Al-Kharaj: Journal of Islamic Economic and Business
Volume 8 (2), 2026
P-ISSN: 2686-262X; E-ISSN: 2685-9300

The Effect of Entrepreneurial Motivation, Risk-Taking Propensity, and Creativity on MSME Sustainability with Business Innovation as an Intervening Variable and Family Support as a Moderating Variable

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Keywords:
entrepreneurial motivation, business innovation, MSME sustainability

Abstract

This study aims to analyze the influence of entrepreneurial motivation, risk-taking, and creativity on the sustainability of MSMEs, with business innovation as an intervening variable and family support as a moderating variable. The method used was a quantitative approach with an explanatory research design. Data were collected through questionnaires from MSMEs in West Nusa Tenggara (NTB) using purposive sampling and analyzed using SEM-PLS.
The results show that entrepreneurial motivation, risk-taking, and creativity significantly influence business innovation. Business innovation significantly influences MSME sustainability and mediates this relationship. Family support has a direct effect on MSME sustainability but does not act as a moderating variable.The implications of this study emphasize the importance of business innovation as a key to improving MSME sustainability.

INTRODUCTION

Business sustainability is a major challenge for entrepreneurs across various industrial sectors. According to the World Economic Forum (2023), more than 50% of small and medium-sized enterprises (SMEs) fail within the first five years of operation due to a lack of innovation and business resilience. Factors such as entrepreneurial spirit, creativity, and venture capital play a crucial role in determining a business's long-term success and sustainability (Schumpeter, 2022; Lumpkin & Dess, 2021).

Entrepreneurship is the ability or activity of someone to identify, create, manage, and develop a new or innovative business with the goal of creating value and achieving profit. Someone involved in this activity is called an entrepreneur.(Fahrurrozi et al., 2020)

On the other hand, business sustainability also presents a complex challenge for business actors, particularly in the small and medium enterprise (SME) sector. Many companies face challenges such as changing consumer preferences, technological developments, and regulatory pressures (Ana & Nanang, 2024). This demands a strategic and innovative approach to ensure business survival and growth amidst these changes. Therefore, building business sustainability requires not only efficient management but also an innovative and adaptive approach to market dynamics (Murnieks et al., 2020).

The main obstacle to entrepreneurial growth in Indonesia lies in low public motivation and interest due to uncertainty about business success, lack of access to resources, and a reluctance to take risks, which can potentially hinder the growth of the entrepreneurial ecosystem (Fleck et al., 2021). Furthermore, limited knowledge and skills in business management are also significant obstacles, stemming from a lack of access to adequate entrepreneurship education and training (Sitinjak, 2019).

Entrepreneurial motivation plays a crucial role in driving innovation. Highly motivated entrepreneurs tend to be more creative and open to new ideas (Suroto, 2019). They are willing to take risks to implement innovative solutions that can improve business competitiveness and

sustainability. Through innovation, a company can not only meet current consumer needs but also adapt to changing future needs, thereby strengthening its long-term business position (Hanaysha et al., 2022).

Entrepreneurs are constantly faced with decision-making, where decisions are inextricably linked to the potential for risk. Therefore, courage in taking risks is a crucial entrepreneurial characteristic for business success and survival. A successful entrepreneur is willing to take calculated risks or avoid unnecessary ones (Oktavia & Trimeiningrum, 2018).

Family support is a form of affection given to loved ones, ensuring they feel cared for, cared for, and loved. This support can be expressed through words, behavior, or material goods (Nurtanti, 2020).

Previous research has examined various factors that influence entrepreneurship and business performance, but not many researchers have used the role of business innovation as an intervening variable and family support as a moderating variable in explaining the sustainability of MSMEs.

Ade Fitri et al. (2025) examined the influence of growth mindset, self-efficacy, and social support on entrepreneurial motivation, with creativity as a moderating variable. However, this study focused solely on entrepreneurial motivation, did not examine MSME sustainability as a long-term outcome, and did not incorporate creativity as part of the business innovation process.

