

Journal of Global Business and Management Review
e-ISSN: 2685-3426
https://journal.uib.ac.id/index.php/jgbmr/

THE INFLUENCE OF WOMEN'S ENTREPRENEURIAL SKILLS ON ECONOMIC INDEPENDENCE WITH PRODUCT INNOVATION AS MODERATING VARIABLE (CASE STUDY: HOME INDUSTRY MEDAN CITY)

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Article's Information

DOI:
10.37253/jgbmr.v7i2.11275

e-ISSN:
2685-3426

EDITORIAL HISTORY:
SUBMISSION: 2025-08-23
ACCEPTED: 2025-12-23

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ABSTRACT

The study examines the multifaceted relationship between women's entrepreneurial skills, product innovation, and economic independence within the home industry sector of Medan City. Utilizing a quantitative descriptive approach, data were gathered from a purposive sample of 376 women entrepreneurs. Questionnaires were distributed both offline and online, and the collected data were analyzed using Structural Equation Modeling-Partial Least Square (SEM-PLS) with Smart PLS 4.0 software. The analysis process included rigorous testing for validity and reliability, as well as an evaluation of both the measurement and structural models to ensure the robustness of the findings. The results reveal that entrepreneurial skills possess a statistically significant influence on product innovation, demonstrating that a high level of managerial, leadership, and creative abilities among female entrepreneurs directly enhances their capacity to innovate. Furthermore, a strong and significant relationship was found between product innovation and economic independence, indicating that diversifying products increases competitive advantage and improves financial security. Crucially, the analysis confirms that product innovation acts as a significant mediator in the link between entrepreneurial skills and economic independence. This finding highlights that entrepreneurial skills are most effective in promoting economic independence when consistently accompanied by product innovation. The most dominant indicators were leadership skills, product variants, and financial management capabilities, which are identified as key drivers of success. In conclusion, this research underscores the vital role of product innovation in translating entrepreneurial talent into tangible economic empowerment for women in the home industry.

Keywords: *economic independence, entrepreneurial skills, home industry, product innovation, woman*

INTRODUCTION

The home industry is part of the micro and small industry or abbreviated as IMK. Which is also part of MSMEs but in detail the home industry describes itself as a business activity carried out at home, both the production of raw materials, raw materials, and marketing from home (Riska, 2024). Micro and Small Industry (IMK) is an industrial business unit that is mostly a work of art that plays a role in creating jobs and the economy at the local level. According to gross domestic product (GDP), micro and small businesses (SMEs) contributed 61% or equivalent to Rp.9,580 trillion in 2023. The contribution of the IMK sector in increasing Indonesia's GDP is certainly inseparable from the role of women as business actors. According to the BPS 2023 report, the number of IMK managed by women is 64.5% of the number of IMK in Indonesia and this number continues to increase every year. This growth shows that women also have the ability to run a business.

Women's entrepreneurial skills are part of the skills that women personally possess to carry out development. According to (Putri et al., 2024), women's entrepreneurial skills include good management skills such as managing finances, business planning and how to manage human resources. In addition, women can utilize their distinctive skills such as handicrafts, culinary, fashion and more as a first step in entrepreneurship. With the existence of women's entrepreneurial skills, it will be very possible for women to develop their potential by becoming female entrepreneurs.

The growing presence of women in entrepreneurship reflects not only their participation in the business world but also their pursuit of economic independence and empowerment. Economic independence is defined as the capacity of individuals, especially women, to generate their own income, make economic decisions, and improve their quality of life without dependence on others (Kabeer, 2012). According to (Andi & Rizka, 2023), achieving this independence requires hard work, persistence, and determination, as women entrepreneurs often face limited access to capital, markets, and technology. Therefore, the development of entrepreneurial skills, such as innovation, adaptability, and risk management, becomes a fundamental factor in achieving business sustainability. Prior studies have shown that women entrepreneurs who possess strong managerial and innovative capabilities tend to achieve greater financial stability and social recognition (Mishra & Kiran, 2020; Fauziyah & Fitriani, 2022). This aligns with (Zimmerer & Scarborough, 2017), who define entrepreneurship as a creative process that involves recognizing opportunities, mobilizing resources, and managing innovation to attain independence and long-term success.

