

## **Analysis of Business Success of Female MSMEs in Surabaya Culinary Tourism Center**

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### **Abstract**

Female MSME entrepreneurs in SWK Surabaya face various challenges in achieving success in business. This study aims to analyze the factors that influence the success of female Micro, Small, and Medium Enterprises (MSMEs) in the Surabaya Culinary Tourism Center (SWK). This study uses a quantitative approach, as many as 191 female MSME actors spread across SWK Surabaya were willing to be respondents, and the incoming data were analyzed using SEM-PLS. The results of the study showed that access to capital, family support, digital literacy, and work motivation each had a positive but not significant effect on business success. And business training had a significant positive effect on business success, this finding emphasizes the importance of business training in improving the performance and success of MSME actors.

**Keywords:** business success, female MSME entrepreneurs, SWK Surabaya

### **INTRODUCTION**

As an effort to support local economic growth, promote regional cuisine, and improve the welfare of MSMEs, the City Government established a Culinary Tourism Center (Ermawati et al., 2022). The Culinary Tourism Center (SWK) functions as a platform for MSMEs to increase visibility and market access, as well as provide benefits in the form of opportunities for increasing income and developing business networks (Komalasari et al., 2022).

Women's MSMEs play a crucial role in driving the local economy (Ramdlaningrum et al., 2020), especially in the culinary sector which

is increasingly growing in big cities such as Surabaya (Mau et al., 2022). The Culinary Tourism Center (SWK) is one of the economic centers that facilitates small business actors to market their culinary products, with many women entrepreneurs contributing to it (Ermawati et al., 2022). SWK not only provides a means for MSME actors to develop their culinary businesses, but also helps create an environment that supports local economic growth and increases tourism appeal (Febrianita et al., 2022).

Female MSMEs in the culinary sector often face challenges in accessing capital, which is a major obstacle in developing their businesses

(Marthalina, 2018). Although MSMEs are the backbone of the local economy, female entrepreneurs often have difficulty accessing formal financing from financial institutions, such as banks or credit institutions (Maulida et al., 2024). Many female MSMEs do not have sufficient collateral or do not meet the administrative requirements set by financial institutions, so they rely more on informal sources of financing such as family, friends, or high-interest loans from loan sharks. (Ningsih et al., 2023). This condition limits their ability to expand their business, upgrade equipment, or increase production capacity, which is very important to maintain competitiveness in the competitive culinary sector.

Limitations in managerial management are another factor that hinders the development of women's MSMEs (Rahmawati et al., 2023). Managerial skills that include financial management, marketing strategies, and human resource management are often poorly mastered by women MSME actors (Maulidia, 2022). This can be caused by limited access to business training and formal education in management. Without skills according to Mochklas et al., (2024), business actors may have difficulty in managing cash flow, determining competitive product prices, and innovating products to follow market trends.

Limited managerial skills are one of the main factors that hinder the success of women's MSMEs (Vebyyanti & Susilowati, 2022), especially in managing their businesses efficiently. Lack of knowledge about business strategies often makes it difficult for

entrepreneurs to determine the right steps to develop their businesses. They may not have a deep understanding of how to design a clear business plan, identify market opportunities, or manage business risks (Musyawara & Idayanti, 2022). On the other hand, poor financial management is also a common problem. Women MSMEs often have difficulty managing cash flow, creating structured financial reports, or understanding the difference between profit and income, which results in incorrect decision-making regarding capital allocation and business development (Yuliati et al., 2019). In addition, they may lack the ability to manage human resources effectively, including aspects of employee recruitment, training, and retention. Inability to manage teams and motivate employees can also have a negative impact on productivity and the quality of service provided to customers (Noerchoidah et al., 2022).

The rapid development of digital technology opens up great opportunities for MSMEs to expand their markets and strengthen their branding, but low digital literacy among female MSMEs is still a significant obstacle (Handayani, 2023; Saragih et al., 2024). The rapid development of digital technology actually opens up great opportunities for MSMEs to expand their markets through online platforms, but low digital literacy is also an obstacle. Many female MSMEs have not fully utilized technology (Umiyati & Achmad, 2021), such as social media, e-commerce, or digital payment applications to increase sales and operational efficiency. This makes them less able to utilize the potential of digital technology to increase sales,

reach new customers, or innovate in products and services. In an increasingly competitive digital era, MSMEs who are unable to integrate technology into their business operations will find it difficult to compete with other businesses that are more adaptive to change.