Dinanda Kurnia Putri et al.'s (2024) study examined innovation, motivation, family environment, and risk-taking on entrepreneurial interest. This study did not examine operational MSMEs and did not explain innovation as an intervening mechanism supporting business sustainability. Formaida Tambunan (2022) emphasized the importance of parents' role as a moderating variable, but this study was limited to entrepreneurial attitudes and did not integrate psychological factors of entrepreneurship with MSME sustainability as the final outcome. Taupiq Zainul Mutaqin and Deri Apriadi (2022) examined the influence of motivation and entrepreneurial skills on the success of MSMEs. However, the success studied was short-term and did not include business innovation and family support in the research model.

Based on this gap, this study fills this gap by positioning business innovation as an intervening variable, explaining the mechanisms by which entrepreneurial motivation, risk-taking, and creativity influence MSME sustainability. Family support, on the other hand, serves as a moderating variable, strengthening the influence of business innovation on business sustainability.

METHODS

Research Type

This study employed explanatory research, which aims to explain the relationships and influences between variables through hypothesis testing (Sugiyono, 2018; Nugroho & Mahendra, 2020). The approach used was quantitative, a systematic research method for analyzing relationships between variables through statistical measurement and data processing (Hardani et al., 2020; Prasetya & Susilo, 2022).

Population and Sample

According to Sugiyono (2018:117), a population is a generalized area (a group) consisting of objects or subjects with certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn. The population in this study is the entirety of the objects to be studied. The population selected for this study is MSMEs in West Nusa Tenggara (NTB). According to Sugiyono (2018:81), a sample is a subset of the population and its characteristics.

Samples taken from this population must be truly representative of the population being studied. The sample selection from the population was conducted using a purposive sampling method, with the criteria being MSMEs that had been established for one year.

The sampling method used was purposive sampling, selecting potential customers deemed to meet the requirements and willing to answer questions. According to Hair, Anderson, Tatham, & Black (2010), too large a sample size will make it difficult to obtain a suitable model. A suitable sample size of between 100 and 200 respondents is recommended for interpretive estimation using the Structural Equation Model (SEM). Therefore, the sample size will be determined based on the results of the minimum sample calculation.

The predetermined sample characteristics are:

1. MSMEs who were still actively running their businesses at the time of the study.

2. Owners or principal managers of MSMEs who were directly involved in business decision-making.

3. MSMEs that had been operating for at least one year, thus deemed to have sufficient experience in business innovation and business sustainability.

4. MSMEs who received family support, either directly or indirectly, in running their businesses.

Data Collection Techniques

The researchers in this study used primary data, namely information collected directly from the research subjects. Primary data sources allow researchers to collect information accurately according to their specific objectives. This data was obtained through the answers provided by respondents. Respondents answered the questionnaire according to their opinions or choices. The researchers distributed the questionnaire online to MSMEs that had been established for one year. The researchers used Google Forms as a data collection medium. Google Forms was chosen because it facilitated online distribution, reached a wider range of respondents, and expedited the data collection and processing process. The number of questions in the questionnaire was adjusted to the number of indicators for each variable, with a total of 36 questions. All statements were measured using a five-point Likert scale, where a score of 1 indicates strongly disagree and a score of 5 indicates strongly agree. This scale was chosen because it captures a wider range of respondents' perceptions and facilitates quantitative data processing.

