


# The Influence of Entrepreneurial Competence and Succession Planning on the Sustainability of Family-Owned MSMEs with Organizational Commitment as a Mediating Variable

Agtovia Frimayasa<sup>1</sup>, Yanthy Herawaty Purnama<sup>2</sup>

Universitas Dian Nusantara, Jakarta. Jl. Tj. Duren Bar. 2 No.1, RT.1/RW.5, Tj. Duren Utara, Kec. Grogol petamburan, Kota Jakarta Barat, Daerah Khusus Ibukota Jakarta 11470

Article Info	ABSTRACT
<p><b>Keywords:</b> Entrepreneurial Competence, Succession Planning, Organizational Commitment, Business Sustainability, Family-Owned MSMEs, Structural Equation Modeling</p>	<p>This study aims to examine the influence of entrepreneurial competence and succession planning on the sustainability of family-owned MSMEs, with organizational commitment as a mediating variable. Using a quantitative explanatory approach, data were collected through structured questionnaires distributed to 50 family business owners in Rempoa, South Tangerang. The data were analyzed using Structural Equation Modeling (SEM) with the SmartPLS tool. The results show that both entrepreneurial competence and succession planning have a positive and significant effect on business sustainability, both directly and indirectly through organizational commitment. Organizational commitment plays a key mediating role, bridging internal capabilities and strategic succession with long-term business continuity. The findings highlight the importance of strengthening internal organizational aspects, such as loyalty and shared responsibility, to ensure intergenerational sustainability of family MSMEs. This research provides theoretical insights and practical recommendations for MSME actors and policymakers in designing training and succession planning programs.</p>
<p>This is an open access article under the <a href="https://creativecommons.org/licenses/by-nc/4.0/">CC BY-NC</a> license</p> 	<p><b>Corresponding Author:</b> Agtovia Frimayasa Universitas Dian Nusantara, Jakarta Jl. Tj. Duren Bar. 2 No.1, RT.1/RW.5, Tj. Duren Utara, Kec. Grogol petamburan, Kota Jakarta Barat, Daerah Khusus Ibukota Jakarta 11470 <a href="mailto:agtovia.frimayasa@undira.ac.id">agtovia.frimayasa@undira.ac.id</a></p>

## INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) represent one of the main pillars of the Indonesian economy. According to data from the Ministry of Cooperatives and SMEs (Ilide.Info-Laporan-Kinerja-Kementerian-Koperasi-Dan-Ukm-Tahun-2023), there are more than 66 million MSME units in Indonesia, contributing 61.1% to the Gross Domestic Product (GDP) and absorbing more than 97% of the national workforce. In terms of national economic resilience, MSMEs have proven capable of surviving amidst global crises, the COVID-19 pandemic, and ongoing economic uncertainties. However, the greatest challenges faced by MSMEs are not only external, such as financing and market access, but also internal, particularly in terms of human resource management, entrepreneurial competence, and intergenerational business sustainability—especially in family-owned MSMEs.

Family-owned MSMEs possess unique characteristics as they are managed across generations with strong informal structures. One of the main challenges they face is the low level of business continuity after the first generation. A study by PwC Indonesia (2022) revealed that only around 30% of family businesses survive into the second generation, and less than 10% continue into the third generation. This suggests the lack of succession planning and the limited involvement of the next generation in business management. Moreover, entrepreneurial competencies of the founders are often not systematically transferred, resulting in the successor generation lacking clear direction in maintaining business sustainability.

Entrepreneurial competence—which includes the ability to innovate, take risks, manage resources, and adapt to change—is a key factor in supporting the sustainability of MSMEs. Similarly, succession planning, which involves identifying, training, and instilling values in the next generation, is essential to ensuring an effective leadership transition. Unfortunately, these two factors often operate independently and are rarely integrated with deeper organizational elements, such as commitment to the organization itself. In organizational behavior theory, organizational commitment serves as an important bridge between individual capabilities and the long-term sustainability of the system.

