

## Women's Micro Business Performance in Islamic Perspective: Social Learning Theory Approach

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### ABSTRACT

**Research Originality:** This research examines the gender gap in the economic sector, particularly women's micro-enterprises in Indonesia, which has not been widely explored. With an Islamic approach and Albert Bandura's Social Learning Theory.

**Research Objectives:** This study aims to describe the performance of women micro-entrepreneurs from an Islamic perspective and empirically prove the influence of competence, Islamic work ethic, family support, and manager role actualization on women's micro-enterprises in Bandung City.

**Research Methods:** This study used a quantitative method with a descriptive causality research design. The survey method collected data from 236 female micro-business owners in Bandung City. The data was processed using the Partial Least Square—Structural Equation Modeling (PLS-SEM) analysis technique.

**Empirical Results:** The results show that, from an Islamic perspective, competence and an Islamic work ethic positively affect women's micro-enterprise performance. However, family support has a negative influence on business performance.

**Implications:** This research makes an important contribution to understanding the dynamics of women's micro-enterprise performance from an Islamic perspective. The results can be used as a basis for developing more effective programs and policies to support women's economic empowerment through micro-enterprises.

### Keywords:

micro business; womens' entrepreneurs; family support; manager role actualization; Islamic work ethic; performance

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## INTRODUCTION

In the context of economic development, countries worldwide strive to achieve prosperity for their citizens by following the targets listed in the Sustainable Development Goals (SDGs); all countries have agreed to this through the United Nations Development Programme (UNDP). As a developing country, Indonesia is considered to have a low level of prosperity compared to developed countries, especially in terms of the gender gap; Indonesia is ranked 87th out of 146 countries in the world (World Economic Forum, 2023). Indonesia's score remains the same as in 2022, at 0.697. This data shows that Indonesia has only achieved 69.7% gender equality and has not changed in achievement since 2022 (Indonesia Business Coalition for Women, 2023). In addition, Indonesia is responsible for improving family welfare and providing more opportunities for women to develop their ability to access social and economic resources (Hanis and Marzaman, 2019).

Currently, the number of women who are actors in Medium, Small, and Micro Enterprises is almost equal to that of men. According to the Ministry of Cooperatives and SMEs, in 2024, there were 65 million MSMEs in Indonesia, of which 64 million were micro-enterprises. Of the 64 million micro-enterprises, 60% are owned and managed by women (Ministry of Women and Child Protection, 2024). This percentage shows that micro businesses run by women have the largest share compared to the small and medium business sectors.

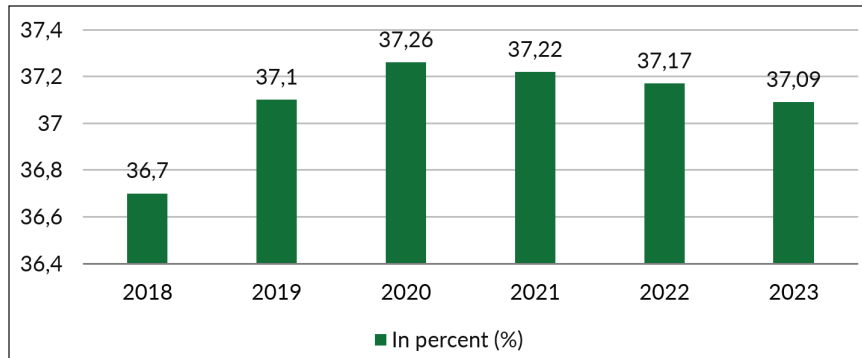
Although more and more women are engaging in entrepreneurship and owning businesses, the fact is that their potential has not been fully realized, which can be seen from the productivity levels that still lag behind those of male entrepreneurs (Sabrina et al., 2023). Men are perceived to outperform women in annual sales, revenue per employee, and business owner income (Jha & Alam, 2022). In addition, women entrepreneurs often face many obstacles in developing and expanding their businesses compared to men, such as a husband's death, divorce, or disability (Nurasyiah et al., 2022). Women-owned businesses grow more slowly and often fail to thrive and survive (Tundui & Tundui, 2021).

Starting a business for women is not easy, as they often face more obstacles than men. Such obstacles include cultural and political challenges, lack of mentoring, and difficulties obtaining capital (Jha & Alam, 2022). In Indonesia, the patriarchal culture requires women to prioritize tasks related to children's education, family responsibilities, and maintaining dignity (Anwar et al., 2024). Limitations can be seen in asset ownership, business experience, mobility limitations, family or household responsibilities, and greater dependence on the husband (Anwar et al., 2024).