Data Analysis Techniques

The data analysis technique in this study used SPSS to test validity and reliability. Validity testing is used to measure the validity of a questionnaire. A questionnaire is considered valid if the questions accurately reveal what it is intended to measure. The methods used to assess questionnaire validity are product-moment correlation or Pearson's variate test. Reliability testing is used to measure a questionnaire as an indicator of a variable or construct. A questionnaire is considered reliable if a person's answers to the statements are consistent or stable over time. A variable is considered reliable if it produces a Cronbach's Alpha value > 0.60. Structural Equation Modeling–Partial Least Squares (SEM-PLS). SEM with PLS is an alternative technique in SEM analysis where the data used does not have to be multivariately normally distributed. In SEM with PLS, the value of a latent variable can be estimated according to a linear combination of the manifest variables associated with a latent variable and is treated as a substitute for the manifest variable. SEM-PLS Model Evaluation Stages

Model evaluation in PLS-SEM consists of two stages: the outer model (measurement model) and the inner model (structural model), which aim to test construct validity and reliability (Jogiyanto in Anwar & Hamid, 2019). The outer model is used to ensure that the research instrument is valid and reliable. Convergent validity is measured through outer loading values (>0.6) and Average Variance Extracted (AVE >0.5). Reliability is tested using Cronbach's Alpha (>0.60) and Composite Reliability (>0.70). Furthermore, discriminant validity is tested through cross-loading values and the Heterotrait-Monotrait Ratio (HTMT <0.90) to ensure each construct is unique and does not overlap.

Structural or Inner Model Test

The inner model in SEM-PLS is used to examine the relationships between latent variables in the research model. The evaluation was conducted based on the R-Square value to determine the independent variable's ability to explain the dependent variable, with categories ranging from strong (0.75), moderate (0.50), and weak (0.25). Furthermore, the significance of the relationship was tested using t-statistics and p-values, where the hypothesis was accepted if the p-value was <0.05 or t-statistics >1.96 (Anwar & Hamid, 2019; Hair et al., 2021).

RESULTS AND DISCUSSION

Model Path Diagram

The path diagram in this study can be seen from the results of the data processing carried out as in Figure 1 below:

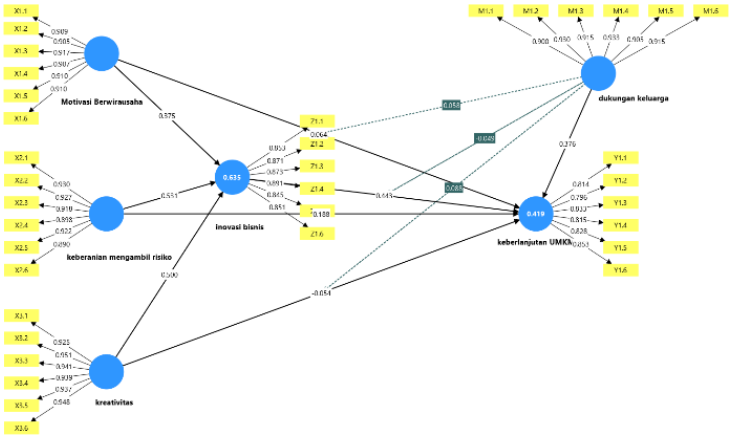

Figure 1. Path Diagram

Source: 2026 Data Processing Output

a. Convergent Validity

Table 1. Outer loadings

Variable	Indicator	Outer Loadings	information
entrepreneurial motivation	X1.1	0.909	Valid
	X1.2	0.905	Valid
	X1.3	0.917	Valid
	X1.4	0.907	Valid
	X1.5	0.91	Valid
	X1.6	0.91	Valid
Courage to Take Risks	X2.1	0.93	Valid
	X2.2	0.927	Valid
	X2.3	0.918	Valid
	X2.4	0.898	Valid
	X2.5	0.922	Valid
	X2.6	0.89	Valid
Creativity	X3.1	0.925	Valid
Creativity	X3.2	0.951	Valid
	X3.3	0.941	Valid
	X3.4	0.939	Valid
	X3.5	0.937	Valid
	X3.6	0.948	Valid
Business Innovation	Z1.1	0.853	Valid
	Z1.2	0.871	Valid
	Z1.3	0.873	Valid
	Z1.4	0.891	Valid
	Z1.5	0.845	Valid
	Z1.6	0.851	Valid
Family Support	M1.1	0.9	Valid
	M1.2	0.93	Valid
	M1.3	0.915	Valid
	M1.4	0.933	Valid