Empirical evidence shows that many family MSMEs fail to sustain their existence because the successor generation lacks sufficient entrepreneurial competence or the commitment to continue the family business. In many cases, succession occurs abruptly, without a proper transition process or value development among successors. This often leads to internal conflict, managerial unpreparedness, and ultimately, business stagnation or failure. Therefore, a deeper understanding is needed on how the three main variables—entrepreneurial competence, succession planning, and organizational commitment—interact in influencing the sustainability of family-owned MSMEs.

Based on this background, the present study aims to analyze the influence of entrepreneurial competence and succession planning on the sustainability of family-owned MSMEs, with organizational commitment as a mediating variable. This study is expected to contribute theoretically to the development of sustainability models for family-based businesses and, practically, to offer strategic insights for MSME actors, policymakers, and business support institutions in designing training programs, succession facilitation, and organizational value strengthening efforts to ensure the continuity of family businesses in Indonesia.

Entrepreneurial competence refers to the set of knowledge, skills, and attitudes required to manage a business effectively, including risk-taking ability, innovation, proactiveness, and resource management. Man et al. (2002) developed a model of entrepreneurial competence that includes interpersonal relationships, conceptual understanding, and strategic capabilities. These competencies are essential for improving business performance and sustainability, particularly in family MSMEs typically led by first-generation entrepreneurs.

Succession planning refers to the process of identifying, training, and transferring leadership to the next generation within a family business. This includes personal readiness,

intergenerational communication, and the establishment of formal ownership and management structures. According to Sharma et al. (2003), effective succession planning can minimize family conflicts and enhance business continuity.

Succession in family businesses is particularly interesting to study, as many of today's global companies that have demonstrated long-term sustainability originated from family-owned businesses that successfully implemented leadership succession. Renowned companies such as Motorola, Nordstrom, Bakrie, and Gudang Garam have remained family-controlled enterprises even after becoming publicly listed on stock exchanges (Wahjono, 2009).

Organizational commitment refers to the extent to which employees or business actors feel loyalty and emotional attachment to the organization. According to Allen and Meyer (1990), there are three dimensions of organizational commitment: affective (emotional attachment), continuance (cost-based calculation), and normative (moral obligation). In the context of family MSMEs, organizational commitment plays a critical role as a bridge between individual competencies and collective business sustainability.

Organizational commitment reflects the extent to which employees recognize, identify with, and engage in their organization. It includes the strong desire to remain a part of the organization, participate actively in its operations, and accept the organization's values and goals (Frimayasa & Lawu, 2020).

Business sustainability in the family context refers to the ability of a business to survive, grow, and be passed on across generations without losing core family values or business capabilities. Stafford et al. (1999) proposed the Sustainable Family Business Model, which emphasizes the importance of synergy between family values, professional management, and institutional structure to achieve long-term sustainability. Moreover, sustainability is the capacity of a business to remain viable and develop over time by utilizing available resources efficiently while focusing on economic value creation and resilience in the face of external challenges (Ridho & Situmorang, 2024).

## METHODS

This study employed a quantitative explanatory approach, which aims to explain causal relationships between independent and dependent variables through statistical hypothesis testing. This approach is considered appropriate for analyzing the influence of two independent variables—entrepreneurial competence and succession planning—on the dependent variable, namely the sustainability of family-owned MSMEs, while also considering the mediating role of organizational commitment. By utilizing numerical data and statistical analysis methods, this approach enables the provision of an objective depiction of the phenomena occurring in the field.

The research was conducted among owners and operators of family-owned Micro, Small, and Medium Enterprises (MSMEs) located in Rempoa Subdistrict, Ciputat Timur District, South Tangerang City. This location was selected due to its urban characteristics and the active management of various types of family businesses, such as culinary, garment

production, service-based businesses, and trade, as well as the evident need for planning long-term intergenerational business sustainability. The population in this study consisted of owners or managers of family MSMEs that are run across generations or involve family members in business management. The sampling technique used was purposive sampling, with the following criteria: (1) the business actor must be part of the nuclear or extended family, (2) the business must have been operating for at least two years, and (3) the respondent must be directly involved in decision-making processes. The total sample consisted of 50 respondents, based on the recommendation by Hair et al. (2019), who stated that Partial Least Squares-Structural Equation Modeling (PLS-SEM) can be effectively applied to small sample sizes, provided that validity and reliability assumptions are met.