This study aims to analyze the factors of access to capital, family support, digital literacy, work motivation and business training on the Success of Women MSMEs in the Surabaya Culinary Tourism Center. This study contributes to providing important insights into how factors such as access to capital, family support, digital literacy, work motivation, and business training contribute to the success of women MSMEs in the Surabaya Culinary Tourism Center. By understanding the influence of these factors, stakeholders can formulate more effective policies and programs to support the development of MSMEs. These findings provide an in-depth understanding of business dynamics, as well as offer a theoretical basis for further research and the implementation of best practices in MSME development.

## **METHOD**

This study uses a quantitative approach to analyze the relationship between variables. The population in this study were female MSME actors spread across SWK Surabaya, and 191 people were willing to fill out the questionnaire. The collected data were analyzed using the SEM-PLS method with the help of software SmartPLS. SEM-PLS was chosen because of its ability to analyze structural relationships between latent variables

and provide more robust results even though the data is not perfectly normally distributed (Hair et al., 2017).

The operational definition of this research variable, access to capital in this study is defined as the amount of funds or credit available and can be obtained by female MSME actors from formal financial institutions, such as banks, cooperatives, or micro institutions, to support business operations and development. Access to capital is measured based on the ease of obtaining loans, the amount of funds received, and the interest costs that must be paid (Putri & Setyawan, 2024).

literacy refers to the ability of MSMEs to understand and utilize digital technology for their business needs. This includes the use of e-commerce platforms, social media for marketing, financial management software, and other business communication tools. Digital literacy is measured through the frequency of technology use, the level of understanding of digital tools, and the effectiveness of the use of these technologies in business operations (Ananda et al., 2024).

Family support in the context of this study is defined as the extent to which the entrepreneur's family provides emotional, financial, or other forms of assistance, such as labor or advice. Family support is measured by the intensity of assistance received, both directly in the form of finance and indirectly in the form of moral support (Kosasih & Rahmawati, 2022).

Business training is defined as a training program or activity attended by business actors related to improving management, marketing, financial, or other business strategy

skills. Business training is measured by the number of trainings attended, the type of training received, and the extent to which the training contributes to improving the competence of business actors in managing their businesses (Amelia & Arnu, 2023).

Work motivation is defined as internal and external drives that influence female MSME actors in running and developing their businesses. This motivation includes the need for achievement, the desire to succeed, and the commitment to achieving business goals. Work motivation is measured by the level of intensity of the desire to expand the business, dedication in completing tasks, and efforts to improve the quality of products or services (Irawati & Sudarsono, 2020).

Business success in this study is defined as the achievement of business actors in several business indicators, namely increasing revenue, expanding the market, and long-term business sustainability. Business success is measured through monthly or annual revenue growth, the number of new customers acquired, and the business's ability to survive in fluctuating market conditions (Nurhayati et al., 2023).

## RESULT AND DISCUSSION

### Research Result

#### *Respondent Profile*

Data collection was conducted at the Surabaya Culinary Tourism Center (SWK) by distributing questionnaires to respondents. A total of 191 female MSME actors spread across SWK Surabaya were willing to fill out the questionnaire. It is expected that this number of respondents will be able to

provide sufficient diversity and representation from various community groups visiting SWK Surabaya. The profile of respondents in this study is shown in Table 1.

Table 1. Respondent profile

Profile	Frequency	Percentage
<b>Age</b>		
< 20 Years	0	0%
21 - 30 Years	7	4%
31 - 40 Years	49	26%
41 - 50 Years	63	33%
> 50 Years	72	38%
<b>Marital Status</b>		
Not Married Yet	0	0%
Married	191	100%
<b>Education</b>		
Elementary School	35	18%
Junior High School	49	26%
Senior High School	102	53%
Bachelor	5	3%

Based on table 1, the majority of female MSME actors in the Surabaya Culinary Tourism Center (SWK) are in the age range of 41-50 years (33%) and over 50 years (38%), which shows that most respondents are mature women with quite a long-life experience. Meanwhile, the age group of 31-40 years is also quite significant (26%), while respondents aged 21-30 years only number 4%. There are no respondents under the age of 20. This illustrates that female MSME actors in SWK are dominated by those who are in adulthood, who may have financial stability and experience in running a business.

