

## Career Orientation, Work-Life Balance, and Resilience on Leather Footwear MSME Performance

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### ARTICLE INFORMATION

#### Publication information

#### Research article

#### HOW TO CITE

Suwandi, Y. W., Komariyah, I., Ali, A. G., Ismawanti, R., & Pratama, V. R. P. (2026). Career orientation, work-life balance, and balance, and resilience on MSME resilience on leather footwear MSME performance. *International Journal of Accounting and Finance in Asia Pacific*, 9(2), 780-798.

#### DOI:

<https://doi.org/10.32535/ijafap.v9i2.4537>

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Published by IJAFAP



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Received: 10 April 2026

Accepted: 20 May 2026

Published: 20 June 2026

### ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs), particularly in the leather footwear sector, face competitive challenges that require strengthening human resources as a key factor of performance. This study aims to analyze the effects of career orientation, work-life balance, and balance, and resilience on MSME performance. The research employed a quantitative approach with a cross-sectional design through a survey of 153 MSME owners using a Likert-scale questionnaire. Data were analyzed using multiple linear regression supported by validity, reliability, and classical assumption tests. The results show that career orientation ( $b = 0.276$ ,  $p < 0.001$ ), work-life balance ( $b = 0.183$ ,  $p = 0.016$ ), and resilience ( $b = 0.451$ ,  $p < 0.001$ ) positively and significantly influence MSME performance, with resilience emerging as the strongest predictor. Furthermore, the model explains 61.1% of the variance in MSME performance ( $R^2 = 0.611$ ). These findings indicate that psychological resources play an important role in improving MSME performance in a dynamic environment. This study extends the Resource-Based View (RBV) perspective by emphasizing the importance of intangible assets as a source of competitive advantage, particularly in the creative leather footwear industry.

**Keywords:** Career Orientation; MSME Performance; Resilience; Resource-Based View; Work–Life Balance

**JEL Classification:** L25; L26; M10; M12

## **INTRODUCTION**

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy as they contribute significantly to Gross Domestic Product (GDP) and serve as the largest employment absorbers across various sectors. Recent studies indicate that MSMEs not only function as a backbone of the national economy but also act as a driving force for inclusive and sustainable economic growth through their flexibility and adaptability to market changes (Hans et al., 2025; Kumari, 2025).

One of the MSME sectors with high potential is the leather footwear industry. This industry relies on a combination of technical skills, design creativity, and high production quality, giving it strong competitiveness in both domestic and international markets. However, various studies show that this sector faces serious challenges such as demand fluctuations, limited access to innovation, and competitive pressure from imported products that are more competitive in terms of price and design (Mukherjee, 2018; Organisation for Economic Co-operation and Development [OECD], 2023). These conditions require MSMEs not only to rely on external factors but also to strengthen their internal resources.

From the Resource-Based View (RBV) perspective, the competitive advantage of MSMEs is largely shaped by the integration of internal resources, including human capital, innovation capacity, and dynamic capabilities that enable firms to respond effectively to environmental changes. Resources are no longer limited to physical and financial aspects but also include strategically important intangible assets such as knowledge, skills, and entrepreneurial orientation. Studies on MSMEs in Indonesia confirm that human capital has a significant effect on innovation and business performance, which ultimately strengthens sustainable competitive advantage (Kusumawijaya & Astuti, 2024). In addition, the integration of RBV with entrepreneurial orientation has also been shown to enhance MSME competitiveness through improved adaptability and innovation capabilities (Hidayat et al., 2025). Thus, recent literature confirms that human factors and organizational capabilities are core elements in building RBV-based competitive advantage.

In entrepreneurship studies, work–life balance is increasingly recognized as an important issue, particularly for MSME owners who often encounter role overlap between their business activities and personal lives. Recent studies show that work-life balance has a significant impact on business performance, innovation, and the psychological well-being of entrepreneurs. Imbalance in this aspect tends to increase the risk of work stress, emotional exhaustion, and productivity decline, whereas a good balance can enhance motivation and effectiveness in running a business. Studies also indicate that flexibility in work arrangements, along with social support from the surrounding environment, contributes significantly to sustaining work–life balance for MSME owners. (Suprayitno, 2024). Therefore, work-life balance is not only a personal issue but also a strategic factor in business sustainability.

Entrepreneurs with a high level of resilience tend to be more capable of surviving and even growing during crisis conditions characterized by uncertainty. In the entrepreneurial context, resilience has been proven to contribute to business sustainability and to increase individuals' intention to continue entrepreneurial activities despite various barriers and environmental pressures (Barrera-Verdugo et al., 2024). Thus, resilience can be viewed as an important psychological capital that plays a role in strengthening MSME competitiveness in the long term.