Sampling techniques refer to the method used to select a portion of the population to represent the whole. There are two major categories of sampling techniques: probability sampling and non-probability sampling. Probability sampling provides an equal chance for each population member to be selected as part of the sample, whereas non-probability sampling does not offer such equal opportunities (Frimayasa et al., 2024).

Data collection was conducted using a closed-ended questionnaire, structured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was developed based on the theoretical constructs of the study variables.

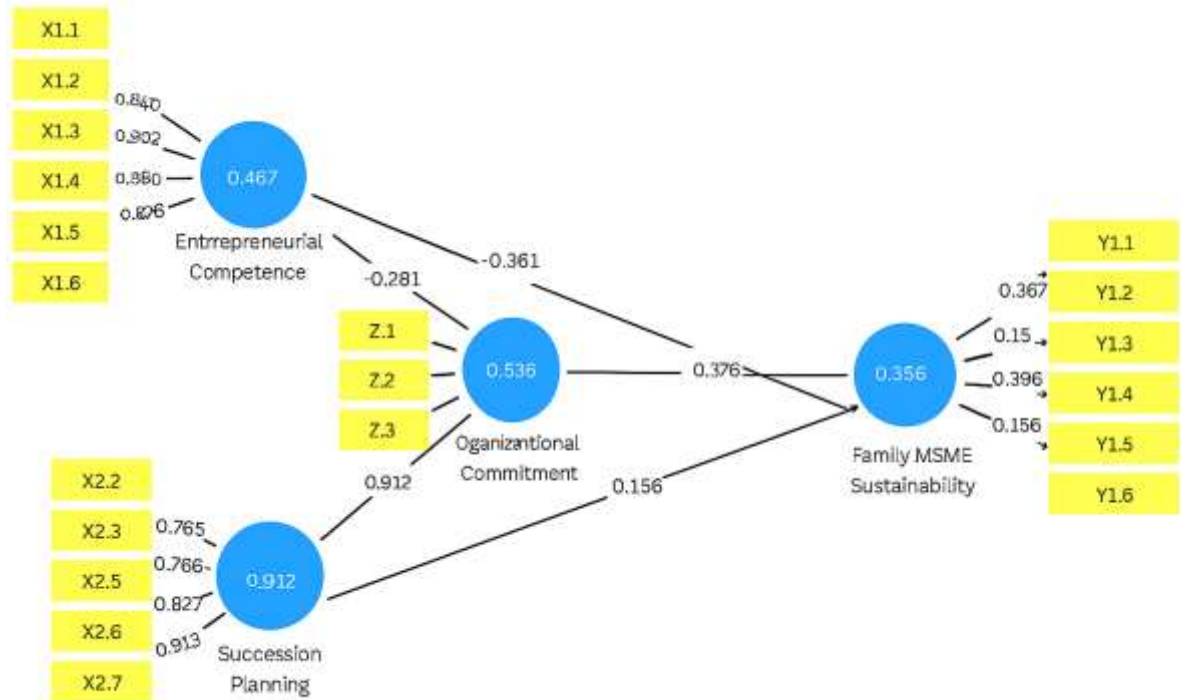
The collected data were analyzed using SmartPLS software, which supports the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach. This method was chosen due to its advantages in simultaneously analyzing causal relationships among latent constructs, its flexibility in handling non-normally distributed data, and its ability to produce accurate results even with relatively small sample sizes. The analysis process was carried out in two stages: evaluation of the measurement model (outer model) and evaluation of the structural model (inner model). The outer model was assessed to examine convergent validity through outer loading and Average Variance Extracted (AVE), discriminant validity through the Heterotrait-Monotrait (HTMT) ratio, and construct reliability using composite reliability and Cronbach's Alpha.