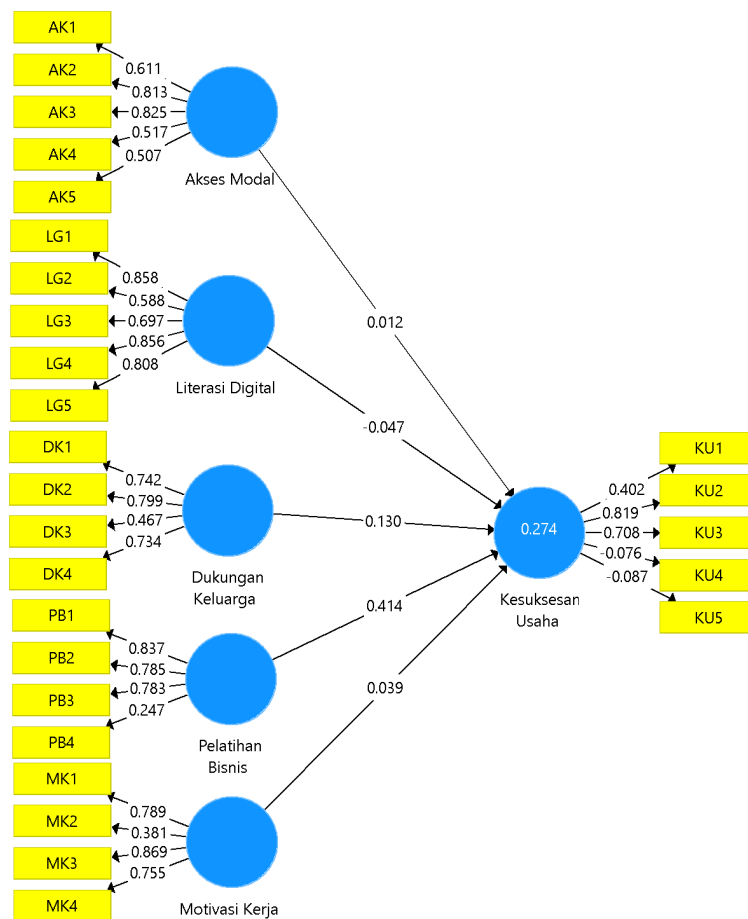
In terms of marital status, all respondents (100%) were married, which may indicate that most female MSMEs in SWK run their businesses while managing family responsibilities. In terms of education, the majority of respondents had a high

school education (53%), followed by junior high school graduates (26%) and elementary school graduates (18%), while only 3% had a bachelor's degree. This indicates that most female MSMEs in SWK have a lower secondary education background, which may affect the way they manage and develop their businesses.

#### Data analysis

The research data was analyzed using the Partial method Least Square

(PLS) with the help of SmartPLS 3.0 software. In this section, an evaluation of the outer model is carried out to assess the validity and reliability of the measurement model, as well as an evaluation of the inner model that tests the relationship between hypothesized variables. The following is a path diagram that includes the evaluation of the outer structural model in this study, as shown in Figure 1.



According to Hair et al., (2017) an indicator can be said to be valid if it has an outer value. loading above 0.70. If the value is below 0.70 then the indicator must be removed because it does not meet the requirements or is

invalid. From figure 1, there are indicators that have values outer loading < 0.70, namely indicators AK1, AK4, AK5, LG2, LG3, DK3, MK2, KU1, KU4 and KU5 then the indicators are invalid and deleted. The following are

the results of Path The algorithm after indicators are deleted is shown in Figure 2.

