

## The role of technology use, family support, and self-motivation in the business success of persons with disabilities amid the challenge of limited external support

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**Abstract:** The presence of individuals with disabilities in society often faces various challenges that hinder their full participation in entrepreneurial activities. Amid the rapid advancement of technology, opportunities to leverage information and communication technology (ICT) are becoming increasingly accessible. However, the challenges in running a business remain significant, particularly when support from the government and organizations is limited. This study aims to analyze the role of technology use, family support, and self-motivation in the business success of individuals with disabilities, despite the challenge of limited external support. This research employs a quantitative approach using SEM-PLS methodology to explore the relationships between relevant variables. The study was conducted on 43 businesses owned by individuals with disabilities across several regions in Indonesia, utilizing an online questionnaire as the data collection tool. The results indicate that technology use, family support, and self-motivation play significant roles in determining the success of businesses owned by individuals with disabilities. Technology use, particularly in marketing through social media, enables disabled entrepreneurs to overcome physical limitations and expand their market share. Family support, both emotional and financial, provides a crucial foundation for business success, especially when external support is limited. Self-motivation becomes an essential driving factor in facing various challenges, including limited access to external assistance, allowing individuals with disabilities to continue innovating and sustaining their businesses.

**Keywords:** Business success, Family support, Persons with disabilities, Self-motivation, Technology use.

### 1. Introduction

The presence of persons with disabilities in society continues to face structural challenges that hinder their full participation in economic activities, particularly in entrepreneurship. The physical, cognitive, and sensory limitations they experience are often exacerbated by an unsupportive environment, both physically and socially. With the rapid development of information and communication technology (ICT), opportunities to overcome these barriers are increasingly emerging. The use of digital technology offers innovative solutions that can transform how persons with disabilities interact with the business world [1]. Persons with disabilities can overcome mobility limitations and expand their market reach without geographic boundaries by utilizing e-commerce platforms, social media, and mobile applications. Technology also enables them to access information, build broader networks, and collaborate with business partners without relying on physical interaction.

However, these opportunities do not automatically eliminate the significant challenges that persons with disabilities still face in running businesses. The main challenge lies in the limited access to inclusive and disability-friendly entrepreneurship training. Current training programs often fail to

account for their special needs, both in terms of material delivery and accessibility of training facilities. Additionally, business capital remains a frequent complaint among persons with disabilities. Available financing sources are often difficult to access due to non-inclusive requirements or a lack of information tailored to their abilities. Support from the government and non-governmental organizations (NGOs) is also still very limited, both in terms of training, capital access, and policies that facilitate entrepreneurship for persons with disabilities [2].

Globally, the economic injustice experienced by persons with disabilities has become a serious concern. The World Health Organization (WHO) and the International Labour Organization (ILO) note that persons with disabilities consistently face higher unemployment rates compared to non-disabled individuals [3]. They also tend to receive lower wages for equivalent work. Several countries, especially in Europe and North America, have begun implementing inclusive policies, such as mandatory employment quotas for persons with disabilities and incentives for companies that employ them. However, the implementation of these policies does not always run smoothly and is often hampered by a lack of understanding and awareness of the importance of economic empowerment for persons with disabilities.

In Indonesia, formal efforts to support persons with disabilities are evident through the enactment of Law No. 8 of 2016 concerning Persons with Disabilities. This policy regulates the rights of persons with disabilities, including the right to work and entrepreneurship. Unfortunately, in practice, challenges in implementation still arise. Data from the Central Bureau of Statistics (BPS) indicates that although several programs have been launched to support entrepreneurship for persons with disabilities, their participation in the business world remains low [4]. Access to business capital, specialized training, and marketing networks remain major obstacles faced by persons with disabilities in Indonesia. Furthermore, deeply ingrained social stigma in various layers of society adds to the difficulty of their struggle to succeed in the business world.

Another challenge often faced by persons with disabilities in entrepreneurship is the lack of support from their social environment. In many cases, families play a crucial role in supporting persons with disabilities in entering the business world. Family support has proven to be one of the determining factors for the success of businesses they run. Research conducted in various regions of Indonesia shows that persons with disabilities who receive full support from their families tend to be more confident in managing their businesses [5]. Families serve as a source of motivation and support in running daily operations, especially for those with significant physical limitations. However, this reliance on family support also reflects the lack of external support from the government and community organizations, which should play a greater role in empowering persons with disabilities through various economic inclusion programs.

On the other hand, the involvement of persons with disabilities in the local entrepreneurial ecosystem remains highly limited. Conditions in various regions of Indonesia show that disability-friendly infrastructure, such as accessible buildings and transportation, is still far from adequate [6]. The lack of attention to accessibility has isolated persons with disabilities from economic opportunities they could otherwise benefit from. Although there are some local initiatives that attempt to address these challenges, such as entrepreneurship training organized by non-governmental organizations (NGOs), their reach remains very limited. In many areas, persons with disabilities still have to struggle alone in facing the various obstacles they encounter.

In studies on the success of businesses owned by persons with disabilities, several pieces of research show inconsistent results regarding the factors that influence success. For example, a study by [7] found that the use of information technology significantly increases the productivity and accessibility of businesses owned by persons with disabilities. In contrast, a study by [8] reported that despite the availability of technology, a lack of training and understanding of that technology actually creates greater barriers than the benefits provided. This suggests that the use of technology is not always accepted and utilized in the same way by all persons with disabilities, and the reliance on technology as a key factor for business success may not apply universally.