Furthermore, product innovation plays a central role in strengthening women's business performance. (Moy et al., 2020) argue that innovation strategy enhances a firm's competitive advantage by enabling differentiation and value creation. Product innovation refers to the process of creating or modifying goods and services to meet evolving consumer demands and maintain market relevance (Kotler & Keller, 2016). (Achmad & Edwin, 2020) further highlight that continuous product innovation serves as an important determinant of micro, small, and medium enterprise (MSME) competitiveness, especially in local industries. In the context of Medan City, data from (BPS, 2024) reveal that there are 12,300 micro and small industries (IMK), with 51.3% managed by women, predominantly in the food and beverage (F&B) sector. Although this shows significant participation, women

entrepreneurs still face limitations in developing innovative products that can differentiate their businesses in a highly competitive market. Therefore, understanding how women utilize their entrepreneurial skills to foster product innovation is crucial in realizing economic independence, forming the rationale of this study entitled "The Influence of Women's Entrepreneurial Skills on Economic Independence with Product Innovation as a Moderating Variable (Case Study: Home Industry in Medan City)."

METHODS

The research method uses quantitative descriptive analysis. According to (Wiwik et al., 2021), quantitative descriptive analysis is a type of research that aims to describe something observed based on the results of the questionnaire distribution using numerical statistics. This research was carried out in Medan City in coordination with the Regional Research and Innovation Agency of the Medan City Government and the Medan City Cooperatives and MSMEs Office.

The problem approach used in this study is a quantitative approach by measuring the relationship between variables. The first step is to distribute a questionnaire to the respondents, then collect the respondents' answers from each indicator that has been prepared in the questionnaire. Each statement in each of the research indicators is measured on a Likert Scale of 1 to 5. The results of the questionnaire distribution were then tested to determine the relevance of each variable and discussed the data that had been processed with the help of SEM-PLS software. The results of the measurements carried out will be continued by making the most relevant managerial implications that can be applied to women-managed home industry businesses in Medan City.

The population used in this study is IMK managed by women in Medan City. The size of the IMK population managed by women is 6,273 IMK. The sample collection technique uses a non-probalility sampling technique by sampling using purposive sampling with the Slovin formula (Sugiyono, 2019).

n = N / (1 + N.e2)
Where:
n = sample size
N = population size
e = tolerable margin of error set at 5%

$$n = \frac{6.273}{1+(6.273 \times 5\%)}$$

n = 376 samples

The data collection method in this study is by distributing questionnaires to respondents offline by distributing questionnaire printouts to respondents and online by distributing Google Forms to respondents by referring to informants who are considered to know many respondents.

The types of data used in this study are primary and secondary. Primary data was obtained by distributing questionnaires online and offline to respondents, and secondary data was obtained from literature studies from books, journals, and the internet that were considered the most supportive. The data test used, namely the Validity and Reliability Test, was carried out with the help of SPSS software version 23 to obtain results that are more directed to the validity and reliability test of the questionnaire. Data testing was carried out using the data analysis method using Partial Least Square (PLS) smart software PLS.

Measurement Model (Outer Model), Validity, Reliability, and Hypothesis Testing

The measurement model in this study was analyzed using SEM-PLS to test validity, reliability, and hypothesis

relationships. The outer loading evaluates indicator validity, where loading values must exceed 0.70 (Hair et al., 2020). Convergent validity is confirmed when AVE ≥ 0.50, while discriminant validity uses the Fornell-Larcker criterion and cross-loading analysis. Construct reliability is achieved if Composite Reliability (CR) and Cronbach's Alpha exceed 0.70. The R^2 value measures the predictive power of the model, with values of 0.75, 0.50, and 0.25 indicating strong, moderate, and weak explanatory levels, respectively.