	M1.5	0.905	Valid
	M1.6	0.915	Valid
Sustainability of MSMEs	Y1.1	0.814	Valid
	Y1.2	0.796	Valid
	Y1.3	0.833	Valid
	Y1.4	0.815	Valid
	Y1.5	0.828	Valid
	Y1.6	0.853	Valid

Convergent validity was tested by examining the outer loading value, where an indicator is considered valid if it has a value > 0.5. The results showed that all indicators had outer loading values and Average Variance Extracted (AVE) > 0.5, thus meeting convergent validity. Furthermore, discriminant validity was tested using cross-loading values, where each indicator has a higher correlation value with its construct compared to other constructs, thus being declared discriminantly valid.

Average Variant Extracted (AVE)

Table 2. Average Variant Extracted (AVE)

latent variable	**Average Variant Extracted (AVE)**	**information**
entrepreneurial motivation	0.828	Valid
Courage to Take Risks	0.836	Valid
Creativity	0.884	Valid
Business Innovation	0.747	Valid
Family Support	0.84	Valid
Sustainability of MSMEs	0.678	Valid

The results of the Average Variance Extracted (AVE) test show that all latent variables in this study have an AVE value above 0.50, thus meeting the convergent validity criteria. The AVE value for the Entrepreneurial Motivation variable is 0.828, Courage to Take Risks is 0.836, Creativity is 0.884, Business Innovation is 0.747, Family Support is 0.840, and MSME Sustainability is 0.678. An AVE value greater than 0.50 indicates that each construct is able to explain more than 50% of the variance of the indicators used. Thus, all variables in this study are declared valid.

b. Discriminant Validity

Heterotrait Monotrait Ratio (HTMT) is a measure of discriminant validity other than Fornell and Lacker according to (Hair et al., 2021), the recommended HTMT value is below 0.90. HTMT explains the ratio of Heterotrait (correlation between items measuring different variables) to the root of the geometric product of Monotrait (correlation between items measuring the same

variable).Discussion presents each of the findings compared to relevant theories or previous studies, actual facts, comments, and reasonable analysis from researchers.

Table 3. HTMT

	X1	M1	Z1	X2	Y1	X3
entrepreneurial motivation						
Family Support	0.056					
Business Innovation	0.399	0.118	0.399			
Courage to Take Risks	0.07	0.094	0.537	0.07		
Sustainability of MSMEs	0.247	0.342	0.516	0.401		
Creativity	0.065	0.032	0.462	0.082	0.108	0.065

The results of the Heterotrait-Monotrait Ratio (HTMT) test show that all correlation values between latent variables are below the recommended limit of 0.90. The highest HTMT value is found in the relationship between Business Innovation and Risk-Taking Courage of 0.537, while other values such as the relationship between Business Innovation and MSME Sustainability of 0.516, Business Innovation and Creativity of 0.462, and Risk-Taking Courage and MSME Sustainability of 0.401 are also still below the specified limit. In addition, the relationship between other variables such as Entrepreneurial Motivation, Family Support, and Creativity has a relatively low HTMT value. Thus, it can be concluded that all variables in this study have met the criteria for discriminant validity.

