

Work-Life Balance, Motivation and Personality of MSE Owners on Firm Performance in Greater Jakarta

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ABSTRACT

This study examines the impact work-life balance, motivation, and personality of owners of micro and small enterprise (MSE) on their business performance in Greater Jakarta area. A total of 152 micro and small enterprise was surveyed and data was analysed using SPSS 23.0 software. Results indicate work-life balance does not have an influence on MSE performance, whereas motivation and personality do.

Keywords: Micro and small enterprises, motivation, performance, personality, work-life balance

INTRODUCTION

Rapid industrial development has led to the mushrooming of small businesses known as Micro and Small Enterprises (MSEs), which are now dominating the business landscape in many countries, including Indonesia. The MSEs dominate the economy of developing countries and help developing countries

face their economic challenges. This type of businesses contributes to economic development, improves household incomes and provides work opportunities (Steer & Taussig, 2003 as cited in Benzing & Chu, 2009).

The influence of MSEs on the economy is statistically evident. In 2012 there were 57,895,721 MSEs in Indonesia with 57,189,393 being Micro Enterprises, 654,222 units Small Enterprises and 52,106 Medium Enterprises. The MSEs also contribute 58.92% to Indonesia's Gross Domestic Product (GDP) and provide jobs for 97.30% of work forces (Bank of Indonesia, 2015). Thus, as MSEs have a strong influence on the national economy, they should be further studied.

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The MSEs in each Indonesian province have managed to create jobs. The DKI Jakarta has 28,378 micro enterprises and 6,616 small businesses, which respectively provides 64,180 and 52,710 jobs. In West Java, there are 421,881 micro business and 58,359 small enterprises and each provides 883,706 jobs and 463,193 jobs respectively. In Banten, 108,235 micro businesses and 9,313 small companies provide 191,324 and 80,726 jobs respectively (Badan Pusat Statistik, 2015). These three provinces are part of Greater Jakarta (Jabodetabek) Area. Therefore, research on MSEs in this geographic area is important due to their contribution to the economic development of the region.

Among MSEs, micro enterprises have shown significant growth. In 2011 they accounted for 34.64% of MSEs to increase to 38.81% in 2012 (an increase of 4.17%). However, there are still many obstacles that MSEs must overcome, such as human resources, capital, law, accountability, business climate, infrastructure and access (Bank of Indonesia, 2015).

Regarding the human resources issue, owners of a MSE have limited knowledge and skills to manage their business, and this can lead to MSE failure (Zaridis & Mousiolis, 2014). Other than these two aspects, MSE also lacks good human resources, i.e., the spirit and character of entrepreneurship (Sukesti & Iriyanto, 2011). The entrepreneurial spirit and character correspond to motivation and personality of business owners. Motivation that contains intensity, direction and persistence becomes

the driver for the owners to achieve their business goals. Benzing and Chu (2009) stated that motivation is important to achieve business revenue. This research extends Benzing's work by considering the achievement of other-than-business goals. Meanwhile, researchers believe that entrepreneurs' characteristics, which are reflected from their personality traits, influence firm performance (Isaga, 2017). Therefore, the focus of this research is on the owners who will determine the performance of MSEs.

Based on previous research, many factors determine firm performance, such as abilities, skills, family background, work experience, and social and demographic profile. In addition, psychological factors, such as perception, role, work attitude, personality, motivation and job satisfaction are also influential (Katongole, Ahebwa, & Kawere, 2013; Lai, Saridakis & Johnstone, 2016). Prijadi and Desiana (2017) found gender, owners' involvement and experience affect profitability.

Walker and Brown (2004) revealed that operating an MSE required full involvement from the owner, including decision-making, either as individuals or partners. For this reason, it is interesting to study the work and personal life balance (work-life balance) of owners because to deliver an outstanding performance requires a proper separation of the work tasks and personal life of the owners. Most previous research examined work life balance from the employees' view point (Beauregard & Henry, 2009; Cegarra-Leiva et al., 2012), whereas almost all MSEs

are managed by owners whose work life balance preferences could also influence the success or failure of the MSE. The inclusion of owners' preference is expected to be one of the novel contributions of this research.