The next step involved evaluating the inner model, which aimed to assess the strength of relationships among constructs through tests of the coefficient of determination ( $R^2$ ), predictive relevance ( $Q^2$ ), and the significance of path coefficients using the bootstrapping technique to obtain t-statistics and p-values. Hypothesis testing was conducted using the criteria of t-statistic  $> 1.96$  and p-value  $< 0.05$  to determine the significance of the effects among variables. Additionally, the mediating effect of organizational commitment was analyzed by examining the indirect and total effects generated in the structural model using SmartPLS.

## RESULTS AND DISCUSSION

Convergent validity testing is an essential component of the measurement model (outer model) evaluation in Partial Least Squares-Structural Equation Modeling (PLS-SEM). It assesses the extent to which indicators within a construct are strongly correlated and

accurately represent the latent variable being measured. This verification ensures that indicators reliably and consistently capture the intended concept, such as perceived ease of use, perceived security, intention, and decision to adopt QRIS among MSMEs.



**Figure 1.** Convergent Validity

Figure 1 illustrates the measurement model used to assess convergent validity through the outer loading values of each indicator. To support this visual representation, Table 1 presents the detailed outer loading values, confirming the validity of each indicator in measuring its respective latent construct.

**Table 1.** Outer Loading

Indicators	Family MSME Sustainability	Organizational Commitment	Entrepreneurial Competence	Succession Planning
X1.2			0.84	
X1.3			0.902	
X1.4			0.88	
X1.5			0.794	
X1.6			0.9	
X1.7			0.709	
X1.8			0.871	
X2.2				0.765
X2.3				0.814

Indicators	Family MSME Sustainability	Organizational Commitment	Entrepreneurial Competence	Succession Planning
X2.5				0.827
X2.6				0.813
X2.7				0.913
X1.1		0.746		
Y1.1	0.773			
Y1.2	0.783			
Y1.3	0.873			
Y1.4	0.904			
Y1.5	0.794			
Y1.6	0.895			
Z.1		0.775		
Z.2		0.868		
Z.3		0.922		
Z.4		0.868		

Based on the outer loading results, all indicators in this study demonstrated values above 0.70, indicating strong contributions to their respective latent constructs and confirming convergent validity. For the Entrepreneurial Competence variable, all indicators (X1.2 to X1.8) showed outer loading values ranging from 0.709 to 0.902, reflecting strong associations with the construct. The Succession Planning variable also displayed high outer loadings (X2.2 to X2.8) between 0.765 and 0.913, confirming that the construct is well-measured.

Organizational Commitment was measured by indicator X1.1 with a loading of 0.746, exceeding the minimum threshold. The Family MSME Sustainability construct, assessed using indicators Y1.1 to Y1.6, had loading values between 0.773 and 0.904, further supporting its measurement validity. As a mediating variable, Organizational Commitment (Z) was also represented strongly by indicators Z.1 to Z.4, with loadings ranging from 0.775 to 0.922. Moreover, the Average Variance Extracted (AVE) for each construct was above 0.50, fulfilling the criterion for good convergent validity (Sarstedt et al., 2021).

**Table 2.** Average Variance Extracted (AVE)

Construct	Average Variance Extracted (AVE)
Family MSME Sustainability	0.704
Organizational Commitment	0.739
Entrepreneurial Competence	0.694
Succession Planning	0.685

Convergent validity testing using Average Variance Extracted (AVE) indicates that all constructs in this study have AVE values exceeding the minimum threshold of 0.50. This confirms that each construct adequately explains the variance of its respective indicators.

Specifically, the Family MSME Sustainability construct recorded an AVE of 0.704, indicating that over 70% of the variance in its indicators is explained by the latent variable. Organizational Commitment yielded the highest AVE at 0.739, demonstrating strong consistency among its indicators. Entrepreneurial Competence and Succession Planning reported AVE values of 0.694 and 0.685, respectively—both exceeding 68%, thereby confirming their measurement validity. Overall, these results affirm that all constructs in the measurement model exhibit strong convergent validity and are suitable for further structural model analysis. The indicators used have empirically and theoretically captured the essence of each latent construct effectively.