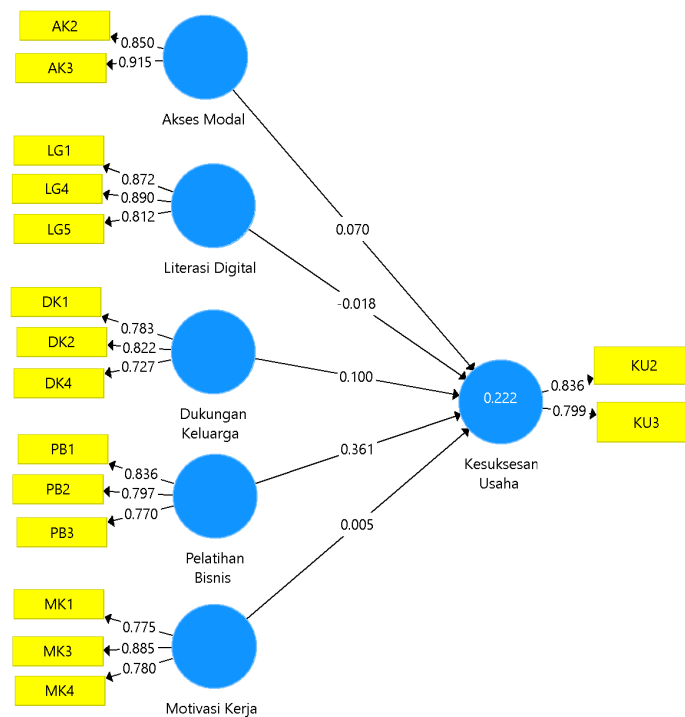


Figure 2. Path result algorithm after re-estimation

An indicator is said to be convergent validity if it has an outer value loading above 0.7 and AVE greater than 0.5 (Ghozali & Latan, 2015). And the construct is said to fulfill the composite reliability if it has a composite value reliability is greater than 0.7.

Based on data processing with PLS, the outer value is obtained loading, AVE and composite reliability of each research variable, as shown in table 2.

Table 2. Outer values loading, AVE and composite reliability

Variables	Indicator	Outer Loading	AVE	Composite Reliability
Access to Capital	AK2	0.850	0.780	0.876
	AK3	0.915		
Digital Literacy	LG1	0.872	0.737	0.894
	LG4	0.890		
	LG5	0.812		
Family Support	DK1	0.783	0.606	0.821
	DK2	0.822		
	DK4	0.727		
Business Training	PB1	0.836	0.642	0.843
	PB2	0.797		
	PB3	0.770		
Work motivation	MK1	0.775	0.665	0.856
	MK3	0.885		
	MK4	0.780		
Business Success	KU2	0.836	0.665	0.801
	KU3	0.799		

Based on table 2, it can be seen that the outer value loading of each indicator on the research variable exceeds 0.7, and the AVE value for each variable is more than 0.5. These results indicate that the indicators used accurately measure their respective variables, as well as convergent validity has been achieved. In addition, the composite value the reliability for each variable is also above 0.7, so it can be concluded that these variables have good reliability.

Inner model evaluation is done by looking at the R-Square value or coefficient of determination. Based on data analysis using Smart\_PLS, the R-Square value is obtained, as shown in table 3 as follows.

Table 3. R-Square value

	R- Square	R Square Adjusted
Business Success	0.222	0.201

Source: Processed Data (2024)

Based on table 3, the R- Square value for the Business Success variable is 0.222. This value indicates that access to capital, digital literacy, family support, business training and work motivation have an influence of 22.2% in supporting the business success of Women MSME actors in the Surabaya Culinary Tourism Center (SWK), while 77.8% is influenced by variables not examined in this study.

Hypothesis can be accepted if the t-statistic value produced is greater than 1.96 and the p-value is less than 0.05. The following is a picture of the bootstrapping results showing the t-statistic value of each path:

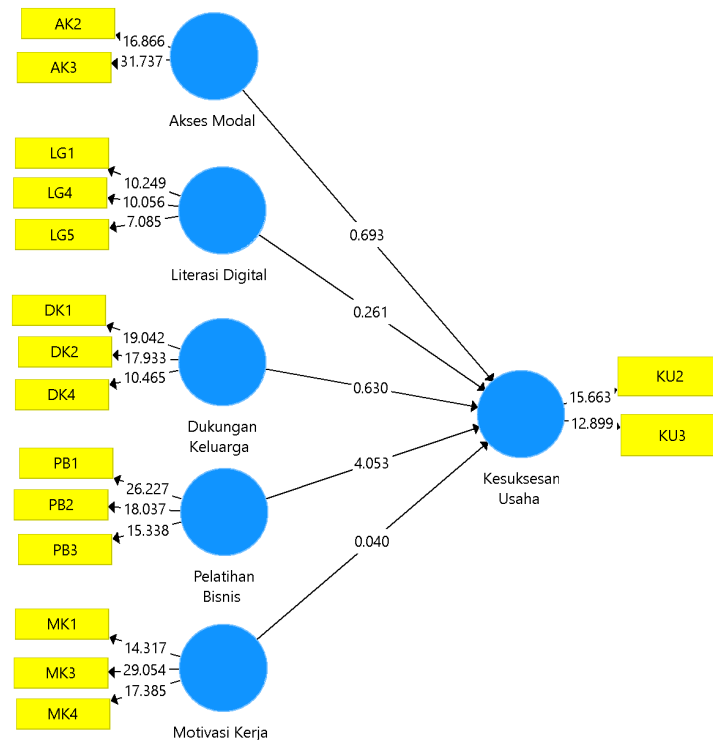


Figure 3. PLS Bootstrapping Results

The following table presents the estimated coefficient values, t-statistics, and p-values. to test the hypothesis in this study:

Table 4. Results of the T -Statistic and P-Value tests

	T Statistics	P Values
Access to Capital -> Business Success	0.693	0.489
Family Support -> Business Success	0.630	0.529
Literacy -> Business Success	0.261	0.794
Work Motivation -> Business Success	0.040	0.968
Business Training -> Business Success	4.053	0.000

Based on table 4, it can be seen that access to capital, family support, digital literacy, and work motivation have a P-value of each variable greater

than 0.05, so the variables of access to capital, family support, digital literacy, and work motivation do not have a significant effect on the success of the Female MSME Actors' businesses in the Surabaya Culinary Tourism Center (SWK).

While the business training variable has a very small P-value (0.000), this business training has a very significant effect on the success of the Women's MSME Actors' business in the Surabaya Culinary Tourism Center (SWK). This means that business training has a strong impact on increasing business success.

## Discussion

Analyzing the success of women's MSMEs in the Surabaya Culinary Tourism Center (SWK) is important because it provides insight into the factors that influence sustainability and economic growth in



the micro-business sector. MSMEs managed by women have a central role in empowering the local economy and alleviating poverty, as well as supporting family economic resilience. By understanding key factors such as access to capital, digital literacy, business training, and family support, this analysis can help design more effective strategies to increase their competitiveness and success. In addition, the results of the analysis can be a reference for the government and supporting institutions in designing policies and empowerment programs that are right on target for women's MSMEs in the culinary sector.

From the data analysis, the R-Square value of 0.222 was obtained for the Business Success variable, indicating that the five variables studied, namely access to capital, digital literacy, family support, business training, and work motivation, were only able to explain 22.2% of the variation in business success of female MSME actors in the Surabaya Culinary Tourism Center (SWK). This means that the contribution of these factors to business success is still limited. The business training variable, which has a significant influence, plays an important role in supporting the improvement of skills and competitiveness of MSME actors. However, other factors such as access to capital, family support, digital literacy, and work motivation show an insignificant influence, so their role in supporting business success is relatively small.

On the other hand, 77.8% of business success is influenced by other variables not examined in this study. This suggests that other external and

internal factors, such as business networks, product innovation, marketing strategies, macroeconomic conditions, and government policies, may play a greater role in influencing business success. This finding indicates the importance of expanding future research by considering these variables to gain a more comprehensive understanding of what influences the success of women's MSMEs in the culinary tourism sector.

The findings of this study are important as a basis for strategies to improve the success of women's MSME businesses in the Surabaya Culinary Tourism Center (SWK), because they provide a clear picture of the factors that have a significant influence on their business performance. By understanding the obstacles and opportunities faced, related parties can develop appropriate steps to strengthen the competitiveness and sustainability of women's MSME businesses in the culinary sector.

#### *The Influence of Capital Access on the Success of Women MSMEs in SWK Surabaya*

The results of this study indicate that access to capital does not have a significant influence on the success of female MSMEs in the Surabaya Culinary Tourism Center (SWK). This is reflected in the T-statistic value of 0.693, which is smaller than the threshold of 1.96, and the P-Value of 0.489, which is greater than 0.05. The results of this study are in line with Diana et al., (2022) that access to capital has a positive impact on MSME performance, but the effect is not significant.

The results of this study are not in line with the research of Puspitowati et al., (2024) that financial access has a positive and significant effect, and Anggara & Urnamawati (2023) that better access to capital increases the sustainability of MSMEs, where by increasing production capacity and enabling MSME actors to expand marketing networks, improve product quality, and take new business opportunities. With sufficient capital, MSMEs can invest to increase operational efficiency and competitiveness, which ultimately has a positive impact on business success.

