



Business Communication and Entrepreneurial Motivation as Predictors of Micro-Enterprise Success Among Muslim Women in South Kalimantan

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Abstract. Muslim women entrepreneurs in peripheral regions face unique cultural, religious, and economic challenges that influence their microenterprise development. This study aims to examine the influence of entrepreneurial motivation and business communication on microenterprise success among Muslim women in South Kalimantan, Indonesia. Employing a quantitative, cross-sectional design, data were collected from 85 Muslim women micro-entrepreneurs through structured questionnaires. The instruments measured internal and external communication, intrinsic and extrinsic motivation, and multidimensional indicators of enterprise success. Statistical analysis using multiple linear regression (SPSS 26.0) revealed that both entrepreneurial motivation ($\beta = 0.393$, $p < 0.001$) and business communication ($\beta = 0.431$, $p < 0.001$) significantly and positively affect microenterprise success. The regression model explained 38.4% of the variance in business success ($R^2 = 0.384$). These findings highlight the critical role of soft skills – particularly motivation and communication – in sustaining business performance within culturally embedded environments. The study contributes to existing literature by integrating Self-Determination Theory and Relational Communication perspectives, and provides practical implications for designing gender- and culture-sensitive entrepreneurship support programs targeting Muslim women in marginalized areas.

Keywords: Entrepreneurial motivation, business communication, microenterprise success, muslim women, South Kalimantan

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are foundational to Indonesia's economic development, contributing significantly to national GDP, employment generation, and inclusive entrepreneurial participation (Nasution, Nasution, & Gultom, 2022; Robbani & Humaira, 2021). In the South Kalimantan region, women-led MSMEs play a crucial role in regional economic transformation, especially among marginalized communities. Muslim women entrepreneurs, in particular, are not only economic actors but also agents of sociocultural change, navigating enterprise development through a confluence of financial necessity, spiritual conviction, and familial responsibility (ChoudhuryKaul, Supriyadi, & Fahlevi, 2023; Tlaiss & McAdam, 2021).

Despite their growing economic visibility, Muslim women entrepreneurs continue to face significant structural and cultural barriers. These include limited access to credit, inadequate digital literacy, mobility restrictions, and patriarchal gender norms, all of which constrain business scalability and sustainability (Hayati & Arini, 2023; Ummiroh, Schwab, &

Dhewanto, 2022; Yasin, Mahmud, & Diniyya, 2020). In many cases, these women bear the dual burden of domestic caregiving and business operations, reducing their ability to engage in strategic decision-making (Ahmad & Ali, 2023; Iram, Bilal, & Latif, 2021). Nonetheless, numerous women have demonstrated remarkable resilience, leveraging digital platforms, employing religious identity as cultural capital, and utilizing localized communication strategies to maintain enterprise viability (Bahari et al., 2023; Meng, Qamruzzaman, & Adow, 2021).

In this entrepreneurial ecology, two soft-skill domains—business communication and entrepreneurial motivation—emerge as central to enterprise success. Business communication, including internal coordination, stakeholder dialogue, and value-aligned messaging, is known to foster customer retention, credibility, and adaptive branding (Cho, Li, & Chaudhuri, 2020; Thandabhani, 2020). Entrepreneurial motivation, particularly when rooted in intrinsic drivers such as self-fulfillment, faith, and community service, supports endurance and innovation in volatile contexts (Seraj, Fazal, & Alshebami, 2022; Tlaiss & McAdam, 2021). Recent research on culinary MSMEs in South Banjarmasin also underscores the relevance of emotional intelligence and risk-taking behavior in sustaining competitive advantage under dynamic digital environments (Tong & Anisah, 2024).

However, while both constructs have received attention in isolation, their integrated effect remains underexplored, particularly in gendered, religiously embedded, and geographically peripheral contexts such as South Kalimantan (Gunartin, Pratikto, Winarno, & Restuningdiah, 2023; Syahchari, Dwidienawati, & Maulana, 2022). This analytical gap limits the theoretical understanding of how soft competencies interact to influence business outcomes among Muslim women entrepreneurs. This limitation also appears in studies of culinary MSMEs in Banjarbaru, where entrepreneurial education, business experience, and practical skills were shown to substantially shape business success (Setiany & Anisah, 2024).