Moreover, research by [9] highlights the important role of family support in motivating persons with disabilities to engage in entrepreneurship. However, another study by [10] found that in some contexts, family support can become an emotional burden that hinders an individual's motivation to grow their business. This creates a paradox in the existing literature, where family support is seen as a positive factor on one hand, but can function as a negative factor on the other, depending on the dynamics and context of each family.

In addition, there is a gap in understanding the role of external support from the government and organizations. Some studies indicate that such support is crucial for the success of businesses owned by persons with disabilities [2], while other research shows that many persons with disabilities can succeed without significant external support [11], relying on self-motivation and family support as their primary resources. This creates uncertainty about how external support interacts with other factors in the context of entrepreneurship for persons with disabilities.

The existing research gap indicates that while there has been some exploration of the challenges faced by persons with disabilities, few studies have delved deeply into the role of technology use, family support, and self-motivation in achieving business success. This research aims to fill that gap by examining the interaction between these factors in the context of challenges faced by persons with disabilities due to the lack of external support from the government and organizations. Thus, this study is expected to make a significant contribution to the understanding of how persons with disabilities can utilize available resources to overcome the challenges they face, as well as to provide useful recommendations for policymakers in creating a more inclusive and supportive environment for persons with disabilities in Indonesia. The results of this research are hoped to help strengthen the position of persons with disabilities in the entrepreneurial world and have a positive impact on fostering equitable economic development.

## 2. Literature Review

### 2.1. Adaptation Models

Adaptation Models are concepts first proposed by psychologists such as Albert Bandura with his Social Cognitive Theory and Kurt Lewin through Field Theory [12]. The foundation of this theory focuses on how individuals adapt to changing environments, including the social and cultural contexts that influence their behavior. The dimensions of Adaptation Models encompass an individual's understanding of the situations they face, their ability to adjust to new challenges, and the use of available resources to achieve their goals. In the context of persons with disabilities, the use of technology has become a primary means of overcoming existing barriers. Technology enables them to enhance efficiency and effectiveness in running their businesses, particularly in situations where external support from the government or organizations is limited. The adaptation process faced by persons with disabilities involves integrating personal abilities with available social support. Technology helps them increase productivity and provides access to information and opportunities that were previously difficult to reach. Family support plays a crucial role in creating a supportive environment for persons with disabilities to try various entrepreneurial strategies. The combination of high self-motivation and family support creates conducive conditions for better adaptation, despite the challenges posed by a less supportive external environment.

### 2.2. Resilience Theory

Resilience Theory, developed by researchers such as Emmy Werner and Michael Rutter, focuses on an individual's ability to recover from adversity and adapt to life's challenges [13]. The foundation of this theory emphasizes that even though individuals face stress and challenges, they can demonstrate resilience through various factors such as social support, individual abilities, and effective coping strategies. The dimensions of Resilience Theory include the development of skills, optimism, and support networks that can strengthen individual resilience. In the context of persons with disabilities who engage in entrepreneurship, self-motivation becomes a key element in building resilience. They

often have to struggle with various obstacles, including social stigma and a lack of institutional support, but with strong motivation, they can pursue success in their businesses. Social support, especially from family, is an important factor in strengthening resilience. Families can provide emotional and practical support that helps persons with disabilities overcome the challenges they face. In the context of this study, it is clear that despite the challenges of limited external support, internal elements such as self-motivation and family support provide the strength needed to achieve success. Thus, resilience theory helps explain how persons with disabilities can use their internal and external strengths to endure and succeed, even in difficult situations.

### 2.3. Persons with Disabilities

Persons with disabilities are individuals who experience physical, mental, intellectual, or sensory limitations that can hinder their full and effective participation in various aspects of life, including education, employment, and social interactions [14]. These disabilities may be congenital or result from illness, accidents, or other environmental factors. In a social context, persons with disabilities often face stigma and discrimination that can exacerbate the challenges they encounter, preventing them from reaching their full potential in society. However, it is important to note that disability is not a permanent limitation; many persons with disabilities demonstrate remarkable resilience and creativity in overcoming their challenges and contribute significantly in fields such as entrepreneurship, arts, technology, and more. Raising awareness about the rights of persons with disabilities and the importance of inclusive support from society, government, and other institutions is essential for creating a more welcoming and empowering environment for persons with disabilities. This includes providing accessibility, education, skills training, and equal employment opportunities, enabling them to actively participate and contribute to social and economic development.

### 2.4. Technology Use

The use of technology refers to the application of various tools, devices, and digital systems designed to facilitate daily activities and processes, including in the context of business and entrepreneurship [15]. For individuals with disabilities, technology use includes the utilization of applications and devices that can help them overcome physical or cognitive barriers that may hinder their ability to function independently and effectively in the workforce. This can include screen reading software for those with visual impairments, hearing aids for those with hearing difficulties, or applications that enable more efficient communication with customers and business partners. Moreover, information and communication technology (ICT), such as websites, social media, and e-commerce platforms, provides individuals with disabilities access to market their products and services to a broader audience, without being limited by physical barriers. People with disabilities can enhance operational efficiency, expand their social and professional networks, and quickly adapt to changing market needs by leveraging technology. Therefore, the use of technology increases their productivity and business success, empowering them to participate more actively in society and the broader economic landscape. Indicators of technology use in this research include:

- *Access to Technology*: The number and type of technological devices used (computers, smartphones, specialized software).
- *Ability to Operate Technology*: Skill levels in using relevant technologies for business (e.g., e-commerce, assistive tools, management applications).
- *Product and Process Innovation*: The frequency of technology use for creating new products or improving business processes.
- *Social Media Utilization*: The use of social media platforms for marketing and communication with customers.
- *Operational Efficiency Improvement*: The impact of technology on reducing time and costs in business operations.