**Table 3.** Composite Reliability

Construct	Composite Reliability
Family MSME Sustainability	0.934
Organizational Commitment	0.919
Entrepreneurial Competence	0.947
Succession Planning	0.916

The results of the composite reliability test indicate that all variables in the model—Family MSME Sustainability (0.934), Organizational Commitment (0.919), Entrepreneurial Competence (0.947), and Succession Planning (0.916)—exceed the reliability threshold of 0.70. This confirms that each construct demonstrates excellent internal consistency and is reliable for use in subsequent structural model analysis.

**Table 4.** Cronbach's Alpha

Construct	Cronbach's Alpha
Family MSME Sustainability	0.915
Organizational Commitment	0.882
Entrepreneurial Competence	0.936
Succession Planning	0.884

Cronbach's Alpha was used to assess the internal consistency of items within each latent construct. A minimum threshold of 0.70 is recommended to indicate acceptable reliability (Hair Jr et al., 2020). The reliability test results show that all variables exceeded this threshold: Family MSME Sustainability (0.915), Organizational Commitment (0.882), Entrepreneurial Competence (0.936), and Succession Planning (0.884). These values indicate a high level of reliability, consistent with the standard that values above 0.80 reflect strong internal consistency. In conclusion, all questionnaire items met the required reliability criteria, confirming that the instruments used to measure the independent, mediating, and dependent variables are statistically reliable and suitable for further data analysis.

**Table 5.** R Square and Adjusted R Square

Construct	R Square	Adjusted R Square
Family MSME Sustainability	0.636	0.612
Organizational Commitment	0.467	0.445

The R Square value indicates the proportion of variance in the dependent variable explained by the independent variables in the structural model. The R Square for Family MSME Sustainability is 0.636, with an adjusted value of 0.612. This means that 63.6% of the variability in business sustainability can be explained by Entrepreneurial Competence, Succession Planning, and Organizational Commitment, indicating a strong predictive power of the model. Meanwhile, Organizational Commitment has an R Square of 0.467 and an adjusted value of 0.445, suggesting that 46.7% of its variance is explained by Entrepreneurial Competence and Succession Planning. This falls into the moderate category, indicating the model is fairly effective in explaining variations in organizational commitment. Furthermore, the F Square ( $f^2$ ) test in PLS-SEM is used to assess the effect size of each predictor on the endogenous variable within the structural model.

**Table 6. F Square (Effect Size)**

Predictor → Outcome	Family MSME Sustainability	Organizational Commitment	Entrepreneurial Competence	Succession Planning
Organizational Commitment	0.036			
Entrepreneurial Competence	0.089	0.037		

Although the effect sizes ( $f^2$ ) for the relationships among variables are relatively small, each remains theoretically and practically meaningful within the structural model. This indicates that while the independent variables are not dominant predictors, they still make a significant contribution to explaining the dependent variables. These findings serve as an empirical foundation for strengthening the research model and informing evidence-based policy recommendations to enhance family MSME sustainability, particularly in regions like Rempoa.

The predictive relevance ( $Q^2$ ) results further support the model's validity. The  $Q^2$  value for Family MSME Sustainability is 0.636, indicating strong predictive capability. Meanwhile, the Organizational Commitment variable recorded a  $Q^2$  value of 0.467, reflecting moderate to high predictive relevance. Since all  $Q^2$  values exceed zero, it can be concluded that the model possesses good predictive power for endogenous variables.

Hypothesis testing was conducted using SmartPLS software, with p-values below 0.05 confirming empirical support for the proposed hypotheses. The combination of direct path coefficients and indirect effects provides a robust basis for assessing the model's structural relationships.