Figure 1 shows that women in Indonesia play a role in earning income for their families. Data shows that the income contribution of women in Indonesia has fluctuated, even experiencing a significant decline in the last three years. This decline in income can be caused by various factors, including decreased sales, lack of discipline, price increases, raw materials, decreased number of buyers, and poor business performance. Poor business performance can result in decreased revenue because performance is a determining factor in achieving company goals (Nurdiyanto & Sirajuddin, 2013). On the other hand, company

goals will not be achieved if business actors do not perform well, which will affect the results of the work (Mangkunegara, 2017).

Figure 1. Women's Income Contribution in Indonesia



Meanwhile, in Islam's view, performance is an individual's way of self-actualization. Performance is produced according to the effort invested, and even if done well, it will get more optimal results. Performance reflects individuals' values, beliefs, and understanding, is based on solid moral principles, and can motivate the creation of quality work. Achievement in Islam focuses on achievement for the world's benefit and considers the interests of the hereafter (Romdhoni et al., 2022).

Islam emphasizes that business is not only for material gain but also for spreading mercy and seeking God's pleasure. Islamic business is based on two models of interaction: the relationship with God and the relationship with society and the environment. The ultimate goal of development in Islam is human progress through attaining spiritual and socio-economic well-being. Prosperity in this world and the hereafter is a key concept in Islam, with the principle of equality without discrimination based on race, gender, wealth, or social status. Diversity is a natural right that must be respected without supremacy or domination (Romdhoni et al., 2022).

Low performance in Indonesia is caused by a low level of quality in Human Resources (HR). Effective HR management is the key to improving performance (Sani & Ekowati, 2020). The performance of women entrepreneurs is highly dependent on various dimensions, each of which has a different role in determining their level of success in facing existing social and economic challenges. The suboptimal performance of women entrepreneurs is a matter of concern in both developed and developing countries (Jha et al., 2018).

In line with business performance issues, the theory used in this study is Social Learning Theory (SLT), Introduced by Albert Bandura (1977), who argued that learning occurs through observation, imitation, and modeling and is influenced by factors such as attention, motivation, attitudes, and emotions. Thus, Social Learning Theory (SLT) explains how interactions between environmental and cognitive elements influence individual learning (Cherry, 2022). In Islam, learning by example and a positive social environment are strongly emphasized, where a good social environment will encourage positive behavior and discourage negative behavior

Furthermore, competence is an important element of human resources that impacts business performance (Zainal et al., 2015). The results of previous studies show that the following competencies have a positive effect on business performance (Wahyuni & Sara, 2020; Sallah & Caesar, 2022; ChoudhuryKaul et al., 2023; Namagembe & Mbago, 2023; Li & Song, 2023; and Beyer et al., 2024). However, in contrast to research by Hendriani et al. (2019) which shows that competence has no significant effect on performance.

Then the results of research by Jha and Alam (2022) show that family support has an important influence on business performance especially married business owners seem to show increased profits when they receive moral support from their spouses, use household resources, and use family energy to support business operations, On the other hand, the family does not have a significant influence on business performance if the family does not support Welsh and Kaciak (2019) and Tundui and Tundui (2021).

Furthermore, not a few business actors tend to ignore the principles of Islamic business ethics in their business. Islamic business ethics are technical and applicable guidelines sourced from the Qur'an and Hadith (Juliana et al., 2019). Islamic work ethic positively influences performance (Din et al., 2019; Syarif et al., 2019; Badar et al., 2024; and Zaim et al., 2024). In contrast, research conducted by Shafissalam and Azzuhri (2017) states that the Islamic work ethic has no simultaneous effect on employee performance.

Women have great potential to support and even develop the economic sector of a region by optimally utilizing their roles. If the roles of women and men in the workforce are treated fairly, it will positively impact economic growth. This condition provides great hope for women's overall well-being, as they can create livelihoods for themselves and their families (Cabeza-García et al., 2018). In addition, microenterprises managed by women play a significant role in achieving several SDGs goals, such as poverty alleviation, gender equality, and inclusive economic growth.