Hypothesis testing is conducted through bootstrapping, where the hypothesis is accepted if the t-statistic > 1.96 or p-value < 0.05. These criteria ensure that the model is statistically valid and reliable in examining the influence of Entrepreneurial Skills on Economic Independence with Product Innovation as a moderating variable.

Definition of Operational Research

Table 1. Research Variables

No	Variabel	Defenisi	Indicator	Scale
1	Entrepreneurial skills (X)	As the ability possessed by a person in entrepreneurship to create and develop a business that is already running (Mashuda & Laily, 2021).	1. Conceptual Skills 2. Creative Skills 3. Skills in Leading and Managing 4. Communication and Interaction Skills 5. Business Engineering Skills to be Carried out (Dharmawati, 2016).	Likert
2	Economic Independence (Y)	As an individual's ability to manage finances and economic resources independently and sustainably (Abdullah and & Gufronul, 2020).	1. Consumptive Debt Free 2. Have Confidence in Business 3. Have an Investment 4. Able to Manage Cash Flow 5. Mentally Prepared for Financial Disruption (Chang and Rieple, 2013).	Likert
3	Product Innovation (Z)	As a new product development or improvement of existing products to meet consumer needs (Tjiptono, 2017).	1. Product Quality 2. Product Variants 3. Product Style and Design (Aldina & Margunani, 2022).	Likert

Source: data processed by author, 2025

DISCUSSIONS AND CONCLUSIONS

Respondent Characteristics

The respondents of this study amounted to 376 women home industry actors in Medan City. The characteristics of the respondents were grouped based on age, last education, business field, length of business, number of employees, and average net income per month.

Table 2. Respondent Characteristics

Respondent Age	Quantity (n)	Percentage (%)
< 30 years old	83	22,1
31–40 years	142	37,8
41–50 years	113	30,1
> 50 years	38	10,0
Total	376	100
Final Education	Quantity (n)	Percentage (%)
SD	21	5,6
SMP	104	27,7

High School/Vocational School	171	45,5
S1/S2	67	17,8
Other	13	3,4
Total	376	100
Business Field	Quantity (n)	Percentage (%)
Food & Beverage (F&B)	221	58,8
Handicrafts	84	22,3
Fashion/Busana	49	13,0
Other	22	5,9
Total	376	100
Business Field	Quantity (n)	Percentage (%)
Food & Beverage (F&B)	221	58,8
Handicrafts	84	22,3
Fashion/Busana	49	13,0
Other	22	5,9
Total	376	100
Number of Employees	Quantity (n)	Percentage (%)
None	141	37,5
1–3 orang	165	43,9
4–6 orang	51	13,6
> 10 people	19	5,1
Total	376	100

Source: (Data Processed by Author, 2025)

The majority of respondents were in the age group of 31-40 years, namely 142 people (37.8%). Furthermore, 113 people (30.1%) were in the age group of 41–50 years, 83 people (22.1%) were in the age group < 30 years, and the remaining 38 people (10.0%) were in the age group > 50 years. The table above shows that most of the home industry players are at a productive age (31–40 years), so they have high energy and motivation to develop their business. Most of the respondents had the last education of high school/vocational school as many as 171 people (45.5%). A total of 104 people (27.7%) graduated from junior high school, 67 people (17.8%) graduated from S1/S2, 21 people (5.6%) graduated from elementary school, and the remaining 13 people (3.4%) were from other educational categories (e.g. skills courses).

The table above shows that the majority of respondents' education is at the secondary level (high school/vocational). Nonetheless, the success of a business is determined more by entrepreneurial skills and innovation than just the level of formal education. The most engaged type of business is food and beverage (F&B) with 221 people (58.8%). Furthermore, the handicraft sector was 84 people (22.3%), the fashion/fashion sector was 49 people (13.0%), and other categories were 22 people (5.9%). The F&B sector dominates because it has a high demand in the local market. This is also in accordance with BPS data that the majority of female MSMEs are engaged in the food and beverage sector. Most of the respondents have been in business for more than 5 years as many as 139 people (37.0%). Respondents with a business period of 3-5 years were 118 people (31.4%), 1-2 years were 87 people (23.1%), and new ones (< 1 year) were 32 people (8.5%).