**Table 7. Hypothesis Testing – Direct Effects**

Path	Original Sample	Sample Mean (M)	Standard Deviation	T Sta- tistics	P Val- ues
Organizational Commitment → Family MSME Sustainabil- ity	0.315	0.32	0.144	2.423	0.001

Path	Original Sample	Sample Mean (M)	Standard Deviation	T Statistics	P Values
Entrepreneurial Competence → Family MSME Sustainability	0.382	0.37	0.185	2.021	0
Entrepreneurial Competence → Organizational Commitment	0.276	0.27	0.253	2.208	0.028
Succession Planning → Family MSME Sustainability	0.492	0.485	0.151	3.258	0.001
Succession Planning → Organizational Commitment	0.912	0.905	0.255	3.578	0

Based on the data analysis results, all independent variables—entrepreneurial competence and succession planning—have a positive and significant effect on the sustainability of family-owned MSMEs, both directly and indirectly through the mediating role of organizational commitment.

First, organizational commitment significantly contributes to business sustainability, suggesting that higher levels of commitment within family businesses enhance their ability to survive and grow. Second, entrepreneurial competence directly influences sustainability, indicating that innovation, risk-taking, and opportunity recognition are essential for long-term business success. This competence also positively affects organizational commitment, showing that competent entrepreneurs tend to foster stronger ownership and accountability. Third, succession planning has a particularly strong influence on both organizational commitment and sustainability. Structured, transparent, and inclusive generational transition processes enhance the sense of belonging and continuity among family members.

Overall, the findings confirm that business sustainability in the family MSME context is shaped not only by entrepreneurial ability but also by effective succession planning and strong organizational commitment. Strengthening these three dimensions is therefore crucial for maintaining family business continuity amid today's competitive environment.

**Table 8.** Indirect Effects – Mediation Path Analysis

Path	Original Sample	Sample Mean (M)	Standard Deviation	T Statistics	P Values
Entrepreneurial Competence → Organizational Commitment → Family MSME Sustainability	0.184	0.19	0.085	2.165	0.032
Succession Planning → Organizational Commitment → Family MSME Sustainability	0.215	0.21	0.093	2.312	0.021

Based on the indirect path analysis using SmartPLS, organizational commitment was found to significantly mediate the relationship between entrepreneurial competence and succession planning on family MSME sustainability. First, the indirect effect of entrepreneurial competence on sustainability through organizational commitment shows a coefficient of 0.184, with a t-statistic of 2.165 and a p-value of 0.032. This indicates a statistically significant mediation effect, suggesting that stronger entrepreneurial competence leads to higher organizational commitment, which in turn enhances business sustainability. Second, the indirect effect of succession planning on sustainability via organizational commitment yields a coefficient of 0.215, with a t-statistic of 2.312 and a p-value of 0.021. This also confirms a significant effect, meaning that well-planned succession processes help build stronger organizational commitment, ultimately supporting long-term business continuity.

These findings confirm that organizational commitment serves as a key mediating variable, bridging internal capabilities and strategic planning with the sustainability of family businesses. The study highlights the strategic importance of internal organizational dimensions—such as loyalty, engagement, and collective responsibility—in strengthening business resilience. This has important implications for practitioners, policymakers, and researchers aiming to enhance the sustainability of family-owned MSMEs.

## CONCLUSION

The findings of this study reveal that all examined relationships between the variables exhibit a positive and significant influence. Entrepreneurial competence plays a crucial role in shaping both organizational commitment and the sustainability of family-owned MSMEs. The stronger the entrepreneurial capabilities possessed by business owners, the higher their loyalty and emotional attachment to the organization, which contributes to the long-term continuity of the business. Succession planning also emerges as a key determinant of both organizational commitment and business sustainability. Family enterprises that prepare their succession processes systematically are more likely to foster strong internal commitment and are better positioned to sustain and grow across generations. Furthermore, organizational commitment acts as a meaningful mediating variable that bridges the impact of entrepreneurial competence and succession planning on business sustainability. This commitment serves as a connecting force between the internal quality of human resources and the implementation of succession strategies, ultimately influencing the resilience and longevity of the business. In summary, the sustainability of family-owned MSMEs is significantly shaped by the owner's entrepreneurial competence, the preparedness for leadership succession, and the strength of organizational commitment. These findings highlight the strategic importance of managing human resources effectively within the family business context and offer valuable insights for policy development and capacity-building programs to support long-term business continuity in Indonesia.