Besides the owners' work-life balance, the MSE owners' motivation is important because the majority of the MSE owners want to improve their income (Benzing & Chu, 2009). In this research, intrinsic and extrinsic motivation are both used according to Herzberg's theory. The MSE owners' personality is also important because it combines their mental and physical characteristic that provide them a sense of identity (Kreitner & Kinicki, 2004). To achieve its goals, a MSE needs to deliver a continuous and outstanding performance supported by the balance of work and personal life, owners' motivation in running the business, and the owners' personality. In this research, the owner's work life balance, motivation and personality were measured and used as the independent/predictor variables in an analytic model, whereas performance was measured and used as the dependent/outcome variables.

LITERATURE REVIEW

Performance

Performance means the level of success in performing a task and the capability of an individual in achieving previously set goals (Gibson, 2003). Success is the combined outcome of work capacity and skills (Kreitner & Kinicki, 2004). Moreover, performance is considered the results achieved by certain roles within a defined

period of time (Bernardin & Russell, 2013). Outstanding performance requires an alignment of behaviour with wisdom and science, skills, and competence to work effectively in a work activity (Armstrong, 2008).

There is no specific way to evaluate performance. A particular approach to evaluate performance is relative to the objective of the organisation or company. One of the approaches to evaluating firm performance is based on its financial aspect. This method is suitable for micro and small enterprises. According to Reid and Smith (2000), the indicators for a financial plan are:

- Employment Growth, this refers to the changes in the percentage of total employees over the years, indicating company investment.
- Profitability, the estimate of ratio and calculation of net profit obtained from the difference between the amount of capital injected into the business and the expenditures.
- Productivity means measuring the results with expenses. The higher the productivity of an organisation, the better its performance.

The non-financial aspect is important when measuring the organisation or company's performance success. It is criteria based on the personal or individual owner of the organisation or company. According to Walker and Brown (2004), the indicator of non-financial performance is personal affective criteria, including

lifestyle aspects, less dependency on the financial aspect (diminished financial), financial strength (strong financially) and including the ambition and determination of success and social responsibility (social/community responsibility).

Work-Life Balance

Work-life balance is a concept that separates an individual life into two contrasting aspects, i.e. work and personal life. These two issues can sometime result in negative block (Nwagbara & Akanji, 2012). Additionally, work life balance can also be described as the individual's capability, regardless of age or sex, in combining the responsibility of their work life with their household life (Wheatley, 2012). From the company owner's point of view, work-life balance improves employee loyalty, results in better employees-company communication and productivity improvements that will benefit the business owner to maintain the sustainability of the enterprise. However, work-life balance has several challenges, namely culture of the organisation, work time and effectiveness. Work-life balance has several dimensions, such as: (1) Enough Time-off from Work; (2) Allegiance to Work; (3) Flexibility on Work Schedule; (4) Life Orientation; and (5) Upkeep of Work and Career (Wong & Ko, 2009). Since work-life balance is a concept that separates an individual life into two different aspects, this priority imbalance has an effect on decreasing productivity and performance in the organisation (Fapohunda, 2014).

Motivation

Motivation or *movere* means to move or actuate. Motivation is a stimulation of an activity to achieve its objective (Kreitner & Kinicki, 2004). Motivation is the essential process of psychology based on the nature of competitiveness through perceptions, personality, attitude and learning. It also is an essential element in behaviour (Miner, Ibrahim, & Watchtel, 1995 as cited in Maharjan, 2012). Motivation is perceived as an internal force that relies on an individual's needs and drives them to fulfil those needs (Tan & Waheed, 2011). Work motivation (both intrinsic and extrinsic) has an influence on the effectiveness of the organisation, especially to affect the growth of the firm (Manzoor, 2012).