Therefore, this study aims to empirically examine the individual and combined influence of business communication and entrepreneurial motivation on the success of Muslim women-led microenterprises in South Kalimantan. By embedding the analysis within a culturally contextualized framework, the study contributes to a more inclusive understanding of microenterprise development and offers practical insights for designing gender- and culture-sensitive entrepreneurship support mechanisms. This is particularly relevant considering recent evidence from Banjarbaru that underscores the impact of self-efficacy and business motivation on women entrepreneurs' performance in the culinary sector (Tuwonaung & Anisah, 2025)

2. Methods

This study utilized a quantitative, cross-sectional survey design to examine the influence of business communication and entrepreneurial motivation on microenterprise success among Muslim women entrepreneurs in South Kalimantan, Indonesia. The quantitative approach was chosen for its ability to analyze relationships among latent variables systematically and to generate generalizable insights. This design is also aligned with previous empirical studies on soft-skill predictors of entrepreneurial performance in developing regions (Mongkol, 2022; Sugandini, Muafi, Susilowati, Siswanti, & Syafri, 2020). The target population consisted of Muslim women who own and manage microenterprises employing fewer than five individuals. To ensure relevance and experience, participants were included if they had operated their businesses for at least one continuous year. A purposive

sampling technique was employed, taking into account contextual criteria such as faith-based business orientation, gender-specific business roles, and regional limitations. A total of 85 valid responses were obtained from an initial outreach to 150 potential respondents. Although this number was below the target, it is consistent with sample sizes employed in comparable studies on women-led enterprises in underrepresented areas and was deemed sufficient for multiple regression analysis involving two predictor variables (Mongkol, 2022; Selamat & Endut, 2020; Sugandini et al., 2020).

Data were collected using a structured questionnaire developed and adapted from validated instruments widely used in entrepreneurship research within Southeast Asian and Muslim-majority contexts (Le, Behl, & Pereira, 2022; Okoli, Nwosu, & Okechukwu, 2021). The questionnaire measured three key constructs: business communication, entrepreneurial motivation, and microenterprise success. Business communication included indicators such as internal coordination, clarity of message delivery, responsiveness, and external stakeholder engagement, including culturally contextualized dimensions like Islamic branding and community messaging (Hanizam & Cheumar, 2024). Entrepreneurial motivation was conceptualized through intrinsic components (such as self-fulfillment, autonomy, and faith-based purpose) and extrinsic drivers (such as financial needs, family support, and recognition), based on the Self-Determination Theory and Islamic entrepreneurship perspectives (Bin-Nashwan, Abdul-Jabbar, Aziz, & Viswanathan, 2020). Microenterprise success was assessed through both subjective and objective measures, such as perceived business growth, customer satisfaction, market relevance, and alignment with religious or personal aspirations (Mayvita & Rifani, 2024). Responses were rated on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

To ensure contextual clarity and linguistic appropriateness, the instrument underwent a pilot test with 20 Muslim women micro-entrepreneurs from the study area. Feedback from this pre-test was used to improve the clarity and relevance of several items, especially those addressing religious values and gender-sensitive communication norms (Timur & Herianingrum, 2022). Data collection was conducted over a four-week period using a hybrid method: online questionnaires were distributed to digitally literate respondents, while paper-based surveys were administered in person by female enumerators trained in ethical research conduct and cultural sensitivity. Local women's cooperatives and entrepreneurial support groups facilitated access to respondents in semi-urban and rural areas, where digital connectivity remains limited. Participation was entirely voluntary and anonymous, with respondents providing informed consent prior to completing the survey. No personally identifiable information was collected.