The table above shows that most of the businesses have been running for a long time, which indicates that the level of business sustainability is quite good. Most businesses are self-managed or with little manpower. Respondents without employees were 141 people (37.5%), with 1-3 employees as many as 165 people (43.9%), 4-6 employees as many as 51 people (13.6%), and those who had > 10 employees as many as 19 people (5.1%). The majority of the home industry still operates on a small scale with a maximum of 3 employees. Only a small part of it develops to medium scale. Most of the respondents had a net income between IDR 2,500,000 – IDR 5,000,000 per month as many as 159 people (42.3%). Income below IDR 2,500,000 was 99 people (26.3%), income was IDR 5,000,001 – IDR 10,000,000 by 86 people (22.9%), and income above IDR 10,000,001 was 32 people (8.5%). The majority of respondents' income is at the

lower middle level. However, there is a small percentage (8.5%) who already have an income above Rp 10 million per month, indicating that the home industry's opportunity to upgrade is very large.

PLS SEM Analysis Results

Data Analysis

Data analysis was carried out using the Structural Equation Modeling-Partial Least Square (SEM-PLS) method using SmartPLS 4.0 software, as well as preliminary tests with SPSS to check the data distribution. The analysis stages include: (1) Testing the validity and reliability of the instrument through testing the value of outer loading, Average Variance Extracted (AVE), and Composite Reliability (CR); (2) Evaluation of measurement models (outer models) to assess convergent and discriminant validity; (3) Evaluate the structural model (inner model) by looking at the value of the determination coefficient (R^2), predictive relevance (Q^2), and path coefficient; and (4) Hypothesis test through bootstrapping techniques to assess statistical T-values and p-values. With this stage, the research can ensure that the research instrument is valid, reliable, and the relationships between variables can be significantly tested.

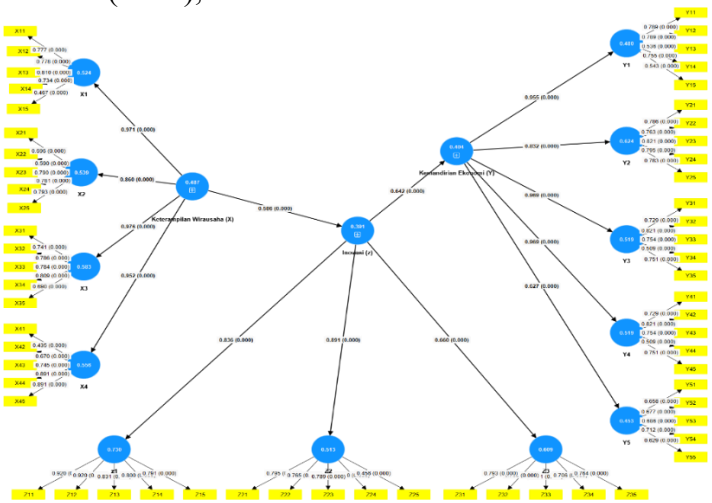

Figure 4. SEM-PLS Results
Source: (Data Processed by Author, 2025)

Research Results

The following are the results of the measurement of the research model conducted using the calculation of SEM PLS 4.