Intrinsic motivation refers to the motivation within that individual that drives him or her to achieve his or her objectives. Also, intrinsic motivation is a behaviour from the attachment of their interest. In other words, fun and satisfaction are obtained from within the person (Guay, Vallerand, & Blanchard, 2000). The driver of intrinsic motivation, among others, is an achievement, work, recognition, and growth (Herzberg, 1966 as cited in Tan & Waheed, 2011).

Extrinsic motivation is the motivation that comes externally and affects an individual's behaviour. It is known as a hygiene factor. It also relates to different behaviour with objectives located outside an individual, but it remains attached to the action taken (Guay, Vallerand, & Blanchard, 2000). Moreover, extrinsic motivation

relates to the job's external matters, i.e. working conditions, work safety, and salary. When individuals are extrinsically motivated, they take part in actions in search of benefits they wish for such as money, reputation, or publication of journals (Makki & Abid, 2017). The extrinsic motivation factors, among others, are work security, money, and working condition (Herzberg, 1966 as cited in Tan & Waheed, 2011).

Personality

Personality is the combination of stable physical and mental characteristics that provide a sense of identity to an individual (Kreitner & Kinicki, 2004). It has a permanent feature and uniqueness that will influence individual behaviour and is affected by genetics and environment where mutual adaptations take place (Feist, 2006). Based on many theories on personality, the big five personalities are extraversion, agreeableness, conscientiousness, neuroticism, and openness to experience. These five are owned by each individual but expressed in different levels. Zhao and Siebert (2006) reveal that across the 23 studies they examined, entrepreneurs scored lower than other managers on neuroticism and agreeableness, but higher on conscientiousness and openness to experience. This research combines five personalities dimension into a single group by first determining the high or low level of each personality in accordance with the required entrepreneur. Barrick and Mount (1991) found that several dimensions of

personality (such as conscientiousness and neuroticism) are important attributes for achieving performance.

From the literature review above, this research proposes three hypotheses supported by previous studies. Fapohunda (2014), and Rehman and Roomi (2012) found that work-life balance for the MSE owners has a significant influence on their business performance because the owners have flexibility, control, freedom in performing business activities and other responsibilities. Thus, this research develops the following hypothesis:

Hypothesis 1: Work-life balance has a significant positive effect on the performance of an MSE

Hendijani, Bischak, Arvai and Dugar (2016) mentioned that intrinsic motivation and external motivation have an impact on performance. Rogstadius et al. (2011) also stated intrinsic motivation and extrinsic motivation have a significant effect on the performance or outcome of output in the firm. Motivation is not only considered a boost for a person, but also a driver of a person's performance (Pinder, 2011 as cited in Yan, Zhang, Zhang, Lu, & Guo, 2016). Therefore, managers seek ways to motivate employees to improve firm performance (Imran et al., 2014 as cited in Yan et al., 2016). Thus, the following hypothesis is proposed:

Hypothesis 2: Motivation has a significant positive effect on the performance of a MSE

Hurtz and Donovan (2000) stated that personality, as reflected in the big five models, has a significant effect on organisational performance. Barrick, Mount and Judge, (2001) also found that conscientiousness and emotional stability are valid predictors across performance.

Therefore, that the following hypothesis is developed:

Hypothesis 3: Personality has a significant positive effect on the performance of a MSE

From the hypotheses above, the model used in the research is shown in Figure 1.

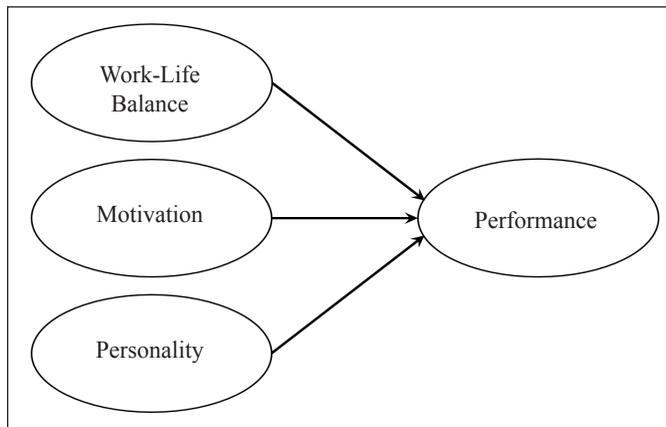


Figure 1. Research model

Source: Modified from Fapohunda (2014), Rogstadius et al. (2011), and Zhao, Seibert and Lumpkin (2010)