This research adhered to ethical principles guiding research involving human participants. Ethical approval was granted by the Faculty of Economics and Business, Lambung Mangkurat University. Although no formal approval number was issued, all procedures followed the institution's ethical research norms. Participants were fully informed of the study's purpose, and their right to withdraw at any time was emphasized. Confidentiality and data security were strictly maintained throughout the research process.

Statistical analyses were performed using IBM SPSS Statistics version 26.0. The analytical procedures began with descriptive statistics to summarize the demographic profile of respondents and central tendencies of the three core variables. Internal consistency of the measurement instruments was assessed through Cronbach's alpha, with a minimum reliability threshold of $\alpha \geq 0.70$ considered acceptable. Construct validity was evaluated using

corrected item-total correlations, where a minimum acceptable coefficient of $r \geq 0.30$ was applied. Prior to hypothesis testing, classical assumption checks for regression analysis were conducted. Normality of residuals was examined through the Kolmogorov–Smirnov test and histogram visualizations. Multicollinearity was assessed using Variance Inflation Factor (VIF) and tolerance values, and homoscedasticity was evaluated through scatterplots and Glejser’s test. Following assumption validation, a multiple linear regression model was estimated to assess the individual and combined effects of business communication and entrepreneurial motivation on microenterprise success. Model fit and explanatory power were evaluated using standardized beta coefficients (β), significance levels (p-values), and the coefficient of determination (R^2).

No proprietary software or custom computational code was used in this study; all analyses were conducted using standard SPSS procedures. The questionnaire instrument and anonymized dataset are available upon reasonable request from the corresponding author, subject to ethical constraints and confidentiality agreements with participants.

3. Results and Discussion

3.1. Respondent Profile

A total of 85 Muslim women micro-entrepreneurs participated in this study. Most respondents were aged 30–39 years (55.29%), followed by 40–49 years (25.88%), and 20–29 years (18.82%). Educational attainment was relatively high, with 43.53% holding a bachelor’s degree and 35.29% having completed senior high school. Regarding business tenure, more than half of the respondents (56.47%) had operated for over five years, while 32.94% had between two to five years, and only 10.59% had less than two years. In terms of business type, services (34.12%) dominated, followed by culinary (20.00%) and general trading or mixed sectors (20.00%). Ownership structure showed that 60.00% of businesses were run individually, while the remaining 40.00% involved teams or family-based operations.

Table 1. Demographic profile of respondents

Variable	Category	Frequency	Percentage
Age	20–29 years	16	18.82%
	30–39 years	47	55.29%
	40–49 years	22	25.88%
Education	SD/SMP	2	2.35%
	SMA	30	35.29%
	D3	9	10.59%
	S1	37	43.53%
	S2/S3	7	8.24%
Business Tenure	< 2 years	9	10.59%
	2–5 years	28	32.94%
	> 5 years	48	56.47%
Business Type	Culinary	17	20.00%
	Fashion	10	11.76%
	Handicraft	12	14.12%
	Services	29	34.12%
	Others	17	20.00%
Ownership Structure	Individual	51	60.00%
	Team-based/Family	34	40.00%

Table 1 presents the demographic profile of the respondents, including age distribution, education level, business tenure, type of business, and ownership structure of Muslim women micro-entrepreneurs in South Kalimantan.

3.2. Descriptive Statistics of Main Variables

The descriptive statistics for the three core variables indicate a generally positive perception among respondents. Entrepreneurial motivation scored the highest mean value ($M = 4.07$, $SD = 0.547$), followed by business communication ($M = 4.02$, $SD = 0.515$), and microenterprise success ($M = 4.01$, $SD = 0.523$). These results suggest that respondents were relatively confident in their communication practices, internal and external motivation, and business outcomes.

Table 2. Descriptive statistics of main variables

Variable	N	Min	Max	Mean	Std. Deviation
Business Communication	85	2.40	5.00	4.02	0.515
Entrepreneurial Motivation	85	2.20	5.00	4.07	0.547
Microenterprise Success	85	2.50	5.00	4.01	0.523

Table 2 displays the descriptive statistics of the three main variables in this study: business communication, entrepreneurial motivation, and microenterprise success. The high mean values indicate a generally positive perception among respondents regarding their communication practices, motivation, and business performance.