This research differs from previous studies that have mainly highlighted the role of competence, family support, and Islamic work ethic separately in influencing women's business performance. In contrast, the research results have different findings. The research gap identified is the lack of studies that integrate the three factors in one comprehensive analysis model, especially from an Islamic perspective, where previous studies have mainly discussed these factors separately and have not highlighted how the three elements can interact with each other in improving women's business performance. Therefore, the novelty in this research lies in the holistic approach that combines competence, family support, and Islamic work ethic as the main determinants of improving women's micro-business performance in Indonesia, as well as providing an Islamic perspective in understanding the concept of performance as part of self-actualization and socio-economic responsibility. Thus, the main objective of this study is to analyze the influence of competence, family support, and Islamic work ethic on women's micro-enterprise performance and test the relevance of social learning theory in the context of women's business development in Indonesia so that it is expected to make academic and practical contributions in supporting women's economic empowerment policies and achieving sustainable development goals (SDGs).

## METHODS

Bandung, the largest metropolitan city in West Java and third in Indonesia plays an important role in politics, economy, and culture. However, the number of MSMEs in Bandung is only third in West Java, with 523,584 business units in 2023. In addition, women's income contribution in the city decreased by 0.47% from 2022 to 2023. The research used a quantitative method with a descriptive causality research design. Causality research focuses on the cause-and-effect relationship between various concepts or variables to find explanations that can be widely applied (Ferdinand, 2014).

Meanwhile, the sample is part of the entire population, which is this study's primary data source. In other words, the sample is a partial representation of the population that represents the entire population. The sampling method used is non-probability sampling, which means a method that does not provide equal opportunities for each element or member of the population to be selected as a sample (Ani et al., 2021).

The type of sampling used is purposive sampling. Purposive sampling is a sampling technique that deliberately selects specific individuals who are considered capable of providing relevant information, either because they have the necessary knowledge or because they meet the criteria set by the researcher (Sekaran & Bougie, 2017).

Based on the formula provided by Hair et al. (2017), the authors can determine the minimum number of samples by taking the largest number of indicators and then multiplying by ten. Most indicators are in the business performance variable with five indicators, so the minimum number of samples is formulated in the following formula:

$$(V1+V2+V3....) \times 10 = n$$

Note:

$V_n$  = Number of indicators per variable

$N$  = Sample Size

Form this method, the minimum sample is obtained as follows:

$$(5) \times 10 = 50$$

Based on the results of calculations using the method (Hair et al., 2017), the minimum sample size required is 50 respondents. As for calculating the maximum sample size, it can be calculated through the total indicators of each variable, namely the business performance variable has five indicators, the competency variable has three indicators, the family support variable has four indicators, the Islamic work ethic has four indicators, and the manager's role actualization variable has three indicators. So that the maximum sample acquisition is as follows:

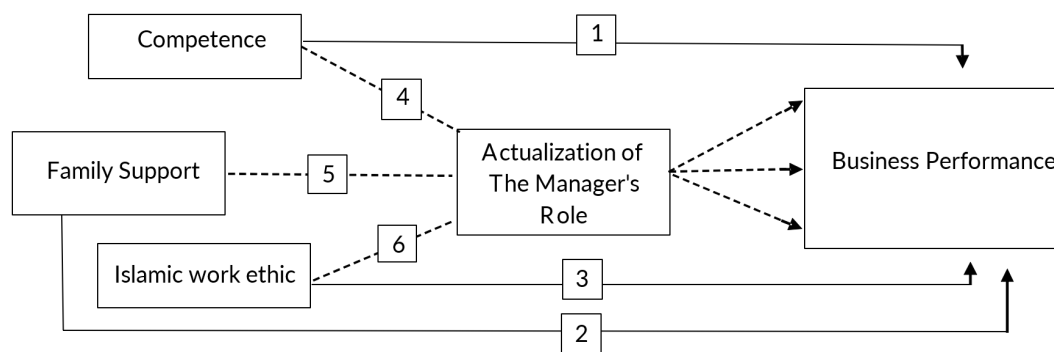
$$(5 + 3 + 4 + 4 + 3) \times 10 = 190$$

In this study, the sampling technique was carried out in 30 sub-districts in Bandung City. This method is used to ensure that each sub-district gets a balanced representation according to its population, so that the research results are more accurate and reflect the condition of the population as a whole. The calculation of the sample proportion was carried out using the following formula:

$$\text{Sub-district Proportion} = \frac{\text{Number of sub-district residents}}{\text{Total population of Bandung city}} \times 100$$

These calculations provide a proportional sample size for each sub-district so that the sample distribution corresponds to the population in each area. Thus, this study ensures that all sub-districts are fairly represented in the data collection. Based on the calculation results, the maximum sample size required for this study was 190 respondents. However, in practice, the final sample size collected was 236 respondents, who remained proportionally distributed. This value is in line with the opinion of Hair et al. (2017), which states that the greater the number of samples used, the better the quality of the research results obtained. After determining a representative sample, this study used a conceptual model that describes the relationship between the variables studied. Figure 2 shows the research model for this study.