METHODS

This research was surveyed 152 respondents who are MSE owners within the Greater Jakarta area based on a convenience and judgemental sampling whereby the sample were deliberately selected based on an assessment of the researchers (Malhotra & Birks, 2006). In the sample, the majority of the respondents are in the trading industry, culinary industry and home-made industry. The survey selects the owner as a respondent to assure that they fully understand the form and its performance.

Data was collected using single cross-sectional design. Before the survey, a pre-test was conducted to verify the validity and

reliability of the questionnaire. The variables in this research consist of independent variables and dependent variables. Independent variables are work-life balance, motivation. Personality and performance are the dependent variables. This research consists of four main constructs with 38 indicators. The four constructs are: (1) Performance uses instruments developed by Reid and Smith (2000), and Walker and Brown (2004); (2) Work-life Balance uses instruments developed by Wong and Ko (2009); (3) Motivation is measured by instruments originally created by Herzberg and revitalised by Tan and Waheed (2011); and (4) Personality measures use the *Big*

Five Personality model improved by McCrae (2011).

Regarding the validity and reliability testing, this research drops seven items from 16 items for variable performance and three items from ten items for variable personality. As a final point, validity was in the range 0.543-0.895, whereas reliability was in the range 0.668-0.837. The remaining indicators are used for final regression.

RESULTS AND DISCUSSION

The variables have more than one indicator. Therefore, before doing the regression, factor analysis is conducted to yield a single composite variable (index). The correlation among these composite variables are shown in Table 1. The result revealed a modest correlation between variables (0.569-0.697), thus the regression analysis can be performed.

Table 1
Correlation between variables

Latent Variables	Variable Correlation		
	Work-Life Balance	Motivation	Personality
Work-Life Balance	1	0.586*	0.569*
Motivation	0.586*	1	0.697*
Personality	0.569*	0.697*	1

*Pearson correlation is significant at the 0.01 level (2-tailed)

Finally, this research applied Ordinary Least Square to estimate performance as a function of work-life balance, motivation and personality. The results are shown in Table 2.

Table 2
Estimation of performance using ordinary least square

Independent Variables	Performance		
	Coeff.	Std. Error	Sig.
(Constant)	0.000	0.065	1.000
Work-life Balance	-0.009	0.084	0.917
Motivation	0.424***	0.097	0.000
Personality	0.231***	0.095	0.017
No of Cases	152		
Adj. R Square	0.350		

***p< 0.01 (all two-tailed tests)

Results of the study indicated that work-life balance has a negative effect on company performance. Thus, the higher the work-life balance, the lower the firm performance. However, the effect is not statistically significant. Meanwhile, motivation and personality have positive effect on business performance. Consequently, higher motivation and personality increases performance. The *R Square* for this model is 0.350, which means work-life balance, motivation, and personality are able to explain the performance by 35% while the rest is explained by other variables. The following section will discuss this further.

Work-life balance does not affect performance. This is quite surprising because several researches found work life balance to influence performance. Lazar and Ratiu (2010) stated that work-life balance practices will improve firm performance. They found work life balance is not only beneficial for employees, but also for their families, firms and society.

This finding was supported by Rehman and Roomi (2012), and Fapohunda (2014).

It is possible MSE owners consider their personal life as not as important as motivation and personality. They are confused when they have to consider work-life balance at the same time as motivation and personality as drivers for performance (when run separately, though not shown in this paper, work-life balance has a positive and significant impact on performance). In the end, *work-life balance* does not affect the scale of MSE's performance.