3.3. Instrument Validity and Reliability

Validity was assessed through corrected item-total correlation, with all items exceeding the minimum threshold of $r \geq 0.30$. Cronbach's alpha values for all constructs surpassed 0.70, indicating good internal consistency.

Table 3. Validity and reliability summary

Construct	No. of Items	Validity Range (r)	Cronbach's α	Interpretation
Business Communication	7	0.551 – 0.793	0.881	Highly Reliable
Entrepreneurial Motivation	6	0.542 – 0.638	0.833	Highly Reliable
Microenterprise Success	4	0.438 – 0.523	0.721	Reliable

Table 3 summarizes the results of validity and reliability testing for all constructs. All items exhibit corrected item-total correlations above 0.30 and Cronbach's alpha values above 0.70, confirming that the measurement instruments are valid and internally consistent.

3.4. Assumption Testing for Regression

Assumption testing confirmed the appropriateness of regression analysis. Multicollinearity was not present ($VIF = 1.017$; $Tolerance = 0.983$). While the Kolmogorov-

Smirnov test showed a significant result ($p = 0.006$), histogram analysis indicated near-normal residuals. Homoscedasticity was confirmed through residual scatterplot analysis.

Table 4. Regression assumption summary

Assumption	Indicator	Result	Interpretation
Multicollinearity	VIF = 1.017; Tolerance = 0.983	Passed	No multicollinearity
Normality of Residuals	K-S test $p = 0.006$; Histogram ~normal	Acceptable	Slight violation; tolerable
Homoscedasticity	Residual scatterplot	Passed	No heteroscedasticity

Table 4 shows the results of classical assumption testing for the regression model, including multicollinearity, residual normality, and homoscedasticity. The data met all required assumptions, supporting the appropriateness of multiple linear regression analysis.

The distribution of standardized residuals was examined using a histogram. As shown in Figure 1, the residuals approximated a normal distribution, supporting the assumption of residual normality despite the significant result from the Kolmogorov–Smirnov test.

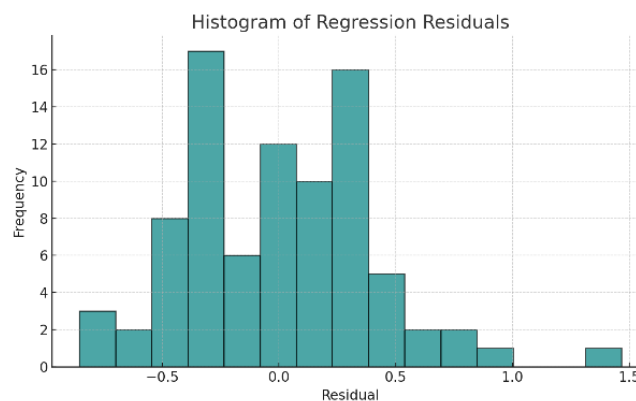


Figure 1. Histogram of standardized residuals

The assumption of homoscedasticity was assessed through a scatterplot of residuals versus predicted values. Figure 2 illustrates a random and even spread of residuals, indicating that the variance of the errors remained constant across all levels of the predicted outcome.

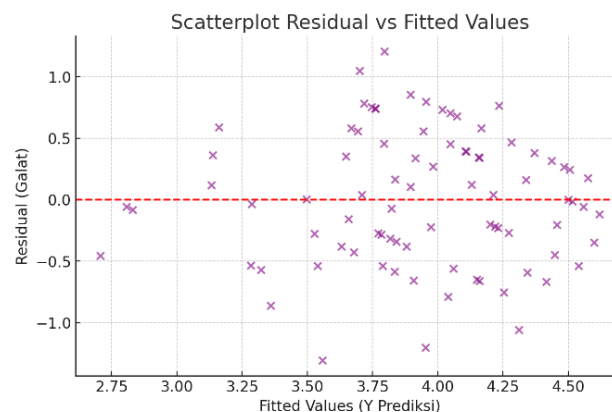


Figure 2. Scatterplot of residuals vs predicted values

3.5. Multiple Regression Analysis

Multiple regression analysis confirmed that both independent variables significantly predicted microenterprise success. Business communication had a slightly higher influence ($\beta = 0.431$, $p < 0.001$) than entrepreneurial motivation ($\beta = 0.393$, $p < 0.001$). The model explained 38.4% of the variance in microenterprise success ($R^2 = 0.384$), and was statistically significant overall ($F = 25.593$, $p < 0.001$).