Figure 2. Research Model



In analyzing the relationship between variables in the research model using the Structural Equation Modeling - Partial Least Square (SEM-PLS) method. According to Ghazali (2014), PLS is one of the Structural Equation Modeling (SEM) models that uses a component-based or variant-based approach.

## RESULTS AND DISCUSSION

The results of this study indicate that the model used is valid based on validity and reliability tests that have been carried out using SPSS software. The validity test is carried out by looking at the correlation value between the indicator and its variable, where all indicators have a significant correlation value above the required minimum limit. In addition, the reliability test using Cronbach's Alpha shows that all variables have values above 0.70, indicating that the research instrument has a high internal consistency. Thus, the results of this study confirm that the instruments used in this study are valid and reliable in measuring the concepts under study.

Based on the processing results in Table 1, it is known that the adjusted R-square value of the business performance variable has an adjusted R<sup>2</sup> value of 0.655, which is included in the medium category. This result means that the variables of competence, family support, Islamic work ethic, and actualization of the manager's role have a moderate



ability to explain business performance, which is 65.5%, while the remaining 34.5% is influenced by other variables not explained in this research model. The manager's role actualization variable has an adjusted  $R^2$  value of 0.785, which is included in the substantial/strong category. This result means that the variables of competence, family support, and Islamic work ethic have a substantial/strong ability to explain the manager's role actualization variable, which is 78.5%, while 21.5% is influenced by other variables not explained in the model.

**Table 1. R-Square Value ( $R^2$ )**

Variables	R square	R Square Adjusted
Manager Role Actualization	0.788	0.785
Business Performance	0.661	0.655

$Q^2$  analysis is performed to show the model's predictive power or predictive relevance beyond the sample under study. If the  $Q^2$  value is greater than zero, it means that the predictive accuracy of the model is acceptable for model construction. In contrast, if the  $Q^2$  value is less than zero, the model has less predictive relevance.

**Table 2. Q-Square Test Result ( $Q^2$ )**

Variables	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Competence	1.888.000	1.888.000	
Family Support	944.000	944.000	
Islamic Work Ethic	1.888.000	1.888.000	
Manager Role Actualization	1.652.000	764.931	0.537
Business Performance	1.652.000	965.175	0.416

Based on Table 2, the  $Q^2$  value is 0.537 and 0.416, which exceeds zero (0). This result identifies that the observation value or predictive relevance value generated by this research model can be said to be good. A positive  $Q^2$  value indicates a better prediction rate than random predictors, while a negative  $Q^2$  value indicates a worse prediction.

Furthermore, the F-Square test is performed to evaluate the ability of a particular exogenous construct to describe the variance of the endogenous construct. A high  $F^2$  value indicates the higher ability of exogenous constructs to explain variation in endogenous constructs. The  $F^2$  values are 0.02 (small), 0.15 (medium), 0.35 (large). Based on Table 3, it is known that the manager's role actualization variable (0.89), family support (0.03), Islamic work ethic (0.049), and competence (0.050) have little effect on business performance. Then the variables of family support (0.291), Islamic work ethic (0.062), and competence (0.284) have little effect on the actualization of the manager's role, because the value of  $F^2$  is  $<0.15$ .