Based on preliminary observations in the leather footwear MSME sector, variations were found in career orientation, work-life balance, and resilience among business owners, which result in differences in business performance. This condition indicates that psychological factors play a significant role in determining business success. However, studies that simultaneously integrate these three variables into a single model based on the RBV, particularly in the context of the creative leather footwear industry, are still very limited. On the other hand, most previous studies tend to focus on financial and structural aspects, with limited exploration of psychological dimensions as a source of MSME competitive advantage.

Therefore, a research gap can be identified in the limited integration of career orientation, work-life balance, and resilience in explaining MSME performance within the Resource-Based View (RBV) framework. This study seeks to examine the influence of career orientation, work-life balance, and resilience on the performance of leather footwear MSMEs, both individually and simultaneously. The originality of this research lies in combining these three psychological resources into a unified conceptual model grounded in RBV theory. From a practical perspective, the findings are expected to assist MSME practitioners in improving business performance through the strengthening of entrepreneurial psychological factors, as well as provide input for policymakers in developing MSMEs within the creative industry sector.

## **LITERATURE REVIEW**

### **Resource-Based View (RBV)**

The RBV is a fundamental theory in strategic management that explains competitive advantage as a result of the firm's ability to manage internal resources that are valuable, rare, inimitable, and non-substitutable (VRIN). RBV emphasizes not only tangible resources, such as financial and physical assets, but also intangible resources, such as knowledge, capabilities, and individual competencies. In dynamic environments, firms must continuously integrate, build, and reconfigure resources to sustain competitiveness (Sun et al, 2024). Recent studies further highlight that the development of dynamic capabilities is essential for MSMEs to survive and grow in uncertain markets (Erlangga et al., 2024; OECD, 2023). In MSME contexts, where access to external resources is limited, internal capabilities become the primary drivers of performance and sustainability.

### **MSME Performance**

MSME performance can be understood as a multidimensional construct encompassing financial and non-financial indicators such as growth, efficiency, innovation, and competitiveness in the market. Contemporary entrepreneurship research indicates that the performance of MSMEs is closely linked to entrepreneurs' capability in utilizing internal resources and responding effectively to environmental dynamics. (Iskamto et al., 2024; Pulka et al., 2021). Furthermore, studies show that MSMEs with strong adaptive capabilities are more resilient in facing uncertainty and market disruption (OECD, 2023). In addition, recent empirical findings highlight that psychological and strategic resources significantly determine MSME performance in emerging economies (Kadiyono & Sulistiobudi, 2024). Therefore, MSME performance reflects the interaction between internal capabilities and environmental adaptation.

### **Career Orientation**

Career orientation refers to how individuals design and direct their career development based on personal values, learning orientation, and long-term goals. The protean and boundaryless career concepts explain that modern careers are self-directed and highly

adaptive (Kurtuldu & Özçelik, 2023; Vos et al., 2020). In entrepreneurial contexts, career orientation strengthens proactive behavior, innovation, and continuous learning. Recent studies confirm that individuals with strong career orientation demonstrate higher entrepreneurial commitment and better business outcomes (Fatima et al., 2024; Hirschi, 2018). From an RBV, career orientation can be understood as an intangible human resource that contributes to sustainable competitive advantage in MSMEs.

### **Work-Life Balance**

Work-life balance refers to the ability of individuals to manage work demands and personal life responsibilities effectively without excessive conflict. Recent research shows that poor work-life balance leads to burnout, stress, and reduced productivity, particularly among entrepreneurs managing multiple roles (Tahir, 2025). Conversely, balanced work-life conditions improve psychological well-being, job satisfaction, and performance effectiveness (Nurhasanah et al., 2023). In MSME contexts, this balance is critical because owners often face overlapping personal and business responsibilities. Recent empirical studies also confirm that work-life balance significantly improves productivity and sustainability of MSMEs (Suwandi et al., 2024).

### **Resilience**

Resilience refers to an individual's psychological capacity to adapt to, recover from, and grow through situations involving stress, failure, or uncertainty. In the psychological capital framework, it is considered a key dimension alongside optimism, hope, and self-efficacy (Luthans et al., 2015). Recent research indicates that resilience is an important determinant of MSME performance, especially in environments characterized by uncertainty and crisis conditions (Kahveci et al., 2025). In addition, resilience has been found to support the development of innovation capability, encourage risk-taking behavior, and enhance the long-term sustainability of business operations (Iqbal et al., 2025). From the perspective of the Resource-Based View (RBV), resilience can be viewed as an intangible strategic asset that contributes to strengthening the competitive advantage of MSMEs.

### **Hypotheses Development**

#### ***Career Orientation and MSME Performance***

Career orientation reflects the extent to which MSME owners view business development as part of a long-term career journey guided by values, learning, and personal growth. From an RBV perspective, career orientation is considered an internal psychological resource that strengthens entrepreneurial capability. Recent studies indicate that protean career orientation enhances adaptability, innovation, and proactive behavior, which ultimately improves business performance (Fitro, 2024; Vos et al., 2020). In addition, Gan et al. (2024) found that career orientation positively influences entrepreneurial success and organizational growth in MSMEs.