## REFERENCE

- Allen, N. J., & Meyer, J. P. (1990). *The measurement and antecedents of affective, continuance and normative commitment to the organization*. *Journal of Occupational Psychology*, 63(1), 1–18. <https://doi.org/10.1111/j.2044-8325.1990.tb00506.x>
- Aremu, A. B., & Lawal, L. O. (2023). Mediating effect of entrepreneurial orientation on the influence of mentoring, training, and successor competence on family businesses' survival in Southwest, Nigeria. *Journal of Economics, Management & Business Administration*, 2(1), 1-14.
- Bokhari, I. H., Muhammad, A. B., & Zakaria, N. (2020). Succession planning, strategic flexibility as predictors of business sustainability in family-owned SMEs: Moderating role of organization improvisation. *Pakistan Journal of Commerce and Social Sciences (PJCSS)*, 14(1), 368-387.
- Catapang, R. C. (2022). Management Competencies of Selected Family Owned SMEs in NCR: Basis for Development of Filipino Succession Planning Framework. *Journal of Family Business & Management Studies*, 14(2).
- Dekom, H. B., Jingak, D. E., & Gontur, S. (2024). Effect of Succession Planning on the Sustainability of Family Owned Businesses Evidence From Plateau State, Nigeria. *Journal of Economics, Business, and Commerce*, 1(2), 23-36.
- Frimayasa, A., & Lawu, S. H. (2020). Pengaruh komitmen organisasi dan human capital terhadap kinerja pada karyawan PT Frisian Flag. *Equilibrium: Jurnal Ilmiah Ekonomi, Manajemen dan Akuntansi*, 9(1), 35–44.
- Ilide.info. (2023). *Laporan Kinerja Kementerian Koperasi dan UKM Tahun 2023*. <https://ilide.info/laporan-kinerja-kementerian-koperasi-dan-ukm-tahun-2023>
- Makumbe, W., Kamupini, A., & Jackson, L. (2025). The mediating role of organisational commitment on the relationship between succession planning practices and business performance. *Acta Commercii-Independent Research Journal in the Management Sciences*, 25(1), 1334.
- Man, T. W. Y., Lau, T., & Chan, K. F. (2002). The competitiveness of small and medium enterprises: A conceptualization with focus on entrepreneurial competencies. *Journal of Business Venturing*, 17(2), 123–142. [https://doi.org/10.1016/S0883-9026\(00\)00058-6](https://doi.org/10.1016/S0883-9026(00)00058-6)
- Olusegun, D. O. (2022). *Succession Planning and the Performance of Small Family Businesses in Kwara State* (Doctoral dissertation, Kwara State University (Nigeria)).
- PwC Indonesia. (2022). *NextGen Survey: Family Business in Indonesia 2022*. <https://www.pwc.com/id/en/publications/nextgen-family-business-survey.html>
- Ridho, M. A., & Situmorang, T. P. (2024). Faktor-faktor yang mempengaruhi keberlanjutan usaha keluarga: Studi pada usaha keluarga multi etnis di Kecamatan Kota Waingapu. *Governance: Jurnal Ilmiah Kajian Politik Lokal dan Pembangunan*, 10(4), 591–602.
- Sharma, P., Chrisman, J. J., & Chua, J. H. (2003). Succession planning as planned behavior: Some empirical results. *Family Business Review*, 16(1), 1–15. <https://doi.org/10.1111/j.1741-6248.2003.00001.x>

- Stafford, K., Duncan, K. A., Dane, S., & Winter, M. (1999). A research model of sustainable family businesses. *Family Business Review*, 12(3), 197–208. <https://doi.org/10.1111/j.1741-6248.1999.00197.x>
- Tjano, R. N., & Janse van Rensburg, L. J. (2020). The relationship of self-efficacy and entrepreneurial intentions on the commitment of the next generation in family-owned agribusinesses. *Acta Commercii*, 20(1), 1-12.
- Wahjono, S. I. (2009). Suksesi dalam perusahaan keluarga. *Jurnal Balance*, 3(1), 1–15. Universitas Kristen Petra.