### 2.5. Family Support

Family support refers to various forms of assistance and encouragement provided by family members to individuals in facing challenges and achieving their goals, especially in the context of entrepreneurship and personal development [16]. For entrepreneurs with disabilities, family support is crucial as it helps create a positive environment and motivates them to strive harder despite facing obstacles. This support can vary, ranging from emotional support, such as offering encouragement and confidence, to practical support, such as helping with business planning, marketing, or even financial management. Additionally, families play a role in helping individuals with disabilities access resources and opportunities that may be difficult for them to reach independently, such as social networks, access to important information, or assistance with technology that supports their business. This support strengthens the individual's confidence and enhances their ability to adapt to challenges and pursue their entrepreneurial dreams more effectively. In other words, family support becomes a critical foundation for building resilience and success for entrepreneurs with disabilities, allowing them to contribute more significantly to society and the economy. Indicators of family support in this research include:

- *Emotional Support*: The level of psychological support provided by the family, such as motivation and moral encouragement.
- *Financial Support*: Financial assistance provided by the family for business capital or operational costs.
- *Family Involvement in Business*: The involvement of family members in running the business, whether in decision-making or daily activities.
- *Advice and Mentorship*: The level of support in the form of business management advice and guidance.
- *Positive Family Environment*: The level of comfort and support within the home environment for business development.

### 2.6. Self-Motivation

Self-motivation is the internal drive that pushes individuals to achieve their goals and meet personal needs and expectations, even when faced with various obstacles or challenges [17]. For entrepreneurs with disabilities, self-motivation is critical as it serves as the primary driver in tackling situations that may seem difficult or unfair. Individuals with strong self-motivation tend to have better resilience and are more capable of overcoming failure and difficulties effectively, as they believe in their abilities and potential [18]. This motivation often stems from various factors, including the desire to achieve financial independence, change negative perceptions about disabilities, or set a positive example for others in their community. Additionally, self-motivation is associated with achieving long-term goals, where individuals set realistic targets and work to achieve them in a planned and structured manner. This includes developing new skills, exploring business opportunities, and building confidence through experience. In other words, self-motivation is about achieving final results and the process of learning and growth that occurs throughout the journey, which can encourage individuals with disabilities to overcome stigma and challenges they face and succeed in their business ventures. Indicators of self-motivation in this research include:

- *Level of Intrinsic Motivation*: How strongly individuals with disabilities feel driven to achieve their personal and professional goals.
- *Courage to Face Obstacles*: The ability to keep striving despite challenges and failures.
- *Commitment to Business Goals*: The degree of commitment individuals with disabilities have to running their business successfully.
- *Independence in Decision-Making*: The level of autonomy they feel in making business-related decisions.

- *Ability to Manage Stress*: Strategies used to cope with the pressure and stress associated with running a business.

### 2.7. Business Success

Business success refers to the achievement of goals and targets set within a business context, typically measured through various indicators such as profitability, growth, sustainability, and social impact [19]. For entrepreneurs with disabilities, business success is defined not only by financial gains but also by job creation, improved quality of life, and contributions to their community and society at large. Business success can be assessed by how well a business meets customer needs, increases product or service value, and adapts to market changes and consumer demands. Additionally, business success involves developing strong relationships with customers, suppliers, and other stakeholders, as well as maintaining customer loyalty amid fierce competition. In this context, entrepreneurs with disabilities may face additional challenges, such as social stigma or lack of access to resources and support, so their success also reflects resilience and creativity in overcoming those obstacles. Therefore, business success is an important indicator of how well individuals with disabilities can contribute and compete in the business world, and how they can take advantage of available opportunities to achieve their aspirations and dreams. Indicators of business success in this research include:

- *Revenue Growth*: Changes in business income over time.
- *Market Share*: The level of success in reaching and retaining customers.
- *Product Innovation*: How frequently the business introduces new products to the market.
- *Business Sustainability*: The ability of the business to survive in the long term.
- *Customer Satisfaction*: Customer evaluations of the products and services provided.

### 2.8. The Relationship Between Variables

Previous research has shown that individuals with disabilities who integrate technology into their businesses experience significant improvements in efficiency and accessibility [20]. This study demonstrates that the use of assistive technologies, such as specialized software and business applications, helps individuals with disabilities overcome the operational challenges they face. Additionally, other research supports these findings, stating that the adoption of digital technology enhances creativity and product innovation, contributing to market competitiveness [21]. Therefore, it can be hypothesized that the use of technology has a positive influence on the business success of individuals with disabilities by facilitating their access to broader markets and improving operational efficiency.

