

# **ENTREPRENEURIAL COMPETENCE AND SELF-EFFICACY AS KEY DRIVERS OF WOMEN'S FASHION MSMEs SUCCESS WITH GOVERNMENT SUPPORT IN CENTRAL JAKARTA**

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## **ABSTRACT**

*The success of Micro, Small, and Medium Enterprises (MSMEs) is influenced not only by internal factors but also by various external factors that can strengthen or weaken business performance. This study aims to analyze the effect of government support as a moderator of entrepreneurial competence and self-efficacy on business success in women's fashion MSMEs in Central Jakarta. The research employs a purposive sampling technique with 225 respondents, consisting of women's fashion MSMEs owners in Central Jakarta. Data analysis was conducted using Partial Least Square – Structural Equation Modeling (PLS-SEM) with SmartPLS 4 software. The research instrument consisted of an online questionnaire distributed to respondents meeting the sample criteria. The result show that entrepreneurial competence, self-efficacy, and government support have a positive and significant effect on the business success of women's fashion MSMEs in Central Jakarta. However, government support was not found to strengthen the effect of entrepreneurial competence and self-efficacy on the business success. Thus, entrepreneurial competence, self-efficacy, and government support are vital for success in fashion MSMEs. MSMEs business owners can enhance their success by developing entrepreneurial competence and self-efficacy, focusing on innovation, strategic decision-making, and self-confidence as key drivers of business success in the fashion industry. With government support, including training, and access to capital, fashion MSMEs can grow, compete in broader markets, and contribute to local economic development.*

**Keywords:** *Entrepreneurial Competence, Self-Efficacy, Business Success, Government Support*

## **1. INTRODUCTION**

Micro, Small, and Medium Enterprises (MSMEs) are businesses established to create employment opportunities and provide economic services that benefit the broader community (Hastuti et al., 2020). MSMEs are pivotal in driving Indonesia's economic growth, comprising 99% of all business entities. By 2023, Indonesia had approximately 66 million MSME entrepreneurs. These enterprises contributed 61% to the nation's Gross Domestic Product (GDP), equal to IDR 9,580 trillion, and employed around 117 million workers, or 97% of the country's total workforce (Kadin, 2024).

Indonesia's economic recovery has been bolstered by the contributions of entrepreneurs in the creative industry sector, which significantly impact national economic growth. The MSME creative industry in Jakarta has seen notable expansion across subsectors such as fashion, crafts, design, and culinary arts. Among these, fashion MSMEs have shown remarkable growth, with products increasingly aligned with current trends and improvements in local quality.

Central Jakarta is the economic and commercial hub of Indonesia, making it a strategic location for the development of creative industries and fostering intense competition among MSMEs. However, many fashion MSMEs in Central Jakarta have yet to fully capitalize on

local product trends, such as transitioning to online business models. This situation is one of the factors affecting their business success.

Success is a process in which an individual achieves their goals or objectives by employing the right and optimal methods to attain the desired outcomes (Nuryatimah & Dahmiri, 2021). Therefore, entrepreneurs aiming to establish and run a successful business view entrepreneurial competence as a key factor in achieving success. Entrepreneurial competence is one of the fundamental meta-skills that younger generations need to develop to thrive in modern society (Alvarez-Huerta et al., 2022).

In the face of fierce competition, self-efficacy plays a crucial role in strengthening entrepreneurs' confidence in their ability to drive business success. An individual who believes in their own abilities and feels capable of completing tasks or responsibilities assigned to them is more likely to approach their work with composure and deliver optimal results (Hitches et al., 2022). High self-efficacy, supported by intelligence, creativity, technology, and entrepreneurial innovation, enables individuals to remain focused on their goals despite temporary setbacks.

The development of MSMEs in Central Jakarta remains low due to insufficient government support in funding, ongoing training, and digital marketing policies. Such support can take various forms, including financial aid, regulatory frameworks, tax incentives, business development services, and training programs (Perdana et al., 2023). With this support, the government aims to empower MSME entrepreneurs to make the most of the policies provided, helping them maximize their efforts in achieving business success.

The purpose of this study is to analyze the influence of entrepreneurial competence, self-efficacy, government support on the success of women's fashion MSMEs businesses. In addition, it also analyzes the influence of government support in moderating the influence of entrepreneurial competence and on the success self-efficacy on the success of women's fashion MSMEs businesses in Central Jakarta.

