on profits, this shows the importance of access to adequate capital for business

owners. Therefore, the government and financial institutions could consider providing special financing programs for small food stalls with easier terms so that traders can more easily access capital without being hampered by difficult bank requirements.

### **C. Research Limitation**

This research has limitations in that MSMEs do not record bookkeeping, so business owners do not provide details of the actual amount, so they only provide answers in the form of estimates. In financial literacy, there are obstacles when taking the questionnaire because the food stall owner has limited knowledge regarding the questions on the questionnaire.