Table 4. Fornell-Larcker Criterion

	entrepreneurial motivation	Family Support	Business Innovation	Courage to Take Risks	Sustainability of MSMEs	Creativity
entrepreneurial motivation	0.91					
Family Support	-0.025	0.917				
Business Innovation	0.378	-0.111	0.864			
Courage to Take Risks	0.049	-0.082	0.511	0.914		
Sustainability of MSMEs	0.234	0.323	0.479	0.38	0.823	
Creativity	-0.045	-0.018	0.443	-0.076	0.095	0.94

The Fornell and Slacker Criterion is a measure of discriminant validity, where a variable must be theoretically distinct from other variables and empirically proven. In (Hair et al., 2021), a variable is said to have good discriminant validity if the square root of the AVE is greater than the correlation between the variables.

c. Reliability

Reliability testing is conducted to determine the level of internal consistency of indicators in measuring certain constructs or latent variables. Good reliability or a questionnaire used as a research tool is reliable and consistent if the Cronbach's alpha and composite reliability values are

more than 0.70 (Hair et al., 2014). The statistical results of the reliability test can be seen in the following table:

Table 5. cronbach's alpha and composite reliability

	Cronbach's alpha	Composite reliability	information
entrepreneurial motivation	0.958	0.961	Reliabel
Family Support	0.962	0.967	Reliabel
Business Innovation	0.932	0.933	Reliabel
Courage to Take Risks	0.961	0.964	Reliabel
Sustainability of MSMEs	0.905	0.908	Reliabel
Creativity	0.974	0.979	Reliabel

The table above shows that the Cronbach's Alpha value for each statement is >0.7, and the Composite Reliability value for all statements is >0.7. Therefore, the statements used in this study are reliable based on both reliability values: Cronbach's Alpha and Composite Reliability.Figures should be numbered consecutively (e.g., Figure 1, etc.). The caption should be center justified and placed under the figure.

Evaluation of Model Goodness of Fit and Fit

The second part of the PLS SEM analysis evaluates the structural model's goodness-of-fit and fit. This evaluation is conducted to ensure the structural model is robust and accurate by examining several indicators, including the Standardized Root Mean Square Residual (SRMR) value, Q-Square predictive relevance (Q2), multicollinearity test (VIF), and coefficient of determination R-Square (R2).

Standardized Root Mean Square Residual (SRMR) Value Testing

After the measurement model requirements are met, the next step is to test the model's goodness of fit. The suitability of the PLS model can be seen from the model's Standardized Root Mean Square Residual (SRMR) value. A PLS model is considered to have met the goodness of fit criteria if the SRMR value is ≤ 0.1. (Schermelleh-Engel et al., 2003)

The following are the SRMR values for the PLS model in this study:

Table 6. SRMR

	Saturated model	Estimated model
SRMR	0.049	0.051

The results of the model fit analysis using the Standardized Root Mean Square Residual (SRMR) obtained an SRMR value for the saturated model of 0.049 and for the estimated model of 0.051. The resulting SRMR value is below the criterion limit of 0.08, thus indicating that the research model has a good level of goodness of fit.

Predictive Relevance (Q^2) Value Testing

Q-Square Predictive Relevance (Q2) in PLS (Partial Least Square) analysis shows the predictive power of the model. A Q2 value of the model greater than 0 indicates that the model has good predictive relevance, while a Q^2 value less than 0 indicates that the model has less predictive relevance. The qualitative interpretation of the Q square value is 0 (low influence), 0.25 (moderate influence), and 0.50 (high influence). (Hair et al., 2014)

Table 7. Q-Square

Endogenous Variables	Q^2	information
Business Innovation	0.425	Has high relevant predictive value
Sustainability of MSMEs	0.214	Have good relevant predictive value

Based on the results of the predictive relevance test using the Q^2 (Stone Geisser) value, both endogenous variables in the model had Q^2 values > 0: business innovation (Q^2 = 0.425) and MSME sustainability (Q^2 = 0.214). This finding indicates that the model has good predictive relevance, meaning that the constructed structural relationships not only explain the endogenous variables but also have adequate predictive ability regarding observed values in the research data.

The analysis results show that the Business Innovation variable has a Q^2 value of 0.425. This value indicates that the research model has high predictive relevance in predicting business innovation. This means that the exogenous variables in the model provide strong predictive ability regarding changes in business innovation.