H1: Career orientation has a positive effect on MSME performance.

#### ***Work-Life Balance and MSME Performance***

Work-life balance can be defined as the capability of MSME owners to effectively manage both occupational responsibilities and personal life demands. Within MSME contexts, excessive role demands and conflicts frequently lead to stress, burnout, and declining productivity. Prior research indicates that an imbalance between work and personal life has a detrimental impact on both performance and psychological well-being (Nurhasanah et al., 2023). In contrast, maintaining a balanced condition between work and personal life has been shown to improve concentration, enhance decision-making quality, and support business sustainability (Su & Zabilski, 2022). Supporting empirical

findings from MSME studies further demonstrate that work–life balance plays a significant role in improving business performance (Suwandi et al., 2025).

H2: Work-life balance has a positive effect on MSME performance.

### ***Resilience and MSME Performance***

Recent studies confirm that resilience is a key psychological capability that enables entrepreneurs to remain effective under pressure and uncertainty (Kadiyono & Sulistiobudi, 2024). Within the psychological capital framework, resilience is considered a core dimension that significantly contributes to individual and organizational performance outcomes (Luthans et al., 2015). Furthermore, empirical evidence shows that resilient entrepreneurs are more likely to innovate, adapt to change, and sustain long-term business growth (Sharma & Rautela, 2022).

From an RBV perspective, resilience is an intangible strategic resource that is VRIN, as it is developed through personal experience, learning processes, and psychological adaptation that are difficult for competitors to replicate.

H3: MSME performance is positively affected by resilience.

### ***Simultaneous Effect of Career Orientation, Work–Life Balance, and Resilience***

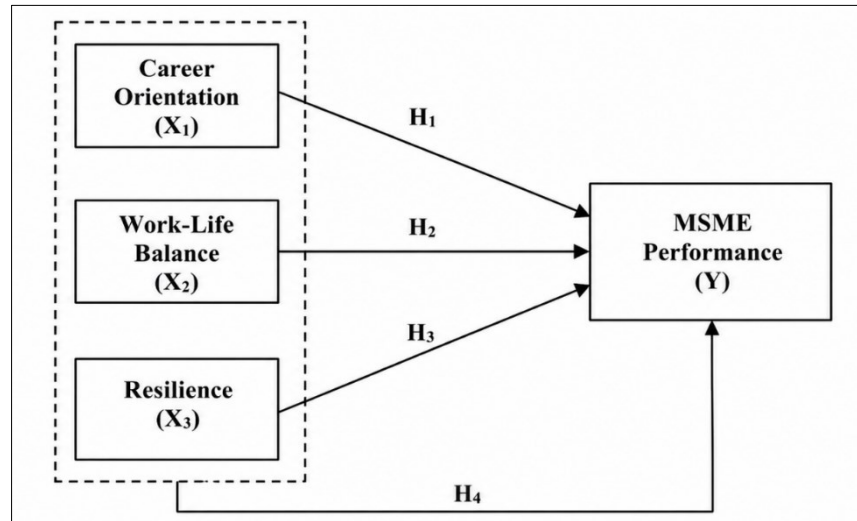
Based on the Resource-Based View (RBV) theory, firm performance is shaped by the extent to which valuable internal resources and capabilities are effectively combined and utilized (Kurtuldu and Özçelik 2023). Within this framework, career orientation contributes by guiding entrepreneurs toward clear strategic direction and long-term objectives, work–life balance helps maintain psychological well-being and sustainable work performance, while resilience strengthens the capacity to adapt to difficulties and recover from business challenges. The combination of these resources creates a synergistic capability that enables MSME owners to make better decisions, maintain business continuity, and improve organizational performance. Previous studies have also suggested that MSME success is strengthened by the integration of multiple psychological and behavioral resources rather than by individual factors operating independently (OECD, 2023; Su & Zabilski, 2022).

H4: Career orientation, work-life balance, and resilience simultaneously have a positive effect on MSME performance.

### **Conceptual Framework**

The conceptual framework of this study, as presented in Figure 1, is developed based on the RBV, which emphasizes that firm performance is determined by the effective utilization of internal resources and capabilities. In the context of MSMEs, intangible resources such as career orientation, work-life balance, and resilience are considered strategic assets that can enhance business performance. Career orientation provides direction and motivation for business development, work-life balance supports managerial effectiveness and decision-making quality, while resilience enables entrepreneurs to adapt and recover from business challenges. These three variables are hypothesized to individually and simultaneously influence MSME performance, forming an integrated internal capability system that contributes to sustainable competitive advantage.

Figure 1. Research Framework



## RESEARCH METHOD

### Research Design

This research adopts a quantitative methodology that incorporates both descriptive and verification (explanatory) designs. The descriptive component is applied to provide an overview of the research variables, namely career orientation, work–life balance, resilience, and MSME performance. In contrast, the verification design is utilized to examine the hypothesized causal relationships among the variables in the study.