*Hypothesis 1: The use of technology has a positive and significant influence on the business success of individuals with disabilities*

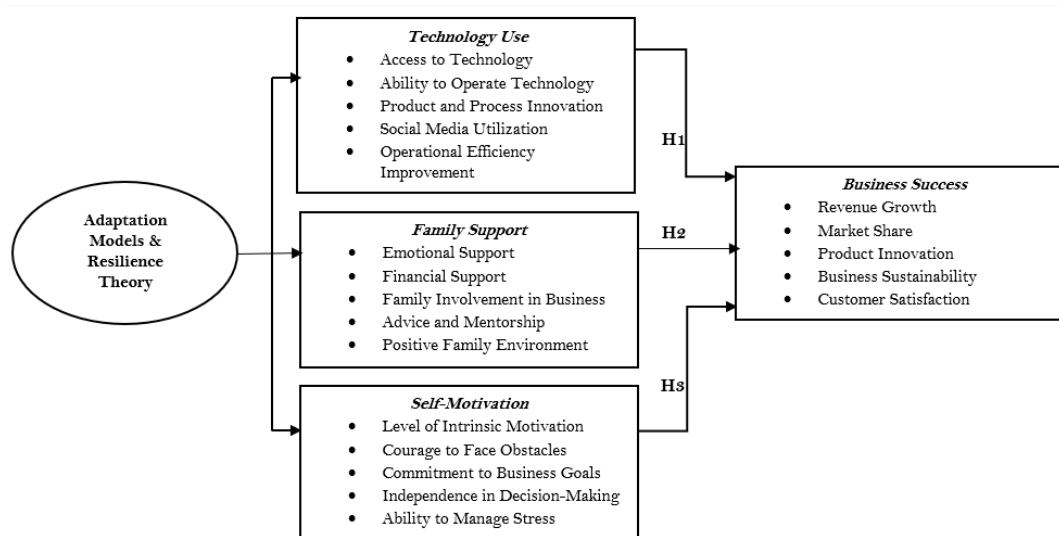
Family support is a crucial factor in the business success of individuals with disabilities. Previous research found that individuals with disabilities who receive emotional and financial support from their families show higher self-confidence, which directly impacts their business performance [22]. Other studies also show that family involvement in business decision-making increases an individual's motivation to work harder [23]. Practical support from family, such as assistance with management and marketing, can also enhance the chances of business success [24]. Based on these findings, the proposed hypothesis is that family support has a positive influence on the business success of individuals with disabilities by providing the emotional and practical encouragement necessary for running a business.

*Hypothesis 2: Family support has a positive and significant influence on the business success of individuals with disabilities*

Self-motivation is an important factor influencing the business success of individuals with disabilities. Previous research shows that individuals with high self-motivation tend to be more proactive in facing business challenges, leading to better outcomes [25]. This is reinforced by studies that found intrinsic motivation to be a key driver for individuals with disabilities to continue seeking

opportunities despite obstacles [26]. Additionally, other research highlights that individuals with disabilities who are personally motivated are better equipped to face difficulties and overcome barriers [27]. Therefore, the hypothesis proposed is that self-motivation has a positive influence on the business success of individuals with disabilities by providing the resilience and determination needed to thrive amid challenges.

*Hypothesis 3: Self-motivation has a positive and significant influence on the business success of individuals with disabilities.*



**Figure 1.**  
Theoretical basis of research construct relationships.

### 3. Research Methodology

#### 3.1. Research Design

This study adopts a quantitative approach to examine the impact of technology use, family support, and self-motivation on the success of businesses owned by individuals with disabilities, particularly in the context of minimal external support. The quantitative approach was selected for its ability to generate objective and measurable data, allowing for comprehensive statistical analysis of the relationships between the research variables. The goal of this research is to provide scientifically valid results that can be generalized to similar contexts involving disability-owned enterprises through quantitative techniques. A survey design was employed to collect data from a significant population in a relatively short timeframe. This survey explores the influence of technology use, family support, and self-motivation on business success, with particular focus on individuals with disabilities. Starting from June to August 2024, data collection was conducted via an online questionnaire using Google Forms, targeting business owners with disabilities across various sectors. This approach was chosen for its efficiency, cost-effectiveness, and ability to reach a geographically dispersed audience. The survey utilized a Likert scale to measure respondents' perceptions regarding technology use, family support, self-motivation, and business success. This standardized data collection method allows for systematic analysis, facilitating the identification of patterns and trends within the research sample.

#### 3.2. Research Sample

The research sample was drawn from a population of 43 business owners with disabilities across different sectors, primarily in Yogyakarta, Jakarta, West Java, and Banten. A purposive sampling technique was employed to ensure that selected participants met criteria relevant to the research

objectives. Inclusion criteria required participants to be business owners with disabilities who actively engage in the use of technology, have family support, and exhibit self-motivation as significant factors in their business operations. Exclusion criteria filtered out individuals who do not identify as having a disability or do not engage in business activities. The purposive sampling technique ensures that the findings of this study are relevant to the context of businesses owned by individuals with disabilities, while also allowing for the generalization of results to similar settings.

### 3.3. Data Analysis

Structural Equation Modeling-Partial Least Squares (SEM-PLS) will be utilized for data analysis, employing SmartPLS 3.2.9 software. SEM-PLS was chosen for its ability to analyze complex relationships between latent variables and effectively handle small to medium sample sizes. This approach allows for the simultaneous analysis of measurement models and structural models, providing in-depth insights into the relationships between technology use, family support, self-motivation, and business success among individuals with disabilities. The analysis process will begin with the assessment of the outer model, evaluating convergent validity, discriminant validity, and reliability of the measurement model. Convergent validity will be confirmed by ensuring that the indicators within each construct show strong correlations, with factor loadings exceeding the recommended threshold of 0.70. The inner model will then be examined through R-square and Q-square analyses, assessing the explanatory power and predictive relevance of the model. This step is critical for validating the theoretical framework and ensuring that the proposed relationships are supported by the data. Hypothesis testing will be conducted to confirm the presence and strength of relationships between variables, providing empirical support for the study's theoretical propositions. The use of SEM-PLS in conjunction with SmartPLS 3.2.9 software enhances the precision of the analysis and offers valuable insights into the dynamics of businesses owned by individuals with disabilities in the face of limited external support. This method increases the credibility of the findings and provides a strong foundation for further research in this field.