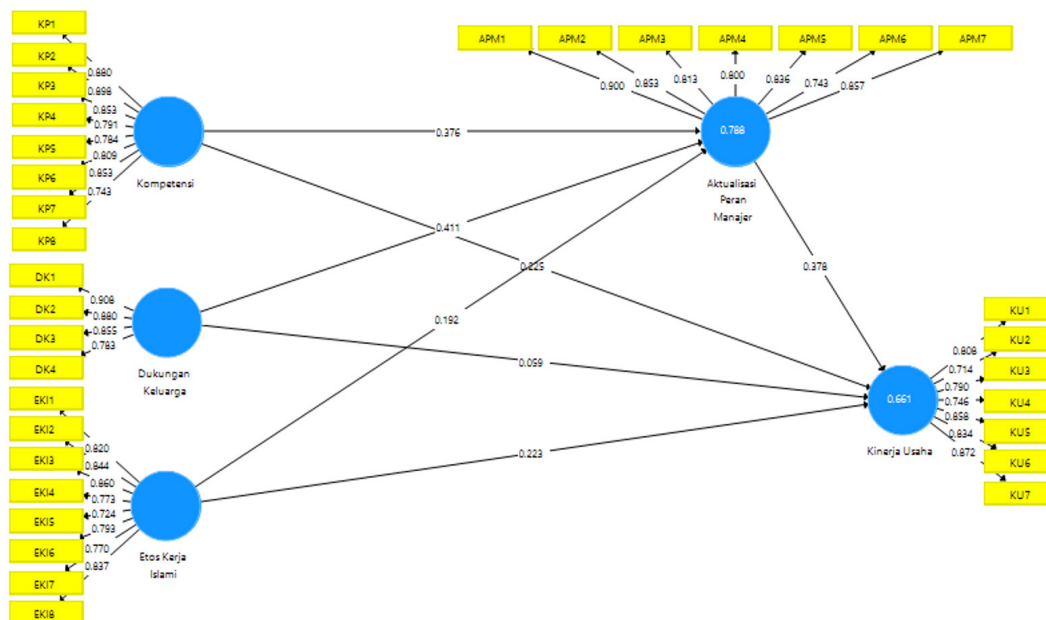
Table 3. Effect Size Value ( $F^2$ )

Variable	Manager Role Actualization	Business Performance
Competence	0.284	0.050
Family Support	0.291	0.003
Islamic Work Ethic	0.062	0.049
Manager Role Actualization		0.089

Furthermore, the Goodness of Fit test aims to assess the suitability of the overall structural and measurement models. The GoF value is obtained through manual calculation in data analysis using the PLS-SEM method. There are three categories of GoF values, namely 0.1 for the small category, 0.25 for the medium category, and 0.38 for the large category. Based on the calculations that have been carried out, the Gof value for this research model is included in the large category because it has a value of 0.700, which is more than 0.38. Therefore, the model that has been built has a good goodness of Fit value. The Goodness of Fit (GoF) value provides an overview of how well the model fits the existing empirical data.

After testing the R-Square, Q-Square, and Goodness of Fit, the resulting model is robust. Figure 3 shows the output of the PLS-SEM model after passing the testing stage and proving to be robust both in the outer and inner models.

Figure 3. Smart PLS Processing Results



After the field data is tested and produces a robust research model, the next step is to test the research hypothesis. Based on the output path coefficient in Table 4, the competency variable positively and significantly affects business performance. Islamic Sharia regulates how women carry out their role as business people; Islam provides



instructions for running a halal business and working hard according to their talents, energy, and abilities. The results of research conducted by (Zainal et al., 2015) state that entrepreneurial competence can improve business performance; namely, the more entrepreneurial competence increases, the more business performance also increases. This result aligns with Wahyuni and Sara (2020), Sallah and Caesar (2022), ChoudhuryKaul et al. (2023), Namagembe and Mbago (2023), Li and Song (2023), Beyer et al. (2024) that states that competence has a significant and positive impact on business performance.

The family support variable shows that the level of family support does not affect business performance. According to Bandura's social learning theory, behavior can be learned through observation and social interaction, including in business. Family support should play a role in shaping business skills. However, if family support does not affect business performance, this suggests that business owners do not apply learning from family to their business. Thus, this study does not support Bandura's social learning theory in the context of women's microenterprises.

**Tabel 4. Path Coefficients**

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T Statistic ( O/ STDEV )	P-Value
Family Support -> Business Performance	0.059	0.058	0.086	0.686	0.223
Islamic Work Ethic -> Business Performance	0.223	0.225	0.077	2.892	0.003
Competencies > Business Performance	0.225	0.224	0.071	3.186	0.001
Family Support -> Manager Role Actualization -> Business Performance	0.155	0.155	0.043	3.648	0.000
Islamic Work Ethic -> Manager Role Actualization -> Business Performance	0.073	0.072	0.031	2.375	0.009
Competence -> Manager Role Actualization -> Business Performance	0.142	0.141	0.040	3.510	0.000

Source: SmartPLS Processing Results

The results of this study are in line with research conducted by Mari et al. (2016), Welsh and Kaciak (2019), and Tundui and Tundui (2021) where family support does not affect business performance. This result is possible because women have duties as housewives and business owners, so this role sometimes still lacks family support in the form of instrumental support for business and instrumental at home (Simanjuntak et al., 2023). In addition, family support is also insufficient to help women entrepreneurs who do not have access to broader business networks, which are often important for expanding markets, gaining business partners, or accessing important information (Nurasyiah et al., 2022; Jha & Alam, 2022; Anwar et al., 2024).