In terms of research method, a survey strategy with a cross-sectional design is employed. Data are collected at a single point in time, allowing the study to capture the actual conditions of respondents during the research period.

### Research Location, Population, and Sampling Frame

This research was conducted among MSMEs in the leather footwear industry located in Cibaduyut District, Bandung City, West Java, Indonesia. This area was chosen because it is recognized as one of the largest footwear industry centers in Indonesia, characterized by labor-intensive, highly competitive, and skill-based businesses.

This study targets all active MSME owners operating in the leather footwear sector within the designated area. Data obtained from the local Department of Cooperatives and SMEs indicate that the population comprises several hundred active enterprises spread across Cibaduyut and nearby locations.

The sampling frame was developed based on data of active MSMEs obtained from footwear artisans' associations and relevant local government records. From this frame, further screening was conducted according to the research criteria to ensure that respondents were suitable for the study objectives.

### Population and Sample

Purposive sampling was employed in this study, with respondents selected based on predetermined criteria: MSMEs operating for at least one year, owners or managers actively involved in business activities, and willingness to participate in the research.

The study involved a total of 153 respondents. This number is considered adequate as it meets the requirements for multivariate analysis, which suggests a minimum sample

size of 5–10 times the number of research indicators (Hair et al., 2021). In addition, this sample size also satisfies the requirements for multiple linear regression analysis, ensuring stable, consistent, and reliable estimation results.

### **Data Collection**

Data were collected using a structured questionnaire distributed directly to respondents. The research instrument employed a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to measure respondents' perceptions of each variable indicator.

The data collection process was conducted from March to May 2025 through field surveys, with assistance from the local MSME association. This approach was used to facilitate access to respondents and improve the response rate in completing the questionnaires.

### **Measurement of Variables**

The research variables were measured based on indicators developed from recent empirical literature. Career orientation was measured using indicators of career self-direction, learning orientation, and business growth orientation, as supported by recent studies on protean and sustainable careers (Kurtuldu & Özçelik, 2023; Vos et al., 2020).

Work-life balance was measured through time balance, role balance, and satisfaction with work-life integration, as supported by recent research emphasizing flexibility, boundary management, and employee well-being in dynamic work environments (Nurhasanah et al., 2023; Tahir, 2025).

Furthermore, resilience was measured through adaptability, resistance to stress, and recovery ability from failure, in line with recent psychological capital and entrepreneurial resilience literature (Luthans et al., 2015).

In this study, MSME performance is evaluated based on key dimensions such as business growth, operational efficiency, and market competitiveness. This approach is consistent with recent literature in entrepreneurship and strategic management, which stresses the role of dynamic capabilities and innovation performance in determining organizational success (Erlangga et al., 2024).

### **Data Analysis**

The data in this study were analyzed using multiple linear regression to investigate the influence of independent variables on the dependent variable. Before performing the main analysis, validity and reliability tests were conducted to confirm that the research instrument met the required measurement standards.

Subsequently, classical assumption testing was carried out, including normality, multicollinearity, and heteroscedasticity tests, to ensure that the regression model fulfilled the necessary statistical assumptions.

After that, multiple linear regression analysis was applied to identify both the direction and strength of the relationships among variables. Hypothesis testing was performed using the t-test to evaluate partial effects, the F-test to examine simultaneous effects, and the coefficient of determination ( $R^2$ ) to assess the extent to which the model explains the dependent variable.

Overall, this analytical approach was employed to provide accurate estimates of the relationships among variables and to ensure that the results are valid and reliable in line with a quantitative research design.

## RESULTS

### Respondents' Demographic Profile

The study involved 153 respondents who are leather footwear MSME entrepreneurs. The demographic characteristics of the respondents provide important contextual information regarding their background, which may influence their managerial behavior and business performance. Most respondents are dominated by gender/age group/education, indicating that the MSME sector in the leather footwear industry is largely driven by experienced micro and small business owners. In terms of education and business experience, the respondents show varying levels, reflecting diversity in managerial capability and entrepreneurial maturity. This diversity supports the relevance of the study in capturing different perspectives on MSME performance.

**Table 1.** Respondent Characteristics

Category	Classification	Frequency (n)	Percentage (%)
Gender	Male Respondent	92	60.13
	Female Respondents	61	39.87
Age	< 25 years	18	11.76
	25–35 years	58	37.91
	36–45 years	49	31.37
	> 45 years	28	18.3
Education	High School	72	47.06
	Diploma	28	18.3
	Bachelor	45	29.41
	Postgraduate	8	5.23
Business Experience	< 5 years	40	26.14
	5–10 years	62	40.52
	> 10 years	51	33.33

**Table 1** illustrates the gender profile of the respondents, revealing that male participants dominate the sample with a proportion of 60.13%, while female respondents make up the remaining 39.87%. This indicates that the leather footwear MSME sector is predominantly operated by male entrepreneurs, although female participation is also relatively significant. The presence of both genders reflects inclusive entrepreneurial involvement in the industry.