Furthermore, the MSME Sustainability variable obtained a Q^2 value of 0.214. This value indicates that the model has good predictive relevance in explaining MSME sustainability variables. This means that the independent variables in the model are able to predict MSME sustainability with a fairly good level of predictive ability.

Multicollinearity Test

Multicollinearity testing is performed to determine whether the research model exhibits multicollinearity or a high correlation between independent variables. A good result is one where there is no high correlation between independent variables (Hair et al., 2014). The decision-making assumption is that if the VIF value is <5, then there is no multicollinearity symptom; if the VIF value is >5, then there is a multicollinearity symptom (Hair, Ringle & Sarstedt, 2011). The results of the multicollinearity test in this study are as follows:

Table 8. test VIF

Variable	Indicator	VIF	information
entrepreneurial motivation	X1.1	4.293	There is no multicollinearity
	X1.2	3.811	There is no multicollinearity

	X1.3	4.647	There is no multicollinearity
	X1.4	4.261	There is no multicollinearity
	X1.5	4.337	There is no multicollinearity
	X1.6	4.802	There is no multicollinearity
Business Innovation	X2.1	5.883	Multicollinearity occurs
	X2.2	5.366	There is no multicollinearity
	X2.3	4.434	There is no multicollinearity
	X2.4	3.857	There is no multicollinearity
	X2.5	4.641	There is no multicollinearity
	X2.6	3.663	There is no multicollinearity
Creativity	X3.1	5.283	Multicollinearity occurs
	X3.2	7.496	Multicollinearity occurs
	X3.3	5.856	Multicollinearity occurs
	X3.4	6.133	Multicollinearity occurs
	X3.5	6.386	Multicollinearity occurs
	X3.6	7.675	Multicollinearity occurs
Interaction	Family Support x Entrepreneurial Motivation	1	There is no multicollinearity
	Family Support x Business Innovation	1	There is no multicollinearity
	Family Support x Creativity	1	There is no multicollinearity

The results of the multicollinearity test in Table 8 show that most of the independent variable indicators have VIF values <5, indicating no multicollinearity. However, several indicators in the Business Innovation and Creativity variable (X2.1, X2.2, X3.1–X3.6) have VIF values >5, indicating moderate to high multicollinearity. The interaction between variables has a VIF = 1, thus not causing multicollinearity.

Coefficient of Determination R Square (R2)

Based on the coefficient of determination (R^2), this value indicates the proportion of endogenous construct variance that can be explained by all exogenous constructs in the structural model. R^2 ranges from 0 to 1; the higher the value, the higher the model's in-sample explanatory power.

Inner Model Test (Structural Model)

Inner Model

The inner model is a structural model for predicting causal relationships between latent variables. The inner model aims to examine the relationships between latent constructs. Structural model testing (inner model) is performed through:

R-Square Test

Inner Model

Table 9. R-Square

	R-square
Bussines Innovation	**0.635**

Sustainability of MSMEs	**0.419**

Based on the results of the structural model analysis, the R-square (R^2) value for the Business Innovation variable was 0.635. This value indicates that 63.5% of the variation in the Business Innovation variable can be explained by the independent variables included in the research model. Meanwhile, the remaining 36.5% is influenced by factors outside the model not examined in this study.

Furthermore, the MSME Sustainability variable has an R-square (R^2) value of 0.419. This value indicates that 41.9% of the variation in MSME sustainability can be explained by the independent variables used in the research model, while the remaining 58.1% is explained by variables outside the research model.

Based on the PLS-SEM evaluation criteria, an R-square value of 0.75 is categorized as strong, 0.50 as moderate, and 0.25 as weak. Thus, the R-square value for the business innovation variable (0.635) falls into the moderate to strong category, while the R-square value for the MSME sustainability variable (0.419) falls into the moderate category. This indicates that the research model has quite good explanatory power in describing the relationships between the studied variables.