Table 5. Multiple linear regression output

Predictor	B	Std. Error	β	t	Sig. (p)
Constant	1.309	0.374	—	3.50	0.001
Business Communication	0.330	0.067	0.431	4.93	0.000
Entrepreneurial Motivation	0.332	0.074	0.393	4.50	0.000

Table 5 presents the results of the multiple linear regression analysis, examining the effect of business communication and entrepreneurial motivation on microenterprise success. Both independent variables have a significant and positive impact, with business communication showing a slightly stronger effect.

To further illustrate the relative predictive strength of the two independent variables, a bar chart of standardized beta coefficients is presented in Figure 3. The chart shows that business communication ($\beta = 0.431$) exerts a slightly stronger influence on microenterprise success compared to entrepreneurial motivation ($\beta = 0.393$). This visual comparison reinforces the quantitative findings from the regression model and highlights the importance of communicative competence as a strategic factor in enterprise performance.

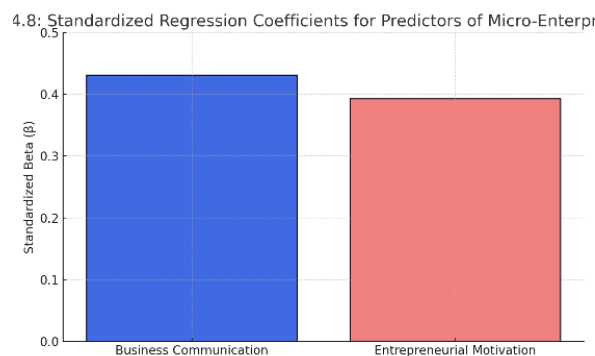


Figure 3. Bar chart of standardized regression coefficients

3.6. Discussion

The results of this study underscore the significant roles of business communication and entrepreneurial motivation in predicting microenterprise success among Muslim women in South Kalimantan. The regression model showed that both variables exerted a positive and statistically significant influence, with business communication having a slightly stronger effect. These findings not only validate the research hypotheses but also contribute new empirical evidence to the literature on gendered and faith-informed entrepreneurship.

The strong influence of business communication ($\beta = 0.431$) highlights its function beyond technical information exchange. For Muslim women entrepreneurs operating within conservative cultural and religious settings, communication serves as a strategic tool for navigating gender norms, building trust, and reinforcing legitimacy. This supports previous

work by Selamat and Endut (2020) and Hanizam and Cheumar (2024), who argue that effective communication—especially when embedded in religious and community values—enhances brand credibility and stakeholder engagement. In this study, respondents' high communication scores may also reflect their adoption of digital platforms such as WhatsApp and Instagram, which have become essential tools for women balancing domestic responsibilities with entrepreneurial activities. Similar observations were made by Tong and Anisah (2024), who found that emotional intelligence and digital adaptability were key to sustaining culinary MSMEs in South Banjarmasin's competitive environment.

Entrepreneurial motivation also emerged as a robust predictor of success ($\beta = 0.393$), affirming the argument that motivation in marginalized groups often extends beyond economic rationality. As suggested by Tlaiss and McAdam (2020), intrinsic drivers such as religious purpose, self-fulfillment, and familial responsibility play a dominant role in shaping women's entrepreneurial behavior. The present study supports this view and further shows that extrinsic motivators—such as the need for supplemental income or social recognition—also contribute to sustained business engagement. The high mean score for motivation ($M = 4.07$) suggests that many respondents are driven by both spiritual and socioeconomic imperatives. These findings echo those of Tuwonaung and Anisah (2025), who emphasized that self-efficacy and intrinsic motivation substantially shape performance among culinary women entrepreneurs in Banjarbaru.