**Table 1.**  
Demographic respondents.

Demographic		Frequency	Percentage
Firm age	1-5 years	20	46.51%
	6-10 years	9	20.93%
	11-15 years	5	11.63%
	>15 years	9	20.93%
	Total	43	100%
Gender	Male	21	48.84%
	Female	22	51.16%
	Total	43	100%
Respondents age	15-25 years	2	4.65%
	26-35 years	7	16.28%
	36-45 years	12	27.91%
	>45 years	22	51.16%
	Total	43	100%
MSMEs sector	Fisher & livestock	2	4.65%
	Crafts	4	9.30%
	Culinary	19	44.19%
	Trade	7	16.28%
	Services	9	20.93%
	Fashion	2	4.65%
	Total	43	100%



Social-media	WhatsApp business	21	48.84%
	Online shop	1	2.33%
	Facebook	9	20.93%
	TikTok	6	13.95%
	Instagram	6	13.95%
	Total	43	100%
Type of disability	Physical disability	41	95.35%
	Hearing impairment	1	2.33%
	Multiple disabilities	1	2.33%
	Total	43	100%
Education level	No school	1	2.33%
	Elementary school	7	16.28%
	Junior high school	4	9.30
	Senior high school	20	46.51%
	Higher education	11	25.58%
	Total	43	100%
Business location	Yogyakarta	28	65.12%
	Jakarta	3	6.98%
	West Java	7	16.28%
	Banten	5	11.63%
	Total	43	100%

Based on the demographic data obtained, the majority of respondent-owned businesses have been operating for 1-5 years, with a total of 20 companies, accounting for 46.51% of the respondents. In terms of gender, female respondents are the majority, comprising 22 individuals, or 51.16% of the total sample. Regarding age, most respondents are over 45 years old, with 22 individuals or 51.16%. In terms of business sectors, most respondents are involved in the culinary sector, with 19 businesses or 44.19%. Among social media platforms, WhatsApp Business is the most popular, with 21 users or 48.84%. Concerning the type of disability, the majority of respondents, 41 individuals or 95.35%, have physical disabilities. Regarding education, most respondents have a high school education, with 20 individuals or 46.51%. As for business location, the majority of respondents are based in Yogyakarta, with 28 companies or 65.12% of the total respondents.

## 4. Results

### 4.1. Outer Model Evaluation

In the initial phase of Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis, the focus is on evaluating the outer model to ensure that the constructs meet key validity and reliability criteria. This phase is crucial for confirming that the data being used is both accurate and consistent, allowing for further analysis.

#### 4.1.1. Convergent Validity

Convergent Validity is a crucial aspect of validity testing that assesses the extent to which indicators within a construct are strongly correlated with one another. This means that each manifest variable, which serves as an observable measure of the underlying construct, should ideally exhibit a loading factor greater than 0.70 when analyzed using SmartPLS version 3.2.9 software. A loading factor above this threshold suggests that the indicators are effectively capturing the essence of the construct they are intended to measure. In the analysis presented in Table 2, all indicators associated with the constructs demonstrate loading factor values that exceed 0.70, indicating a strong relationship between the indicators and their respective constructs. This outcome confirms that the constructs meet the

necessary level of convergent validity, thereby demonstrating that the measures consistently reflect the intended constructs. Achieving convergent validity is essential, as it enhances the reliability and credibility of the research findings, ensuring that the indicators are not only related but also contribute meaningfully to understanding the underlying theoretical framework.

#### 4.1.2. Discriminant Validity

Discriminant Validity plays a vital role in ensuring that each construct remains distinct and is not overly correlated with other constructs within the measurement model. This aspect of validity is confirmed when the square root of the Average Variance Extracted (AVE) for a construct is greater than its correlations with other constructs. This comparative analysis is significant because it guarantees that each construct retains its uniqueness and does not overlap excessively with others, which could lead to redundancy and confusion in interpreting the data. As indicated in Table 3, the analysis demonstrates that the model satisfies the discriminant validity criteria, as the square root of the AVE values for each construct is consistently higher than the correlation values with other constructs. This outcome confirms that each construct is sufficiently distinct from the others, enhancing the overall robustness and integrity of the measurement model. Researchers can provide a comprehensive and nuanced understanding of the constructs being studied by ensuring both convergent and discriminant validity, thus bolstering the validity of their research conclusions and implications.

#### 4.1.3. Reliability Test

Reliability testing is conducted to assess the consistency and dependability of constructs in research, ensuring that measurement tools, such as survey questions or indicators, consistently measure the underlying variables. The primary goal of this testing is to ensure that constructs yield stable and consistent results when measured repeatedly under the same conditions, as well as to verify that the indicators used reliably reflect the intended variables. In reliability testing, Cronbach's Alpha is employed to evaluate the internal consistency of a set of items that form a construct, examining whether these items are interrelated and measure the same concept. A Cronbach's Alpha value exceeding 0.60 indicates that the construct has good internal consistency, with higher values (closer to 1) reflecting better consistency. Additionally, Composite Reliability (CR) is also used as a metric to assess construct reliability, considering the weights of each indicator and regarded as a more accurate measure of internal consistency compared to Cronbach's Alpha. A CR value exceeding 0.60 further indicates that the indicators collectively measure the construct consistently and reliably. In this context, the results shown in Table 2 demonstrate that all Cronbach's Alpha and Composite Reliability (CR) values for the tested constructs exceed the threshold of 0.60. This affirms that the constructs have adequate reliability, meaning they are consistently measured across various indicators, thus ensuring that the research findings can be trusted.

