

ABSTRACT

WARDATUL JANNAH / 2100861201112/2025/ THE INFLUENCE OF FINANCIAL ATTITUDE AND PERSONALITY ON THE INCOME OF CULINARY MSMES IN TELANAIPURA DISTRICT, JAMBI CITY FOR THE PERIOD 2024/ 1st ADVISIOR R. ADISETIAWAN, S.E.,M.M., 2nd ADVISIOR. AHMADI, S.E., M.M.

This study is motivated by the rapid growth of Micro, Small, and Medium Enterprises (MSMEs) in the culinary sector in Telanaipura District, Jambi City, which play an important role in the local economy. Despite this growth, there are significant differences in income among business actors. These disparities are presumed to be influenced by internal factors, such as financial attitudes and personality traits of MSME owners.

The purpose of this research is to analyze the influence of financial attitudes and personality traits on the income of culinary MSMEs in Telanaipura District. This study employs a quantitative approach with a survey method. Data were collected through questionnaires distributed to culinary MSME actors and analyzed using multiple linear regression with the aid of SPSS software.

The results show that financial attitudes have a significant effect on MSME income. This indicates that the better the entrepreneurs manage their finances, the higher the potential income they can achieve. In addition, personality traits also have a significant effect on income, meaning that individual characteristics such as risk-taking, selfconfidence, and future orientation contribute to business success.

Simultaneously, financial attitudes and personality traits have a positive and significant influence on the income of culinary MSMEs in Telanaipura District, Jambi City. Thus, both internal factors play a crucial role in supporting the economic performance of small businesses.

The implication of this research is the importance of improving financial literacy and developing entrepreneurial personality through continuous training and mentoring programs, so that culinary MSMEs can enhance their competitiveness and contribute more significantly to regional economic development.