### **Business Success**

Success is a process in which an individual achieves accomplishments or goals by using the right and optimal methods to attain the desired results, ultimately achieving success (Nuryatimah & Dahmiri, 2021). Abualreesh et al., (2023) define business success as a business's ability to contribute to job creation and wealth generation through business initiation, supported by resources such as training, funding, marketing, and networking in a conducive environment, along with new business development, survival, and early-stage growth. According to Hamhij et al., (2024), business success fundamentally refers to a business's ability to achieve its goals. A business is considered successful if it generates significant profits, as profit is the primary objective of business. The business success can be measured by indicators such as revenue growth, increased business profit, addition of customers, competitive ability with similar competitors, and improved business image (Amin & Jaya, 2019).

Based on these definitions, business success can be summarized as the process of achieving desired outcomes by leveraging optimal internal capabilities. Additionally, business success can be measured by a business's contribution to job creation. On the other hand, it is determined by the business's ability to achieve its primary goal, which is generating profit.

### **Entrepreneurial Competence**

Entrepreneurial competence refers to the ability possessed by an individual who has initiated and managed a business (Mustapha et al., 2020). Entrepreneurial competence is one of the fundamental meta-skills that the younger generation needs to develop to succeed in modern society (Alvarez-Huerta et al., 2022). It encompasses various essential aspects of entrepreneurship, such as attitudes, confidence, knowledge, decision-making skills, the ability to develop business ideas, personality traits, expertise, and behavioral tendencies required to support the sustainability and success of a business (Moelrine et al., 2022). The indicators of entrepreneurial competence include business skills, management skills, human relations skills, conceptual skills, and commitment and attitude (Gunartin et al., 2023).

Based on the definitions above, it can be concluded that entrepreneurial competence refers to an entrepreneur's ability to identify problems, enhance skills, and seek opportunities by utilizing available resources. With strong entrepreneurial competence, a business will continue to grow in alignment with its goals, ultimately achieving success.

### **Self-Efficacy**

Self-efficacy beliefs are defined as the extent to which an individual believes in their ability to successfully perform tasks in a specific context (Bandura, 1997 in Alvarez-Huerta et al., 2022). Self-efficacy can also be interpreted as an individual's confidence in their abilities (Setiawan & Soelaiman, 2022). It refers to a personal assessment of one's cognitive and physical capabilities to manage various situations encountered (Srimulyani & Yustinus, 2022). The indicators of self-efficacy include individual belief, action, and cognitive resources (Srimulyani & Yustinus, 2022).

Based on the definitions above, self-efficacy can be summarized as an individual's ability to handle significant situations that support business success. Higher levels of self-efficacy cultivate resilience, making individuals less susceptible to external influences when facing challenging situations. Additionally, high self-efficacy fosters resilience, encouraging MSMEs entrepreneurs to become competent individuals in managing their businesses effectively.

### **Government Support**

The government plays a crucial role in promoting economic growth by encouraging entrepreneurial activities. This support can take various forms, such as financial assistance, regulatory frameworks, tax incentives, business development services, and training programs (Perdana et al., 2023). Government support also includes facilitating access to credit, business development in production, processing, marketing, human resources, design, and technology (Ardiyani et al., 2021). Additionally, government support fosters SME growth by promoting their activities through innovative funding programs (Ahdanisa & Tarmidi, 2024). According to Sudarnice et al., (2023), government support can be measured by indicators such as motivation, tax breaks, and institutional structure.

Based on the definitions above, government support can be summarized as policies, programs, and initiatives designed to meet the needs of entrepreneurs and encourage them to expand their businesses to increase sales and profits in a competitive market.

### **The relationship between entrepreneurial competence and business success**

The research conducted by Alwi and Wijaya (2024) shows that entrepreneurial competence has a positive influence on the success of MSMEs. Similarly, the findings of Salaudeen &

Sauri (2020) indicate that entrepreneurial competence positively affects the success of female micro-entrepreneurs in the informal economic sector. Furthermore, research by Gunartin et al. (2023) states that entrepreneurial competence also positively impacts MSME success. Developing entrepreneurial competence can make MSMEs more competitive and sustainable, contributing to national economic growth.

### **The relationship between self-efficacy and business success**

An entrepreneur must be able to control their thoughts, emotions, and actions while running a business. This aligns with the findings of Setiawan & Soelaiman (2022), which indicate that self-efficacy has a positive and significant influence on business success. Entrepreneurial self-efficacy is a crucial component for increasing the likelihood of successful activities. As highlighted by Abualreesh et al., (2023), graduates who receive entrepreneurial training do not necessarily become entrepreneurs unless they possess entrepreneurial self-confidence. Furthermore, research by Srimulyani & Yustinus (2022) also demonstrates that self-efficacy has a positive and significant impact on business success.