The respondents' age profile shows that the majority fall within the productive working-age category, particularly 25–35 years (37.91%) and 36–45 years (31.37%). This suggests that MSME entrepreneurs in the leather footwear industry are generally within an active working age, which is associated with higher adaptability, energy, and capability in managing business operations. The relatively smaller proportion of younger and older entrepreneurs reflects limited participation outside the core productive age range.

Based on the educational characteristics of the respondents, nearly half (47.06%) have attained senior high school education, followed by 29.41% who possess a bachelor's degree. These figures imply that most MSME actors operate with a mid-level educational background, which may shape their ability to manage businesses and make strategic decisions. Meanwhile, the inclusion of diploma and postgraduate graduates highlights the heterogeneity of human capital among MSME owners.

The results of business experience indicate that most respondents have 5–10 years of experience (40.52%), followed by those with more than 10 years (33.33%). This suggests that the majority of MSME entrepreneurs have substantial experience in managing their businesses and are familiar with market dynamics and operational challenges. The presence of less experienced entrepreneurs (<5 years) also reflects the entry of new actors into the leather footwear MSME sector.

### Validity Test

The results of the validity test show that all questionnaire items have correlation values (r-count) greater than the r-table value of 0.300. Therefore, all indicators used in this study are declared valid. This indicates that the measurement items are able to accurately represent the constructs of career orientation, work-life balance, resilience, and MSME performance. Thus, the instrument meets the requirements of construct validity and is appropriate for further analysis.

### Reliability Test

**Table 2.** Reliability Test

Variable	Alpha Cronbach	Remarks
Career Orientation	0.872	Reliable
Work-Life Balance	0.861	Reliable
Resilience	0.889	Reliable
MSME Performance	0.903	Reliable

As presented in [Table 2](#), each research variable records a Cronbach's Alpha value above 0.70, which reflects a high level of internal consistency across the constructs of career orientation, work-life balance, resilience, and MSME performance. This result confirms that the measurement instrument is reliable and suitable for further analysis.

### Classical Assumption Test

#### Normality Test

Based on the Kolmogorov–Smirnov test results, the significance level obtained is 0.200 (> 0.05), confirming that the dataset is normally distributed. This finding implies that the normality assumption for the regression model has been satisfied.

#### Multicollinearity Test

**Table 3.** Multicollinearity Test (Tolerance & VIF)

Variable	Tolerance	VIF	Remarks
Career Orientation	0,621	1,610	No multicollinearity detected
Work-Life Balance	0,587	1,704	No multicollinearity detected
Resilience	0,603	1,658	No multicollinearity detected

As presented in [Table 3](#), the tolerance values for all independent variables exceed 0.10, while their VIF values remain below the threshold of 10. This confirms the absence of multicollinearity issues, indicating that each variable contributes uniquely and independently to the model.

#### Heteroscedasticity Test (Glejser)

**Table 4.** Heteroscedasticity Test (Glejser Test)

Variable	Coefficient (B)	Sig. (p-value)
(Constant)	1.245	0.112
Career Orientation	-0.083	0.287
Work-Life Balance	0.071	0.341

Resilience	-0.065	0.398
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Based on the results presented in Table 4, all probability values are above 0.05, indicating the absence of heteroscedasticity in the regression model. Thus, the assumption of constant variance (homoscedasticity) is fulfilled.

### Result Multiple Linear Regression Analysis

**Table 5.** "Regression Model Estimation"

Variable	B	Std. Error	Beta version	Calculate	Sig.
(Constant)	8.214	2.105	-	3.903	0.000
Career Orientation	0.285	0.072	0.276	3.958	0.000
Work-Life Balance	0.198	0.081	0.183	2.444	0.016
Resilience	0.412	0.069	0.451	5.971	0.000

As presented in Table 5, the regression results show that career orientation, work-life balance, and resilience have positive and significant effects on MSME performance. All variables contribute positively to the dependent variable.

The regression equation derived from the analysis is as follows:

$$Y = 8.214 + 0.285X_1 + 0.198X_2 + 0.412X_3$$

Among the variables, resilience has the highest standardized beta value (0.451), indicating that it is the most dominant predictor of MSME performance.

### Partial Hypothesis Testing (t-test)

**Table 6.** t-test Results

Variable	Calculate	Table t	Sig.	Remarks
Career Orientation	3.958	1.976	0.000	Significant
Work-Life Balance	2.444	1.976	0.016	Significant
Resilience	5.971	1.976	0.000	Significant

Based on the results presented in Table 6, all independent variables produce t-statistics higher than the critical t-value of 1.976, with significance values remaining under 0.05. This finding demonstrates that career orientation, work-life balance, and resilience individually exert a significant effect on MSME performance.