The second hypothesis is supported by data. There is a positive influence of MSE owners' motivation against their performance. This shows that the proposed hypotheses are accepted. The results are consistent with that of Rogstadius et al. (2011) who found that there is a significant influence of motivation on performance. The results show intrinsic and extrinsic motivation. Intrinsic motivation of owners such as motivation for achievement (loading factor = 0.525), motivation for work (0.524), motivation for acknowledgement (0.627), and motivation for development (0.543) become the primary motivations to improve performance other than extrinsic motivation such as motivation for money (0.408), motivation for work condition (0.344), and motivation for job security (0.472).

The research also found that motivation has a significant influence on the MSE's performance. The determination of MSE to grow and develop and the belief that their MSE business will guarantee their life financially improved firm performance.

The MSE owners have the freedom to manage their business at their own will without any force or pressure from the subordinates unlike what is usually faced by the employees working in the company; MSE grows and develops to their maximum potentials. Moreover, MSEs seem to be immune from the global crises, which is another assurance for their existence. MSE sustainability will not be determined by an external factor like a crisis, but by the internal factors described previously. Therefore, the MSE owners need to have strong motivation to reach their maximum potential.

The second hypothesis on a positive relationship between personality and performance is supported. This was confirmed by Zhao, Seibert and Lumpkin (2010) who pointed to a significant association between personality and performance. To get more detail, the character of maintaining feel-good aspects of a relationship (extraversion, loading factor = 0.689), hospitality (agreeableness, 0.784), cautious (conscientiousness, 0.813), emotional stability (0.692) and openness to experience (0.794) will drive the MSE owners to improve their performance.

Furthermore, the personality of the MSE owners will support business performance. To achieve significant performance, a spirit of entrepreneurship including perseverance, responsibility, organisation skill, and ability to handle the pressure, and being open to new ideas are required. Fierce competition and a fluctuating business environment have forced MSEs to work diligently and be

open for changes. MSE owners must adapt themselves well and be open for new ideas to resolve all the pressures they face.

A good performance will be achieved with good productivity, MSE's owners' satisfaction, and positive response to its environment. High productivity will give the satisfaction that the MSE owners need, and therefore, they can contribute to the country's GDP. To that end, the MSE owners must have the motivation to grow for success, have an open personality, perseverance, and be responsible. High motivation and personality will pave the way for achieving maximum potentials as they have the satisfaction and pride in executing their business. In general, MSE problems lie in the quality of human resources that prevent them from achieving their maximum potential. It can be prevented through good motivation and open personality that welcomes new ideas and, in the end, these will be key to achieve good performance, success, and MSE sustainability.

CONCLUSION

This research enriches the understanding of owner's work-life balance, which does not always have positive impact on performance. Even though the effect is not statistically significant, there is slight indication that the increase in work-life balance could reduce MSE performance. This unique finding must be interpreted cautiously. Theoretically, when the notion of work-life balance is introduced with motivation and personality, the impact on performance may not be as expected. Empirically, this could

happen perhaps because the respondents are business owners with unique characteristics. For them, willingness to add work time, to take care all matters outside work and to work in more flexible times (i.e., work-life balance) would trigger lower performance. Thus, this research complements that of Beauregard and Henry (2009), wherein they assert there is insufficient evidence to support the notion that work-life practices enhance performance.

Furthermore, motivation needs to be maintained, and achievable targets need to be set to support further growth and development. This is possible through the clear and measurable vision and mission from the MSE owners. Besides motivation, personality also need to be maintained, particularly perseverance, responsibility and the ability to endure pressure and be open to new ideas. This is only possible if MSE owners update themselves with the latest development, particularly regarding business and technology development. For those reasons, information sharing among the MSE owners through discussions, training, and association of MSE owners needs to be established.

This research, however, has some limitations. The sample population is limited to Greater Jakarta area, so the findings cannot be generalised for MSE across Indonesia. Moreover, the sample size is small and future research with a much larger sample size conducted outside Greater Jakarta is suggested to complement the results of this research. Regarding theory, compared with the motivation theory

of Maslow and the motivation theory of McClelland, Herzberg's motivation theory is more accurate and suitable for research on Micro and Small Enterprises. The entrepreneurship motivation is far more suitable than the Herzberg's motivation theory.

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