**Table 2.**  
Measurement model analysis.

Variable	Item	Factor loading	Cronbach's alpha	Composite reliability	AVE
Technology use (TE)	TE.1	0.781	0.870	0.901	0.653
	TE.2	0.823			
	TE.3	0.765			
	TE.4	0.802			
	TE.5	0.814			
Family support (FS)	FS.1	0.852	0.892	0.913	0.675
	FS.2	0.841			
	FS.3	0.864			
	FS.4	0.831			

	FS.5	0.804			
Self-motivation (SM)	SM.1	0.771	0.884	0.912	0.670
	SM.2	0.794			
	SM.3	0.825			
	SM.4	0.812			
	SM.5	0.819			
Business success (BS)	BS.1	0.882	0.902	0.923	0.692
	BS.2	0.861			
	BS.3	0.843			
	BS.4	0.854			
	BS.5	0.873			

**Table 3.**  
Discriminant validity.

Var/Ind	TE	FS	SM	BS
TE.1	0.781	0.437	0.562	0.124
TE.2	0.823	0.675	0.432	0.235
TE.3	0.765	0.545	0.688	0.341
TE.4	0.802	0.513	0.656	0.456
TE.5	0.814	0.529	0.403	0.587
FS.1	0.314	0.852	0.442	0.641
FS.2	0.678	0.841	0.685	0.324
FS.3	0.432	0.864	0.651	0.582
FS.4	0.532	0.831	0.314	0.278
FS.5	0.257	0.804	0.564	0.392
SM.1	0.413	0.345	0.771	0.657
SM.2	0.214	0.682	0.794	0.234
SM.3	0.321	0.298	0.825	0.214
SM.4	0.528	0.273	0.812	0.489
SM.5	0.397	0.469	0.819	0.650
BS.1	0.648	0.222	0.138	0.882
BS.2	0.691	0.376	0.284	0.861
BS.3	0.562	0.509	0.641	0.843
BS.4	0.478	0.692	0.399	0.854
BS.5	0.319	0.473	0.511	0.873

#### 4.2. Inner Model Evaluation

The subsequent stage of SEM-PLS analysis shifts focus toward testing the inner model. This involves assessing the model's performance using R-square, Q-square, and hypothesis testing. These methods provide insights into the model's explanatory power and its predictive relevance, ensuring that the structural relationships between variables are statistically sound and meaningful.

##### 4.2.1. R-Square

The R-square values presented in Table 4 provide insight into the explanatory power of the model regarding the endogenous constructs of Business Success (BS). R-square, also known as the coefficient of determination, quantifies the proportion of variance in a dependent variable that can be predicted from the independent variables. In the case of Business Success (BS), the R-square value is 0.570, which indicates that 57.0% of the variance in Business Success is explained by Technology Use, Family Support, and Self-Motivation. This higher R-square value signifies a relatively strong model, as it leaves

only 43.0% of the variance unexplained by the included constructs. According to the criteria established by [28], an R-square value exceeding 0.50 demonstrates acceptable explanatory power, categorizing it within the moderate-to-strong range for Structural Equation Modeling (SEM). This suggests that the model effectively captures the relationships between the constructs, providing meaningful insights into the factors that influence Business Success.

**Table 4.**  
R-square test.

No	Variable	R-square
1	BS	0.570

#### 4.2.2. $Q^2$ Predictive Relevance

The  $Q^2$  value is used to evaluate the predictive relevance of the model, with a  $Q^2$  value greater than zero signifying that the model has sufficient predictive accuracy [28]. The formula for calculating  $Q^2$  is:  $Q^2 = 1 - (1 - R^2)$ . Applying the R-square values obtained in this analysis, a  $Q^2$  value of 0.814 is calculated, indicating that the model effectively predicts the observed values. This high  $Q^2$  value suggests that the structural model has strong predictive relevance, underscoring its robustness for forecasting the outcomes of the variables under study. The detailed calculation is as follows:

$$Q^2 = 1 - (1 - 0.570) = Q^2 = 1 - (0.430) = Q^2 = 0.570$$

#### 4.2.3. Hypothesis Testing

Hypothesis testing is performed to evaluate the statistical significance of the path coefficients in the model, with a P-value of less than 0.05 indicating that the relationships between variables are statistically significant [28]. The results of hypothesis testing, presented in Table 5, reveal whether the proposed relationships are not only statistically significant but also meaningful in the context of the research framework. This process ensures that the relationships between constructs, such as Technology Use's effect on Business Success, Family Support's influence on Business Success or Self-Motivation's effect on Business Success, are not spurious but are supported by data. The confirmation of significant paths strengthens the validity of the theoretical model and provides a solid foundation for subsequent analyses or practical applications of the findings.

**Table 5.**  
Hypothesis testing results.

Hypothesis	Path coefficient	T Value	P Value	Decision
TE -> BS	0.732	3.487	0.001	Accepted
FS -> BS	0.645	2.956	0.003	Accepted
SM -> BS	0.812	4.215	0.000	Accepted

## 5. Discussion

### 5.1. The Use of Technology Has a Positive and Significant Influence on the Business Success of Individuals with Disabilities

The use of technology has become a key factor in enhancing business success, including for entrepreneurs with disabilities. Based on the technology adaptation model, five important indicators determine the positive impact of technology on business success: access to technology, the ability to operate technology, product and process innovation, the use of social media, and improved operational efficiency. The combination of these indicators enables entrepreneurs with disabilities to overcome existing limitations and create significant growth opportunities in various business aspects, such as increased revenue, product innovation, and business sustainability.