### Simultaneous Test (F-test)

**Table 7.** F-test Results

Models	Number of Squares	df	Square Average	F Calculate	Sig.
Regression	1,285.432	3	428.477	52.381	0.000
Rest	1,218.765	149	8.181		
Quantity	2,504.197	152			

As presented in Table 7, the computed F-value is 52.381 with a significance value of 0.000 (< 0.05). These results confirm that career orientation, work-life balance, and resilience simultaneously influence MSME performance, indicating that the overall regression model is statistically well-fitted.

### Coefficient of Determination (R<sup>2</sup>)

**Table 8.** R<sup>2</sup> Results

R	R Square	Customized R Box	Std. Error
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0.782	0.611	0.603	2.861
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**Table 8** presents an R-squared value of 0.611, which implies that career orientation, work–life balance, and resilience collectively explain 61.1% of the variance in MSME performance. Meanwhile, the other 38.9% is influenced by variables outside the scope of this study, including capital, marketing strategy, and external environmental factors.

## **DISCUSSION**

### **The Effect of Career Orientation on MSME Performance (H1)**

The results reveal a significant positive relationship between career orientation and MSME performance; therefore, H1 is supported. This finding indicates that entrepreneurs with a clear career direction, long-term goals, and a strong commitment to self-development tend to achieve better, more sustainable business performance. This is reflected in their ability to plan business strategies, drive product innovation, and maintain long-term business continuity.

This finding is consistent with the concepts of the protean and sustainable careers, which emphasize that individuals are adaptive, value-driven, and learning-oriented. Career orientation is closely related to individuals' ability to adapt to dynamic work environments, particularly in uncertain and rapidly changing business contexts. Individuals who possess a strong career orientation generally exhibit greater adaptability, more proactive behavior, and an ongoing commitment to developing their competencies. These attributes are crucial for maintaining career success as well as supporting entrepreneurial performance in uncertain and dynamic environments. Supporting evidence from previous research indicates that entrepreneurial and career-oriented tendencies contribute positively to MSME performance, particularly by strengthening innovation capacity, encouraging proactive actions, and improving strategic decision-making processes. Research in Indonesian MSME contexts confirms that entrepreneurial orientation positively influences business performance through innovation capability and competitive advantage mechanisms (Fatima et al., 2024).

Furthermore, Mujianti et al. (2025) identified that entrepreneurial orientation has a significant positive effect on business performance, with competitive advantage acting as an intervening variable. Their findings indicate that dimensions such as innovativeness, proactiveness, and risk-taking are important factors that contribute to enhancing MSME performance by strengthening firms' competitive position. In addition, Kurtuldu and Özçelik (2023) strengthen the view that protean career orientation promotes flexibility, innovation, and improved performance in entrepreneurial contexts.

From the RBV perspective, career orientation represents an intangible, firm-specific human resource that is VRIN. As a deeply embedded psychological capability, it strengthens strategic decision-making and enhances MSME competitiveness in dynamic markets (Erlangga et al., 2024; OECD, 2023).

### **The Effect of Work–Life Balance on MSME Performance (H2)**

The results confirm a significant positive relationship between work–life balance and MSME performance, supporting H2. This indicates that entrepreneurs who successfully manage the equilibrium between work obligations and personal life tend to benefit from stronger mental well-being, leading to enhanced focus, more effective decisions, and improved productivity in their businesses.

Recent research shows that work-life imbalance leads to stress, burnout, and reduced performance, particularly among entrepreneurs managing multiple roles (Nurhasanah et

al., 2023). Conversely, maintaining a healthy work-life balance improves job satisfaction, emotional stability, and overall performance effectiveness (Suwandi et al., 2025). Empirical studies in MSME contexts also confirm that work-life balance significantly contributes to productivity and sustainable business performance (Suwandi et al., 2024).

From an RBV, work-life balance can be understood as a psychological resource that stabilizes individual performance and enhances sustained productivity. It helps MSME owners maintain energy, improve cognitive clarity, and strengthen business decision-making capabilities.

### **The Effect of Resilience on MSME Performance (H3)**

The analysis indicates a significant positive relationship between resilience and MSME performance, confirming H3 ( $\beta = 0.451, p < 0.001$ ). This implies that entrepreneurs with strong resilience reflected in their ability to manage pressure, adapt to challenges, and bounce back from business difficulties tend to achieve superior business outcomes. In the MSME context, resilience plays a crucial role in ensuring business continuity under conditions of limited capital, market uncertainty, and intense competition.

Recent empirical studies confirm that entrepreneurial resilience is a key determinant of MSME survival and performance in dynamic and uncertain environments (OECD, 2023). Within the psychological capital framework, resilience is recognized as a core personal resource that enhances entrepreneurial effectiveness and performance outcomes (Luthans et al., 2015). Furthermore, recent findings in MSME research highlight that resilience significantly improves adaptability, innovation capability, and long-term competitiveness (Iqbal et al., 2025).