The Islamic work ethic variable positively influences business performance. The results of this study provide theoretical implications that support the social learning theory proposed by Bandura (1997) in Firmansyah and Saepuloh (2022), which emphasizes the importance of imitation observation and modeling in the learning process. Islamic work ethic reflects the attitudes, values, and work principles of Islamic teachings, which not only advocate seeking sustenance but also emphasize the importance of obtaining wealth in a halal and legal manner and avoiding false practices. This finding is in line with research conducted by Syarif et al. (2019), Hassi et al. (2021), Zaim et al. (2024), and Kareem et al. (2025), stating that Islamic work ethic has a positive influence on employee performance, Islamic work ethic is among the variables that have the most significant influence on employee performance.

Furthermore, the activation of the manager's role can mediate the effect of competence on performance. This result is in line with research conducted by Ssekakubo et al. (2014), showing a positive correlation between managerial competence and financial performance. This finding aligns with research conducted by Rogers et al. (2014).

Then, the actualization of the manager's role can also mediate the effect of family support on business performance. Manager role actualization includes the ability to plan, organize, direct, and control business operations. Business actors who can actualize this role well can make good use of family support through moral encouragement, financial assistance, and assistance in managing household responsibilities optimally for business development. This result is in line with research by Edelman et al. (2016), Neneh (2017), Neneh (2018), and Xu et al. (2020), which states that family support has a role in supporting their daily activities, women entrepreneurs rely heavily on support from family members to run their operations.

Based on the path coefficients output in Table 4, the manager's role actualization variable on Islamic work ethic and business performance has a positive and significant sample value. Effective leadership improves the Islamic work ethic, as stated in the research by Javed et al. (2020). In the business world, business owners who act as managers have a strategic position in bridging the relationship between work ethic and business performance. (Permana et al., 2019). Managers can create a more harmonious and productive work environment by applying a leadership style that instills Islamic values such as discipline, trust, and hard work. The manager's role as a mediator ensures that a high work ethic can be implemented in real terms to improve business performance in terms of operational efficiency, service quality, and business sustainability.

## CONCLUSION

The results of this study indicate that entrepreneurial competence has a positive and significant effect on business performance. The higher the entrepreneurial competence of an entrepreneur, the better the resulting business performance. In contrast, family support does not directly influence business performance, which suggests that in the absence of mediating factors, family support alone is not enough to improve the performance

of women's microenterprises. However, when manager role actualization is present as a mediator, family support contributes significantly to improved business performance. In addition, Islamic work ethic was shown to have a positive and significant influence on business performance, supporting social learning theory that emphasizes the importance of observation and modeling in the learning process. In this case, effective leadership from business owners who act as managers improves Islamic work ethic and overall business performance. Mediation analysis shows that manager role actualization strengthens the influence of entrepreneurial competence and family support on business performance. With good planning, organizing, directing, and controlling, a manager can optimize the potential of available resources, including family support and Islamic work ethic values, to increase business productivity and sustainability.

Based on these findings, several suggestions can be made. The government needs to strengthen policies that support the integration of women's businesses into the more prominent industrial supply chain so that their products have a greater chance of competing in local and global markets. In addition, relevant agencies are expected to provide ongoing technical assistance and guidance to improve the competitiveness of women's microenterprises and their resilience to economic change. Women micro-enterprises are also advised to improve their managerial and entrepreneurial skills, apply Islamic values-based business management, and strengthen financial literacy to improve the effectiveness of business management. The use of digital technology in marketing and business operations also needs to be expanded so that business actors can reach a broader market and improve business efficiency. With a holistic approach that includes economic, social, and Islamic values aspects, it is expected that women's micro-enterprises can develop better, improve the welfare of business actors, and provide wider benefits to the regional economy.

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