These findings highlight the possibility that female MSMEs in SWK Surabaya may have access to sufficient capital, but are not utilizing it optimally to drive business growth. Access to capital does not automatically guarantee business success if it is not supported by good management skills, innovation, or the right business strategy. It is possible that MSMEs prioritize other factors such as marketing skills, product quality, and customer relationships in supporting their success.

In addition, these findings can open up space for further research on the obstacles that female MSMEs may face in utilizing capital access effectively. Financial management training programs or more efficient use of capital may be needed to help entrepreneurs better manage their resources, so that existing capital can have a more significant impact on their business success.

#### *The Influence of Family Support on the Success of MSMEs in SWK Surabaya*

The results of the study showed that family support did not have a

significant effect on the success of female MSMEs in the Surabaya Culinary Tourism Center (SWK) can be seen through statistical analysis where the T-statistic value is 0.630, which is smaller than the critical value of 1.96, and the P-Value is 0.529, which is greater than 0.05. The results of this study are not in line with these results Setiabudi (2019) where family support influences entrepreneurial intentions, and Florensia & Ie (2024) state that family support, both in moral and financial forms, has a significant positive impact on the success of MSMEs, especially in terms of decision making and risk management.

The findings of this study are in line with Puspitowati et al., (2024) that family support has a positive but insignificant influence on the performance of women's MSMEs in the food and beverage sector. According to Leung et al., (2020) that emotional support from family is not always directly proportional to business success, especially in the MSME sector. And research by Mukti et al., (2021) that business actors are more influenced by support from professional networks and business communities than by family support. This suggests that in certain contexts, family support may be less influential than other external factors.

Based on the results of this study, although family support did not show a significant effect, it is important to explore ways in which such support can be optimized to create a greater impact. For example, involving family members in business planning or decision-making can increase the sense of ownership and commitment to the business. In addition, strengthening other forms of support,

such as professional networks and access to business training, can contribute more significantly to business success. Building synergy between family support and external support can help female MSMEs to face existing challenges and achieve their business goals.

Female MSMEs in SWK Surabaya do not only rely on family support, but also expand their networks and collaboration with other business communities. Skills training and access to other resources, such as mentoring programs and business incubation, should also be a major focus in efforts to increase business success. In addition, further research is needed to explore other factors that may contribute to business success, such as access to capital and support from government or private institutions.

#### *Influence Digital Literacy for the Success of MSMEs in SWK Surabaya*

The results of the study showed that digital literacy did not have a significant effect on the success of female MSMEs in the Surabaya Culinary Tourism Center (SWK) can be seen from the T-statistic value of 0.261 which is smaller than the critical value of 1.96 and the P- Value of 0.794 which is greater than 0.05. This study is in line with Ananda et al., (2024) that digital literacy does not always have a direct impact on the success of MSMEs. Although MSMEs master the use of digital technology, other factors such as marketing strategies, financial management, and business networks still have a more dominant role in the success of their businesses. In the case of MSMEs in the traditional sector or in areas with limited digital

infrastructure, digital literacy may be less relevant or not fully utilized (Ansori et al., 2023).

Research that is not in line with the results of Maulana & Suyono (2023) who stated that digital literacy has a significant influence on the success of MSMEs, especially in increasing competitiveness and operational efficiency. Digital literacy helps business actors to utilize online platforms, increase business visibility, and reach a wider market (Saragih et al., 2024), for MSME actors who operate in an environment with good access to technology, digital literacy is one of the main keys to achieving success.

Based on the results of this study, it is recommended that female MSME actors in SWK Surabaya not only focus on technical digital literacy, but also on how to integrate digital technology into effective business strategies. More targeted digital literacy training, such as the use of social media for marketing or optimizing digital payment applications, can help them develop their businesses. In addition, collaboration with digital platform providers or business actors who have already been successful in the digital realm can accelerate technology adoption and increase the relevance of digital literacy in business.

Overall, it is also important for the government or related parties to ensure that digital literacy among female MSME actors is not only limited to the ability to use technology, but also includes a strategic understanding in utilizing it for business sustainability and growth. With the right support, digital literacy has the potential to be one of the important factors in the success of

MSMEs in the future, especially when integrated with other factors such as business networks and effective marketing strategies.