Access to technology plays a crucial role in providing equal business opportunities for people with disabilities. Demographic data shows that the majority of disabled entrepreneurs use social media

technologies such as WhatsApp Business (48.84%), Facebook (20.93%), Instagram (13.95%), and TikTok (13.95%) as their primary marketing and communication tools. These social media platforms allow them to reach a broader audience, increase market share, and expand their customer base, directly impacting revenue growth and customer satisfaction. Product and process innovations resulting from the ability to adapt to technology also help entrepreneurs develop new products that better meet market demands, fostering innovation that can enhance business sustainability [29].

Moreover, the ability to operate technology is a key factor in business success. According to demographic data, most disabled entrepreneurs (95.35%) have physical disabilities, meaning they may face greater challenges in operating technology devices. However, with good adaptation and the development of technological skills, they can optimize operational efficiency and maximize business output. This ability is directly related to the indicator of operational efficiency, where entrepreneurs can reduce production and operational costs through the appropriate use of technology, such as inventory management tools or digital payment systems, leading to increased profitability.

Although technology has a significant impact on the success of entrepreneurs with disabilities, a lack of external support, such as assistance from the government or non-profit organizations, is often a major challenge hindering progress. In this context, most surveyed entrepreneurs operate in Yogyakarta (65.12%), with minimal support from major business centers such as Jakarta (6.98%) and West Java (16.28%). This lack of external support makes it difficult for them to access advanced technology training or secure funding for more sophisticated technology investments. Nonetheless, through innovation and self-adaptation, these entrepreneurs can still achieve revenue growth and business sustainability.

Product innovation, as one of the indicators of business success, is also closely related to the use of technology. Entrepreneurs in the culinary (44.19%) and service sectors (20.93%) dominate the demographic, providing them with significant opportunities to continue innovating through the use of technology. They can improve service quality and product competitiveness by adopting new technologies such as digital ordering systems, e-commerce platforms, or business management apps, which directly impacts increased customer satisfaction.

Therefore, although the lack of external support poses a challenge for entrepreneurs with disabilities, optimal use of technology in terms of access, operational ability, innovation, social media utilization, and operational efficiency has a positive and significant impact on business success. This can be seen in key success indicators such as revenue growth, increased market share, product innovation, business sustainability, and customer satisfaction. Greater support from the government and organizations would further strengthen the impact of technology in improving the economic welfare of people with disabilities.

## *5.2. Family Support Has a Positive and Significant Influence on the Business Success of Individuals with Disabilities*

Family support is one of the crucial factors that plays a significant role in the success of entrepreneurs with disabilities. Based on the indicators of family support, including emotional support, financial support, family involvement in business, advice and guidance, and a positive family environment, it can be concluded that such support significantly contributes to business success. People with disabilities often face various challenges, particularly physical limitations and restricted access to external support. However, a supportive family can help them achieve sustainable, innovative, and customer-satisfying business success.

Emotional support from family is critical as it provides encouragement and confidence for entrepreneurs with disabilities to persevere in running their businesses [30]. Demographic data shows that most entrepreneurs with disabilities in the culinary sector (44.19%) and service sector (20.93%) face physical challenges (95.35%) and require strong emotional support to maintain their resilience. With emotional encouragement from their families, they can be more confident in managing their businesses,

which in turn increases competitiveness and market share. This directly impacts product innovation and business sustainability.

Financial support from family also has a significant influence on supporting entrepreneurs with disabilities, especially when access to external financing, such as government assistance or bank loans, is limited. Demographic data shows that many entrepreneurs with disabilities operate in Yogyakarta (65.12%), where access to external support may be more limited compared to areas like Jakarta or West Java. In this case, financial support from family becomes the main pillar for starting or growing the business, ultimately boosting revenue growth. This support enables them to invest in necessary business tools, technology, stock, or other business developments to sustain growth and business continuity.

Family involvement in the business also has a positive impact on the success of entrepreneurs with disabilities. For example, the involvement of family members in daily operations or marketing strategies can help reduce the workload and improve operational efficiency. This is particularly relevant for those utilizing social media platforms such as WhatsApp Business (48.84%), Facebook (20.93%), and Instagram (13.95%) as primary marketing channels. The involvement of family members in managing social media accounts or handling online orders can increase customer satisfaction and expand market reach [31].

Advice and guidance from family also provide significant benefits. Families with business experience or market knowledge can offer valuable input regarding business strategies, product innovation, or how to overcome challenges [32]. For people with disabilities who may struggle to access professional mentors or business training from the government and organizations, guidance from family becomes an essential source of knowledge. This guidance can encourage product innovation, which is one of the key indicators of business success, especially in competitive sectors like culinary and services.

Finally, a positive family environment fosters creativity and risk-taking. This supportive environment provides people with disabilities a sense of security and emotional stability, allowing them to focus on business development and product innovation needed to meet the ever-changing market demands. In terms of business sustainability, a positive atmosphere at home helps maintain consistency in business operations, enabling the business to grow and face external challenges, such as the lack of government or organizational support.