### **The relationship between government support and business success**

Government support plays a crucial role in empowering MSMEs in Indonesia by facilitating access to learning opportunities to enhance entrepreneurs' skills. According to research by (Zulu-Chisanga et al., 2021, as cited in Ahdanisa et al., 2024), government support positively influences business performance. Pramestiningrum & Iramani (2020) also found that government policies play an essential role in facilitating MSME growth and performance. This indicates that government support can create a more stable business environment and encourage entrepreneurs to continue growing, contributing to business success. Research by Felicia et al. (2024) revealed that government support has a positive and significant effect on MSME success in Medan. In other words, government support through licensing fee reductions and exemptions can drive business success.

### **The relationship between entrepreneurial competence, business success, and government support**

The research by Sudarnice et al., (2023) highlights that government support, such as tax relief, incentives, and the establishment of institutional structures, is essential in boosting entrepreneurial competence and attaining business success. Similarly, the findings of Mustapha et al., (2020) indicate that entrepreneurial competence positively impacts business success, as reflected in the increased assets and revenues of MSMEs, especially with government support in the development of micro-businesses. This ultimately fosters growth and business development, leading to business success. According to Zhang & Ayele (2022), government support is vital in improving access to finance and training, which ultimately enhances entrepreneurial competence and business performance.

### **The relationship between self-efficacy, business success, and government support**

Business success is influenced by high self-efficacy among entrepreneurs. Srimulyani & Yustinus (2022) assert that the strength of an individual's belief in their ability to achieve business targets through their tasks significantly impacts their business performance. Research by Zhang et al., (2022) indicates that strong self-efficacy drives entrepreneurs to set challenging goals and remain persistent in achieving them, thereby improving business performance and success.

With government support, such as training programs, financial assistance, and fiscal policies, entrepreneurs' confidence (self-efficacy) in running and growing their businesses can be enhanced, as highlighted in the findings of Cetinkaya & Karayel (2023).

### Conceptual Framework

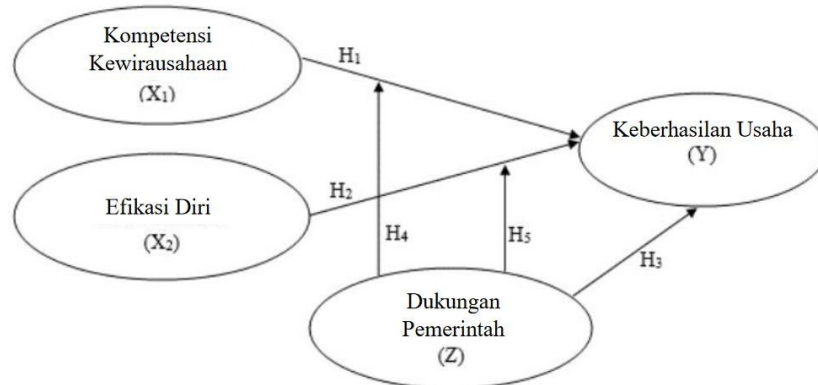


Image 1. Conceptual Framework

## 2. RESEARCH METHOD

This study applies a quantitative research design combined with a descriptive approach. The method aims to depict specific conditions or situations, with findings presented in a report format focusing on relevant issues or phenomena and explaining the relationships between various factors. Sugiyono (2020) states that the quantitative method involves selecting a population or sample, collecting data through research instruments, and testing predetermined hypotheses.

The population in this study consists of all female fashion entrepreneurs located in Central Jakarta. This research employed a non-probability sampling method with a purposive sampling technique, chosen to align with the study's objectives. Given the substantial growth in the number of MSME fashion businesses, this method simplifies sample selection. The study focused on specific criteria, targeting female MSME fashion entrepreneurs with at least one year of business experience.

The data gathered will be examined using the Partial Least Square-Structural Equation Modeling (PLS-SEM) approach, utilizing SmartPLS 4.0 software. This study utilizes a questionnaire as the research instrument for data collection. The measurement scale applied is an ordinal scale, specifically a Likert scale, which gauges respondents' levels of agreement or disagreement with the questionnaire statements.

## 3. RESULTS AND DISCUSSIONS

The results of data processing in this study are presented as follows:

Table 1. Result of Coefficient of Determination ( $R^2$ ) Test  
 Source: SmartPLS Data Processing

Variable	R-Square	Description
Business Success	0.941	Strong

Referring to Table 1 above, it can be concluded that the coefficient of determination ( $R^2$ ) value is 0.941. This indicates that the coefficient of determination (R-Square) in this study falls into the category of having a strong influence, as an R-Square value  $>0.7$  is considered to have a significant impact. This means that the variable business success is influenced by entrepreneurial competence, self-efficacy, and government support variables. Meanwhile, the remaining 5.9% (R-Square) is influenced by other factors outside this study.