Table 3. SEM-PLS Measurement Model

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Innovation (z) -> Economic Independence	0.642	0.637	0.051	12.685	0.000
Innovation (z) -> Z2	0.891	0.893	0.012	73.875	0.000
Innovation (z) -> Z3	0.660	0.655	0.060	11.008	0.000
Innovation (z) -> z1	0.836	0.838	0.025	34.037	0.000
Economic Independence (Y) -> Y1	0.955	0.956	0.006	162.529	0.000
Economic Independence (Y) -> Y2	0.832	0.831	0.029	28.422	0.000

Economic Independence (Y) -> Y3	0.969	0.969	0.004	251.897	0.000
Economic Independence (Y) -> Y4	0.969	0.969	0.004	251.897	0.000
Economic Independence (Y) -> Y5	0.627	0.629	0.046	13.713	0.000
Entrepreneurial Skills (X) -> Innovation (z)	0.586	0.580	0.057	10.295	0.000
Entrepreneurial Skills (X) -> X1	0.971	0.971	0.004	258.722	0.000
Entrepreneurial Skills (X) -> X2	0.860	0.860	0.021	40.042	0.000
Entrepreneurial Skills (X) -> X3	0.976	0.976	0.003	317.326	0.000
Entrepreneurial Skills (X) -> X4	0.952	0.952	0.007	130.414	0.000

Source: (Smart PLS Data Processing Results, 2025)

1. Test Measurement Model (Outer Model)

   The results of the analysis showed that all indicators in the research variables had an outer loading value of > 0.7, thus meeting the requirements for convergent validity. The Average Variance Extracted (AVE) value of all variables is more than 0.5, and the Composite Reliability (CR) value exceeds 0.7. This indicates that all research constructs (entrepreneurial skills, product innovation, and economic independence) are reliable and consistent internally. The most dominant indicator in the entrepreneurial skill variable was X3 (leadership and managing skills) with a loading factor of 0.976. In the product innovation variable, the most influential indicator was Z2 (product variant) with a loading factor of 0.891. Meanwhile, in the economic independence variable, the dominant indicators are Y3 and Y4 (ability to manage cash flow and readiness to face financial risks) with a loading factor of 0.969. This shows that leadership factors, the ability to create product variety, and financial management are core aspects in increasing the economic independence of women entrepreneurs.
2. Structural Model Test (Inner Model)

   The R^2 value for the economic independence variable is in the strong category (≥0.60), which means that the variation in economic independence can be explained by entrepreneurial skills and product innovation simultaneously in significant proportions. The results of the bootstrapping test showed that all paths of intervariable relationships had a T-statistical value of > 1.96 and a p-value of < 0.05, so it can be concluded that all research hypotheses are proven to be significant.
4. Hypothesis Test

   The following table 4 presents a summary of the hypothesis test results based on path coefficient, T-statistic, and p-value:

Table 4. Research Hypothesis Test Results

Relationship Pathway	**Path Coefficients**	**T-statistics**	**p-value**	**Information**
Entrepreneurial Skills → Product Innovation	0,586	10,295	0,000	Signifikan

Product Innovation → Economic Independence	0,642	12,685	0,000	Signifikan
Entrepreneurial Skills → Economic Independence (Innovation Mediation)	0,359	5,819	0,000	Signifikan

Source: (Smart PLS Data Processing Results, 2025)

Based on the table above, it can be seen that all paths have a T-statistical value of > 1.96 and a p-value of < 0.05, so that all hypotheses are proven to be significant. This strengthens the finding that entrepreneurial skills have an effect on product innovation, product innovation has an effect on economic independence, and product innovation is also a mediator in the relationship between entrepreneurial skills and economic independence.

a. H1: Entrepreneurial skills have a significant effect on product innovation. The results of the analysis showed an influence coefficient of 0.586, with a T-statistical value of 10.295 and p < 0.001. This shows that entrepreneurial skills have an important contribution in improving product innovation.
b. H2: Product innovation has a significant effect on economic independence. The coefficient of influence is 0.642, T-statistic is 12.685, and p < 0.001. This means that the higher the product innovation, the stronger the economic independence of women business actors.
c. H3: Entrepreneurial skills affect economic independence through product innovation (mediation). Mediation analysis shows that product innovation is a significant mediator. This can be seen from the T-statistical value of 5.819 (p < 0.001) on the entrepreneurial skills → product innovation → economic independence pathway.