*The Influence of Work Motivation on the Success of MSMEs in SWK Surabaya*

The results of the study showed that work motivation did not have a significant influence on the success of female MSMEs in the Surabaya Culinary Tourism Center (SWK) based on the T-statistic of 0.040, which is far below the critical value of 1.96, and the P- Value of 0.968, which is much greater than 0.05. The study is in line with the findings of Uliyah & Mranani (2024) who revealed that work motivation has no influence on the competitiveness of MSMEs in DIY. In the MSME sector, especially in small and micro industries, the personal work motivation of business actors does not always have a direct impact on business success (Rahmawati & Setiawan, 2024).

The study showed different results from Mochklas et al., (2023) that work motivation has a significant effect on increasing MSME productivity and work motivation also mediates the relationship between training and MSME productivity in coastal communities. And according to Jon et al., (2023) that work motivation has a positive and significant effect on the performance of business actors in the culinary tourism sector in Labuan Bajo. In this study, work motivation is associated with perseverance, the ability to overcome challenges, and better decision making, which ultimately increases business success. This difference in results may be due to differences in the social, cultural, or business sector contexts studied.

Female MSMEs in SWK Surabaya need to focus more on improving managerial skills and access to resources that can support business success, rather than relying solely on personal work motivation. Training in financial management, marketing strategies, and technology utilization can help improve business performance more significantly. In addition, collaboration with the government or financial institutions to facilitate access to capital and business assistance can also increase the chances of MSME business success.

It is important for MSMEs to develop supporting programs that not only increase work motivation, but also direct MSMEs to more strategic actions in managing and developing their businesses. The government and related institutions can hold training that focuses on improving entrepreneurial skills and encouraging collaboration between business actors to share experiences and successful strategies. In this way, MSMEs in SWK Surabaya can gain a stronger foundation to achieve sustainable business success.

*The Influence of Business Training on the Success of MSMEs in SWK Surabaya*

The results of the study showed that business training has a positive and significant influence on the success of female MSMEs in the Surabaya Culinary Tourism Center (SWK) as indicated by a T-statistic of 4.053, which is greater than the critical value of 1.96, and a P- Value of 0.000, which is much smaller than 0.05. Previous research supports the findings (Nugroho & Iryanti, 2023) that training, coaching, and entrepreneurial skills contribute to

improving the performance of MSMEs. And the findings of Mochklas et al., (2023) and Putra & Devy (2024) training has a significant positive impact on increasing MSME income. This indicates that MSMEs who have participated in business training have improved their performance and ability to run and develop their businesses.

Meanwhile, the results of Amalia's research (2018) show that the training provided to MSMEs has not succeeded in influencing the increase in their income. And according to Riyanto & Heriyanti (2024) entrepreneurship training does not have a significant effect on the performance of MSMEs. This shows that business training does not always guarantee increased business performance if it is not supported by adequate external factors.

Based on the findings of this study, business training for female MSME actors in SWK Surabaya should continue to be improved, both in terms of frequency and quality. Training should not only cover technical aspects such as management and marketing, but also focus on developing practical skills that can be directly applied in running a business. In addition, the implementation of business training must also be accompanied by broader support, such as access to capital, business assistance, and platforms to expand business networks.

It is important for the Surabaya city government, private institutions, and community organizations to work together to provide a supportive ecosystem for MSMEs in SWK Surabaya. This can include strengthening access to markets, improving technological

infrastructure, and providing incentives for those who participate in business training. In this way, business training can have a more significant and sustainable impact on the success of women's MSME businesses in the culinary tourism sector.

## **CONCLUSION**

Based on the results of the analysis and findings of this study, it can be concluded that business training has a significant positive influence on the success of women's MSMEs in the Surabaya Culinary Tourism Center (SWK). Meanwhile, other variables such as access to capital, family support, digital literacy, and work motivation also show a positive influence, but these influences are not significant on business success.

These findings emphasize the importance of business training in improving the performance and success of MSMEs, indicating that developing the right skills and knowledge can have a significant impact in the context of business. Overall, this study underlines the need to focus on training as a primary strategy in supporting the success of women's MSMEs.

Limitations of this study include the limited sample size of female MSMEs in SWK Surabaya, so the results may not be generalizable to the wider MSME population in other areas. In addition, this study is quantitative, meaning it does not explore qualitative factors that may also influence business success, such as the psychological and social aspects of entrepreneurs. Another limitation is the possibility of unmeasured external variables that may influence the results, such as changes in economic

conditions or government policies that affect the MSME sector. Further research is recommended to address these limitations by using a more holistic approach and involving more respondents from various locations.

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