From the RBV perspective, resilience represents an intangible strategic resource with VRIN characteristics (valuable, rare, inimitable, and non-substitutable). It is developed through learning experiences, entrepreneurial exposure, and adaptive behavior, making it difficult for competitors to replicate. Therefore, resilience functions as a sustainable capability that strengthens MSME performance over time.

Additional support from AIBPM-related studies also emphasizes that psychological resilience significantly contributes to MSME sustainability and performance improvement in emerging markets (Fitro, 2024; Gan et al., 2024).

### **Simultaneous Effect of Career Orientation, Work–Life Balance, and Resilience on MSME Performance (H4)**

Support for H4 is evidenced by the statistical results, which show that career orientation, work–life balance, and resilience collectively contribute to improved MSME performance ( $R^2 = 0.611$ ). The findings imply that superior business outcomes emerge from the synergy of multiple personal and organizational resources. The integration of these factors strengthens entrepreneurial effectiveness and supports the long-term development of MSMEs.

Recent studies have highlighted the importance of integrating psychological and behavioral resources to achieve superior MSME outcomes, suggesting that business performance emerges from their collective influence rather than from standalone factors (OECD, 2023). In this context, career orientation provides long-term strategic direction and learning-driven career development, while work-life balance ensures psychological stability and sustained focus at work. Meanwhile, resilience strengthens the ability of MSME owners to adapt, recover, and remain effective under uncertainty (Luthans et al., 2015).

Recent evidence from MSME research suggests that entrepreneurs who possess strong internal psychological capacities tend to demonstrate better judgment in business decisions, greater adaptability to changing environments, and enhanced prospects for sustaining their ventures over time (Su & Zabilski, 2022). Furthermore, findings from related studies indicate that the combined influence of professional growth orientation, work–life balance, and resilience contributes substantially to strengthening the competitive position of MSMEs operating in emerging economies (Fatima et al., 2024; Kahveci et al., 2025).

From the RBV perspective, the combination of these variables represents a bundle of intangible resources that collectively generate sustained competitive advantage. Their interaction enhances the ability of MSME owners to manage uncertainty, improve strategic decision-making, and maintain long-term business growth in dynamic environments.

### **Practical Contributions**

Based on the empirical results, a number of implications emerge that may assist MSME owners, support agencies, and policymakers in developing strategies to enhance enterprise performance and resilience. For entrepreneurs, enhancing career orientation is essential through developing a clear long-term vision, structured business planning, and continuous competency development through training and skill-building. In addition, maintaining a balanced work-life condition is important for reducing work-related stress, improving psychological well-being, and enhancing productivity through effective time management and task prioritization. Furthermore, resilience emerges as the most dominant factor influencing MSME performance, indicating the importance of strengthening entrepreneurs' ability to adapt to pressure and uncertainty. This can be achieved through the development of an entrepreneurial mindset, stress management practices, and the strengthening of business networks, while strengthening entrepreneurs' ability to draw meaningful insights from challenging business situations and apply them to future strategic decisions.

From a policy perspective, government and MSME-supporting institutions are encouraged to expand existing development programs beyond technical and financial assistance by incorporating psychological capacity-building components. This includes integrating soft skills development, such as leadership, resilience, and strategic decision-making, into training programs, as well as providing continuous mentoring and coaching to support MSME adaptation to dynamic business environments. In addition, fostering strong MSME communities and collaborative networks can further support knowledge sharing and experiential learning among entrepreneurs.

### **Future Research Directions**

The limitations identified in this research provide several directions for further investigation. One potential avenue is the application of a longitudinal research design, which would allow researchers to observe the development of MSME performance across different periods and offer a more comprehensive understanding of causal relationships among variables. Such an approach may reveal patterns and dynamics that cannot be adequately captured through a single-period study.

Future research could also enrich the existing model by examining other factors that may contribute to business performance. Variables related to innovation capability, digital adoption, entrepreneurial orientation, networking resources, and access to external support may offer additional insights into the determinants of MSME success. Including

these factors may improve the explanatory power of future models and provide a broader perspective on business development.

Another recommendation is to investigate MSMEs operating in different industrial contexts. Exploring sectors beyond those covered in the present study, including creative industries, service-based businesses, food processing, fashion, and handicraft enterprises, may help determine whether the findings remain consistent across various business environments.

Furthermore, researchers may benefit from employing alternative methodological strategies. The integration of qualitative techniques, or the use of mixed-method approaches, could generate richer information regarding the experiences, motivations, and challenges faced by entrepreneurs. A deeper exploration of these aspects may enhance understanding of the psychological and environmental conditions that shape business outcomes. Through these improvements, future studies are expected to generate findings that are more comprehensive and contribute further to the advancement of MSME research and practice.