Hypothesis Testing

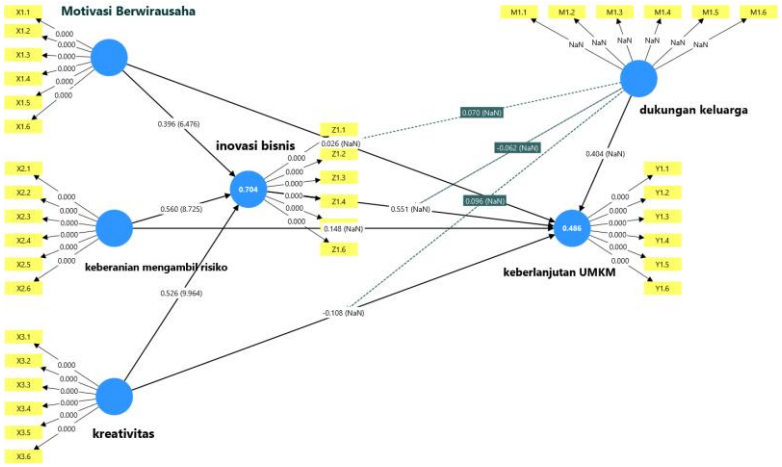

Figure 2. Path Diagram (path coefficient and t-statistic)

Table 10. Hypothesis testing

Hypothesis	Path	T statistics	P values	Information
H1	family support -> MSME sustainability	4.312	0	Accepted (significant)
H2	family support x business innovation -> MSME sustainability	0.459	0.323	Rejected (not significant)
H3	family support x creativity -> MSME sustainability	1.036	0.15	Rejected (not significant)
H4	family support x Entrepreneurial	0.588	0.278	Rejected (not significant)

	Motivation -> MSME sustainability			
H5	business innovation -> MSME sustainability	3.045	0.001	Accepted (significant)
H6	courage to take risks -> business innovation	8.885	0	Accepted (significant)
H7	courage to take risks -> sustainability of MSMEs	1.934	0.027	Accepted (significant)
H8	creativity -> business innovation	10.241	0	Accepted (significant)
H9	creativity -> sustainability of MSME	0.533	0.297	Rejected (not significant)
H10	Entrepreneurial Motivation -> business innovation	6.549	0	Accepted (significant)
H11	Entrepreneurial Motivation -> MSME Sustainability	0.663	0.254	Rejected (not significant)
H12	courage to take risks -> sustainability of MSMEs	2.739	0.003	Accepted (significant)
H13	creativity -> sustainability of MSMEs	2.937	0.002	Accepted (significant)
H14	Entrepreneurial Motivation -> MSME Sustainability	2.68	0.004	Accepted (significant)

Description:
- Accepted (significant) → if the T-statistic value is > 1.96 and the P-value is < 0.05.
- Rejected (not significant) → if the T-statistic value is < 1.96 and the P-value is > 0.05.

The research results show that entrepreneurial motivation, risk-taking, and creativity have a positive influence on business innovation in MSMEs. Business innovation has been shown to play a crucial role in improving business sustainability, as it enables MSMEs to adapt to market changes and increase competitiveness. Furthermore, business innovation serves as an intervening variable, bridging the influence of these three factors on MSMEs' entrepreneurial aspirations.

Family support also has a direct positive influence on MSMEs' entrepreneurial aspirations, but it does not act as a moderating variable in the relationship between business innovation and entrepreneurial aspirations. Overall, MSMEs' entrepreneurial aspirations are influenced by psychological factors, which are manifested through business innovation, a key factor in business sustainability.

CONCLUSION

The research results support the theory that entrepreneurial motivation is a key factor in the sustainability of MSMEs. Creativity, risk-taking, and business innovation are indeed relevant, but the role of family support as a moderator has not been shown to significantly strengthen the influence of innovation and creativity in the context of MSMEs in West Nusa Tenggara (NTB). This may be due to family dynamics or the characteristics of MSMEs that prioritize the individual capabilities of the business owner over external support.

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