Table 2. Effect Size ( $f^2$ )  
 Source: SmartPLS Data Processing

Variable	Effect Size ( $f^2$ )	Description
Entrepreneurial Competence → Business Success	0.065	Low
Self-Efficacy → Business Success	0.073	Low
Government Support → Business Success	0.249	Moderate
Government Support x Entrepreneurial Competence → Business Success	0.012	Low
Government Support x Self-Efficacy → Business Success	0.000	No Impact

Based on Table 2, the effect sizes show that entrepreneurial competence and self-efficacy have a low impact on business success, while government support has a moderate impact. Furthermore, entrepreneurial competence moderated by government support has a low impact, and self-efficacy moderated by government support has no impact.

Table 3. Predictive Relevance ( $Q^2$ )  
 Source: SmartPLS Data Processing

Variable	$Q^2$ Predict	Description
Business Success	0.929	Strong predictive relevance

Based on the data results from Table 3 above, it can be concluded that the Q-square ( $Q^2$ ) value in this study is 0.929. A  $Q^2$  value greater than 0 indicates that the business success variable (Y) is able to predict the model effectively, thereby meeting the criteria for predictive relevance.

$$\text{GoF} = \sqrt{\text{AVE} \times R^2}$$

$$\text{GoF} = \sqrt{0.683 \times 0.941} = 0.801$$

According to the Goodness of Fit (GoF) calculation, a value of 0.801 was obtained, indicating that the GoF in this study is significant as it exceeds the threshold of 0.36.

Table 4. Path Coefficients  
 Source: SmartPLS Data Processing

Variable	Original sample (O)	T Statistics	P Values
Entrepreneurial Competence → Business Success	0.264	2.368	0.009
Self-Efficacy → Business Success	0.203	3.259	0.001
Government Support → Business Success	0.374	3.372	0.000
Government Support x Entrepreneurial Competence → Business Success	-0.044	0.804	0.211
Government Support x Self-Efficacy → Business Success	-0.005	0.087	0.465

Based on the results shown in Table 4, the following is the conclusion of the hypothesis testing in this study:

Hypothesis 1 (H1), which states that "entrepreneurial competence has a positive and significant effect on the success of fashion SMEs in Central Jakarta," is accepted. These findings suggest that entrepreneurial competence has a positive and significant impact on the success of fashion MSMEs in Central Jakarta.

Hypothesis 2 (H2), which states that "self-efficacy has a positive and significant effect on the success of fashion SMEs in Central Jakarta," is accepted. These findings indicate that self-efficacy has a positive and significant impact on the success of fashion SMEs in Central Jakarta. This is consistent with the study by Srimulyani & Yustinus (2022), which asserts that self-efficacy positively and significantly influences business success. This can be explained by the fact that high self-confidence encourages entrepreneurs to persist in facing challenges and achieving their goals. An individual's belief in their abilities affects behavior, drives effective actions, and enhances business success opportunities.

Hypothesis 3 (H3), which states that "government support has a positive and significant impact on the success of fashion MSMEs in Central Jakarta," is accepted. This indicates that government support has a positive and significant impact on the success of fashion MSMEs in Central Jakarta. These findings are consistent with the study by Felicia et al. (2024), which also found that government support plays a positive and significant role in the success of MSMEs in Medan. Government policies focusing on training programs and support for MSME policies have proven to increase sales growth, expand market share, and generate stable profits. This confirms that governments that view MSMEs as a key pillar for economic growth have a positive and significant impact.

The fourth hypothesis, which states that "entrepreneurial competence has a positive and significant effect on the success of fashion MSMEs in Central Jakarta when moderated by government support," is rejected. Although the government has implemented various programs to assist MSMEs, these initiatives do not always align with the specific needs of certain sectors. Additionally, the high level of independence among entrepreneurs reduces reliance on external support. Furthermore, the uneven focus of government programs diminishes their effectiveness in enhancing entrepreneurial competence's impact on business success.

The fifth hypothesis, stating that "self-efficacy has a positive and significant effect on the success of fashion MSMEs in Central Jakarta when moderated by government support," is rejected. This outcome arises because entrepreneurs with high self-efficacy often possess strong adaptability and innovation skills, enabling them to achieve business success through their personal experiences and confidence. Consequently, these entrepreneurs are less reliant on external support.

#### **4. CONCLUSIONS AND SUGGESTIONS**

This study shows that entrepreneurial competence, self-efficacy, and government support have a positive and significant impact on the success of women's fashion MSMEs in Central Jakarta. However, government support does not moderate the relationship between entrepreneurial competence and self-efficacy on the success of women's fashion SMEs in Central Jakarta. Considering the limitations of this study, several recommendations for future research include using other variables that were not explored, expanding the scope of the research area, and considering the low outer loading values for each variable. It is recommended that future studies explore each statement more specifically or add new

indicators to provide a more comprehensive view, as this may effect the responses from the participants.

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