## **CONCLUSION**

An examination of MSMEs in the leather footwear industry suggests that performance outcomes are closely related to several internal entrepreneurial characteristics. The findings show that career orientation, work–life balance, and resilience each play a meaningful role in supporting business achievement. When considered together, these factors form a set of complementary capabilities that contribute significantly to the overall performance of MSMEs.

The findings indicate that each independent variable contributes differently to MSME performance. Career orientation supports business achievement by helping entrepreneurs formulate future goals, maintain strategic focus, and continuously improve their competencies. In addition, maintaining a balance between professional responsibilities and personal life enables business owners to preserve their well-being, which in turn supports more effective decision-making and operational performance. Among the variables examined, resilience demonstrates the strongest influence, suggesting that the capacity to cope with challenges, adjust to changing circumstances, and recover from setbacks is a critical element in sustaining business growth and continuity.

From an academic standpoint, the results provide additional support for the Resource-Based View (RBV), particularly regarding the strategic importance of intangible resources. The study highlights that psychological attributes possessed by entrepreneurs can function as valuable internal assets that contribute to organizational success. A distinctive contribution of this research is its identification of resilience as the most influential factor among the variables investigated. This finding underscores the significance of entrepreneurs' psychological capabilities in strengthening business performance and maintaining competitiveness within the MSME sector.

From a practical perspective, the findings imply that MSME owners need to develop their internal capacities through well-directed career planning, effective work-life balance management, and strengthened mental resilience. In addition, governments and relevant stakeholders are encouraged to design MSME development programs that not only focus on technical and financial aspects but also emphasize the enhancement of entrepreneurs' psychological capabilities.

For future research, it is recommended to adopt a longitudinal approach, include additional variables such as innovation and digitalization, and expand the research scope to other sectors in order to produce more comprehensive and generalizable findings.

### **LIMITATION**

This study has several limitations that should be considered when interpreting the findings. First, the sample size is limited to 153 leather footwear MSME entrepreneurs. Although this number is adequate for statistical analysis, the relatively small, specific sample may limit the generalizability of the findings to the broader MSME population across regions and industries. Second, the study focuses exclusively on the leather footwear industry, which is characterized by creative and skill-based business activities. As a result, the findings may not fully represent MSMEs operating in other sectors such as trade, services, or large-scale manufacturing, which may have different structural and operational characteristics.

One limitation of this study relates to the use of a cross-sectional research design, where data were gathered only once during the study period. As a result, the research is unable to capture potential changes in entrepreneurial behavior and MSME performance over time. This condition also limits the ability to draw stronger causal conclusions that could be obtained through longitudinal investigations.

Another limitation concerns the data collection method, which relied on self-administered questionnaires. Since the information was based on respondents' personal assessments, the findings may be affected by several forms of response bias, including subjective judgment, social desirability tendencies, and inconsistencies in answering survey items. Consequently, caution should be exercised when interpreting the results.

Furthermore, the research model focuses exclusively on three explanatory variables, namely career orientation, work-life balance, and resilience. Although these variables were found to be important determinants of MSME performance, other relevant factors may also contribute to business outcomes. Variables such as innovation capability, digital transformation, social networks, access to financial resources, and external environmental conditions were not incorporated into the model. The coefficient of determination suggests that a proportion of the variance in MSME performance remains attributable to factors beyond those examined in this study.

Given these constraints, future research may benefit from incorporating additional variables, adopting longitudinal designs, and utilizing alternative data collection techniques to obtain a more comprehensive understanding of MSME performance. Expanding the scope of investigation and applying diverse methodological approaches could also improve the robustness, validity, and generalizability of future findings.

### **ACKNOWLEDGMENT**

The authors would like to express sincere gratitude to the MSMEs in the leather footwear industry who granted permission, time, and valuable information that greatly assisted the data collection process in this study. The authors also extend appreciation to all respondents who willingly took the time to complete the questionnaires and provided honest responses, enabling this research to be conducted successfully.

Special thanks are also conveyed to the higher education institutions involved, namely Universitas Ekuitas Indonesia, Sekolah Tinggi Ilmu Ekonomi Miftahul Huda, and Universitas Sangga Buana.

#### DECLARATION OF CONFLICTING INTERESTS

The authors declare that there is no conflict of interest in this study, whether related to financial, personal, or organizational relationships that could influence the objectivity of the research findings. All stages of the research, including data collection, analysis, and report writing, were conducted independently and in accordance with applicable scientific principles.

The authors also confirm that no external party, including institutions, companies, or individuals, exerted pressure or influence on the results of this study. Therefore, the findings of this research can be academically and scientifically accounted for without any bias from any party.

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International Journal of Accounting and Finance in Asia Pacific (IJAFAP)

Vol. 9 No. 2, pp.780-798, June, 2026

E-ISSN: 2684-9763 P-ISSN: 2655-6502

<https://www.ejournal.aibpmjournals.com/index.php/IJAFAP>

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