Discussion

The results of this study illustrate that women's entrepreneurial skills significantly influence product innovation, particularly among home industries in Medan City. This relationship is logical considering that most women entrepreneurs in Medan manage small-scale businesses that rely heavily on creativity and adaptability to maintain market relevance. Respondents with strong leadership, managerial, and creative skills were better able to diversify products and respond to consumer needs. These findings are consistent with (Mashuda & Laily, 2021), who stated that managerial and leadership skills are critical for entrepreneurial success. Similarly, (Rahman & Setiawati, 2022) found that women entrepreneurs with strong entrepreneurial orientation are more proactive in adopting innovative strategies, while (Dewi & Handayani, 2023) emphasized that communication and managerial competence enhance the ability to transform ideas into marketable innovations.

Furthermore, this study confirms that product innovation significantly contributes to economic independence among women entrepreneurs. In Medan City, competition in the food and beverage (F&B) sector requires continuous innovation to attract loyal consumers. The dominance of the product variant indicator (Z2) reflects the importance of creating diverse and distinctive products tailored to consumer tastes. This result supports (Tjiptono's, 2017) theory that innovation is a key instrument for achieving sustainable competitive advantage. (Supriadi & Choncho, 2024) also found that innovation in women-led MSMEs improves profitability and

competitiveness. Similar findings were reported by (Yuliana et al., 2022), who stated that product differentiation significantly increases sales growth and business independence in small enterprises.

In addition, product innovation acts as a mediating variable between entrepreneurial skills and economic independence. This implies that even though entrepreneurial skills are essential, their impact becomes stronger when coupled with innovation. Women entrepreneurs who only rely on managerial skills without continuous product renewal often struggle to maintain market share. These findings are consistent with (Nugroho, 2020), who emphasized that innovation bridges entrepreneurial competence and business success, and are supported by (Putri & Sari, 2023), who found that innovation strengthens the relationship between entrepreneurial ability and MSME sustainability.

Theoretically, this study enriches the understanding of the integrative model connecting entrepreneurial skills, product innovation, and economic independence. Practically, it suggests that local governments and empowerment institutions should design entrepreneurship training that simultaneously develops managerial capability and innovative thinking, as both are key drivers of sustainable women's economic empowerment in Medan City.

Conclusion

Based on data analysis and discussion, it can be concluded that entrepreneurial skills have a significant influence on product innovation. This shows that the more skilled a woman entrepreneur is in terms of managerial, leadership, and creativity, the greater her ability to produce innovative products that are in accordance with market needs. Furthermore, product innovation has also been proven to have a significant effect on economic independence. A variety of products have proven to be able to attract consumers, increase competitiveness, and ultimately support the achievement of economic independence.

Thus, product innovation acts as a mediator between entrepreneurial skills and economic independence. This means that good entrepreneurial skills will be more effective in increasing economic independence if accompanied by sustainable product innovation. In this study, it was found that the most dominant indicators were leadership and management skills from the economic independence variable. These findings emphasize that aspects of leadership, creativity in products, and financial management are the main keys to success for women MSME actors.

Suggestion

1. For Business Actors: Women home industry actors in Medan City need to improve their entrepreneurial skills, especially in aspects of leadership, strategic planning, and financial management. In addition, the focus on product innovation must continue to be strengthened, both in terms of quality, design, and product variety, so that businesses are more competitive and resilient in facing market competition.
2. Practical Implications: The findings of this study demonstrate that empowering women through enhanced entrepreneurial skills and product innovation is crucial for achieving sustainable economic independence. Collaboration among the government, business actors, and academia is needed to create a supportive ecosystem for women-led MSMEs, with the Ministry of Cooperatives and MSMEs playing a strategic role in providing innovation-based training programs.

Theoretically, this study strengthens the conceptual framework linking entrepreneurial skills, product innovation, and economic independence, supporting prior research that positions innovation as a mediating factor between competence and business success while enriching entrepreneurship literature through an integrative model of empowerment.

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