A key contribution of this study lies in demonstrating the combined effect of motivation and communication. This interaction reflects an emerging consensus in entrepreneurship literature that cognitive-motivational traits must be supported by communicative competencies to translate into effective business behavior (Nurullaily, 2024; Seraj et al., 2022). For Muslim women entrepreneurs, whose agency is often negotiated through religious and social expectations, this synergy becomes particularly vital. Motivation may fuel intent and resilience, but communication enables operationalization—through negotiation, outreach, and adaptive branding.

Contextually, these findings are especially relevant to South Kalimantan, where women-led microenterprises often rely on informal community support and are embedded in strong religious-cultural networks. As emphasized by Mayvita and Rifani (Mayvita & Rifani, 2024), success in such environments is not merely a function of market access or technical training but also depends on the entrepreneur's ability to balance identity, values, and innovation. This study provides evidence that soft skills—namely motivation and communication—function as compensatory assets in overcoming systemic limitations such as low capital access and digital exclusion.

The results also have implications for policy and program design. Entrepreneurship development strategies targeting Muslim women should not focus solely on financial or technical input but should also prioritize soft-skill development tailored to religious and cultural contexts. Training programs that integrate motivational reinforcement with communication capacity—delivered through cooperatives, religious groups, or local governments—can enhance women's ability to sustain and scale their enterprises.

Despite the empirical strengths and theoretical integration presented in this study, several limitations must be acknowledged. First, the use of a cross-sectional design limits the ability to infer causality. Second, the sample size, although justified and comparable with similar studies, remains relatively small and geographically confined to South Kalimantan, thereby constraining the generalizability of the findings. Future research should consider

adopting longitudinal and mixed-method approaches to capture dynamic changes over time and provide deeper contextual insights. Nonetheless, the study's strength lies in its culturally embedded perspective and its empirical validation of soft-skill determinants—namely, motivation and communication—in the entrepreneurial success of Muslim women in marginalized regions.

Conclusions

This study investigated the role of business communication and entrepreneurial motivation in determining the success of Muslim women-led microenterprises in South Kalimantan. The regression analysis revealed that both factors have a significant and positive impact on perceived business performance, with business communication showing a slightly stronger influence. These findings emphasize that success in culturally embedded, resource-constrained environments depends not only on access to capital or infrastructure but also on internal capacities that allow women to navigate socio-religious dynamics. Communication, in this context, functions as a strategic and relational tool that reinforces trust, customer loyalty, and legitimacy. Meanwhile, motivation—rooted in religious values, family responsibility, and personal fulfillment—drives persistence and adaptive behavior.

From a theoretical standpoint, this research contributes to a more integrated understanding of soft skills in entrepreneurship by demonstrating how communicative competence and motivational resilience interact to shape outcomes. These findings validate the need to go beyond financial and technical interventions when promoting women's entrepreneurship in Islamic and rural contexts. Programs that integrate value-based motivation training and culturally aligned communication development can significantly enhance business continuity, competitiveness, and social legitimacy. As such, stakeholders—including policy-makers, development agencies, and community-based organizations—must design interventions that are not only skill-oriented but also context-sensitive, especially for underrepresented groups such as Muslim women micro-entrepreneurs.

These findings, while grounded in the specific sociocultural landscape of South Kalimantan, may also hold relevance for other Muslim-majority or marginalized contexts where entrepreneurship is shaped by religious values, gender norms, and limited access to resources. In such settings, integrating communication strategies that align with local cultural narratives and enhancing intrinsic motivation rooted in faith and social roles can similarly foster microenterprise resilience and sustainability. Therefore, the framework presented in this study may be adapted to inform gender-sensitive entrepreneurship development programs in other underserved Muslim communities in Indonesia, Southeast Asia, and beyond.

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Conflicts of Interest

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results.

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