Although the lack of external support poses a significant challenge, strong family support in the form of emotional, financial, direct involvement, advice, and a positive environment has proven to have a positive and significant impact on the success of entrepreneurs with disabilities. Family support helps them overcome physical and financial limitations and creates growth opportunities in terms of increased revenue, product innovation, customer satisfaction, and business sustainability.

### *5.3. Self-Motivation has a Positive and Significant Influence on the Business Success of Individuals with Disabilities*

Self-motivation is one of the crucial factors in determining the success of entrepreneurs with disabilities, especially in facing the challenges of limited external support such as assistance from the government or organizations. Based on Resilience Theory, self-motivation encompasses several key aspects, such as the level of intrinsic motivation, courage to face obstacles, commitment to business goals, independence in decision-making, and the ability to manage stress. These aspects play a significant role in driving disabled entrepreneurs to persevere and achieve success in their businesses, as evidenced by increased revenue growth, market share expansion, product innovation, business sustainability, and customer satisfaction.

The level of intrinsic motivation is essential in maintaining the spirit and determination of disabled entrepreneurs to stay focused and committed to the businesses they run [33]. Demographic data shows that the majority of disabled entrepreneurs in the culinary sector (44.19%) and the service sector (20.93%) face significant physical challenges, with 95.35% of them having physical disabilities. Intrinsic motivation helps them to persist and create innovations in their products and services, despite limited

access to training and external support. This directly impacts their market share growth and business sustainability, as they are able to adapt to the ever-changing market demands.

Courage to face obstacles is another essential trait in building the resilience of disabled entrepreneurs. These entrepreneurs are often confronted with various barriers, such as limited access to capital, technology, and external support. However, with the courage to face these challenges, they can develop innovative and efficient strategies to ensure their business growth. For example, utilizing social media such as WhatsApp Business (48.84%), Facebook (20.93%), and Instagram (13.95%) as primary marketing channels demonstrates how the courage to adapt to technology has helped to increase product visibility and customer satisfaction.

Commitment to business goals also plays a significant role in achieving business success. Disabled entrepreneurs who have a strong commitment to their business goals tend to be more focused on achieving the targets they have set [34], whether it is increasing revenue or product innovation. This commitment helps them face external challenges such as limited government support in areas like Yogyakarta (65.12%), where most disabled entrepreneurs operate. With strong commitment, they can continue to grow their businesses and ensure long-term sustainability.

Independence in decision-making is also a crucial factor in driving business success [35]. Disabled entrepreneurs who can make decisions independently, without relying on external parties, tend to be more adaptive and flexible in responding to changes in market conditions. This becomes highly relevant in the context of limited external support, where entrepreneurs must rely on their internal resources and initiatives to ensure business continuity. They can respond quickly to challenges by making decisions independently, such as altering marketing strategies or adjusting product prices, which ultimately enhances customer satisfaction and revenue growth.

The ability to manage stress also plays a vital role in maintaining the emotional and mental stability of disabled entrepreneurs. Given the challenges they face, both physically and externally, stress management is essential for them to remain productive and focused on business development. This has a direct impact on product innovation and business sustainability, as entrepreneurs who are better at managing stress tend to be more innovative and resilient under pressure, which results in improved business competitiveness in the market.

Although the lack of external support, such as assistance from the government or organizations, is often a significant barrier, strong self-motivation has been proven to have a positive and significant impact on the success of entrepreneurs with disabilities. The combination of intrinsic motivation, courage to face obstacles, commitment to goals, independence in decision-making, and the ability to manage stress helps them achieve revenue growth, expand market share, create product innovations, and ensure business sustainability and customer satisfaction. Thus, self-motivation serves as a solid foundation for disabled entrepreneurs to continue progressing and succeeding despite the limitations of external support.

## 6. Conclusion

This study demonstrates that technology use, family support, and self-motivation play significant roles in determining the business success of individuals with disabilities. The use of technology, particularly in social media marketing, enables disabled entrepreneurs to overcome physical limitations and expand their market reach. Family support, both emotional and financial, provides a crucial foundation for business success, especially when external support is limited. Self-motivation serves as a key driving factor in facing various challenges, including limited access to external assistance, allowing individuals with disabilities to innovate and sustain their businesses.

The findings of this research have important implications for the development of government and nonprofit policies in supporting businesses owned by individuals with disabilities. Proper technology use can be a primary tool for facilitating business growth, while strong family support needs to be strengthened through training programs and funding that directly involve families. The self-motivation

of disabled entrepreneurs can also be supported through mentoring programs focused on leadership development and stress management skills.

To further support the success of businesses run by individuals with disabilities, governments and nonprofit organizations should expand access to technology training and funding that encourages investment in technology-related fields, such as e-commerce platforms and business management tools that help improve operational efficiency. Additionally, business training that involves the families of disabled entrepreneurs should be enhanced, as family support is a crucial factor in ensuring business success. The development of self-motivation among these entrepreneurs should also be promoted through mentoring programs that focus on risk management and product innovation, enabling them to be more adaptive in facing market challenges. In order to strengthen support for this group, further research is needed to examine optimal strategies that can be adopted by the government to provide more targeted assistance to disabled entrepreneurs, especially in regions with limited external support.

This study has several limitations, including the use of a sample restricted to certain regions, such as Yogyakarta, Jakarta, Banten, and West Java, which may limit the generalizability of the findings to the entire country of Indonesia. Additionally, the study did not delve deeper into the impact of different types of disabilities on business success. Future research should expand its scope to include a broader geographical area and more diverse types of disabilities. Moreover, longitudinal studies could provide a clearer picture of the long-term effects of technology use, family support, and self-motivation on business success.

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