Economic Law Compliance in AI-Driven Digital Mompreneurship: The Role of Entrepreneurial Attitudes and Self-Efficacy in Performance

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Abstract

Website-based Artificial Intelligence (AI) transformation among mompreneurs has enhanced business performance opportunities; however, gaps in digital economic law compliance awareness persist. This study examines the effects of AI integration and entrepreneurial attitudes on mompreneur business performance, with self-efficacy as a mediating variable within an economic law compliance framework. A quantitative design employing Structural Equation Modeling (SEM) was applied to 400 MSME mompreneurs in Makassar City selected through purposive sampling. Data were collected using structured questionnaires measuring AI integration, entrepreneurial attitudes, self-efficacy, and business performance. Measurement model validation (loading, CR, AVE) and structural model estimation (β, t-value, p-value) were conducted alongside mediation analysis. SEM results reveal significant effects of AI integration on self-efficacy (β = 0.52), entrepreneurial attitudes on self-efficacy (β = 0.71), AI integration on business performance (β = 0.74), entrepreneurial attitudes on business performance (β = 0.83), and self-efficacy on business performance (β = 0.80). Findings confirm self-efficacy as a partial mediator strengthening technological and behavioral influences on performance outcomes. AI integration and entrepreneurial attitudes are primary predictors of mompreneur performance, with self-efficacy functioning as a reinforcing psychological mechanism. From an economic law perspective, effective AI adoption must be accompanied by compliance with electronic transaction, personal data protection, and MSME regulatory frameworks to ensure sustainable digital entrepreneurship. Policy initiatives should integrate AI capability development, entrepreneurial self-efficacy enhancement, and digital economic law compliance education for mompreneurs to foster productive and legally compliant MSME ecosystems.

Keywords: Self-Efficacy; Artificial Intelligence; Economic Law Compliance; Business Performance; Mompreneur; Entrepreneurial Attitude.

Abstrak

Transformasi digital berbasis Artificial Intelligence (AI) pada mompreneur berbasis website telah meningkatkan peluang kinerja usaha, namun masih terdapat kesenjangan kesadaran kepatuhan hukum ekonomi digital. Penelitian ini bertujuan menganalisis pengaruh integrasi AI dan sikap kewirausahaan terhadap kinerja usaha mompreneur dengan mediasi self-efficacy dalam konteks economic law compliance. Penelitian menggunakan pendekatan kuantitatif dengan Structural Equation Modeling (SEM)

pada 400 mompreneur UMKM di Kota Makassar yang dipilih melalui purposive sampling. Data dikumpulkan menggunakan kuesioner terstruktur yang mengukur integrasi AI, sikap kewirausahaan, self-efficacy, dan kinerja usaha. Analisis mencakup evaluasi measurement model (loading, CR, AVE) dan structural model (β, t-value, p-value) serta pengujian efek mediasi. Hasil SEM menunjukkan bahwa integrasi AI berpengaruh signifikan terhadap self-efficacy (β = 0.52), sikap kewirausahaan berpengaruh kuat terhadap self-efficacy (β = 0.71), integrasi AI berpengaruh terhadap kinerja usaha (β = 0.74), sikap kewirausahaan berpengaruh terhadap kinerja usaha (β = 0.83), dan self-efficacy berpengaruh signifikan terhadap kinerja usaha (β = 0.80). Temuan ini mengonfirmasi peran self-efficacy sebagai mediator parsial yang memperkuat hubungan antara variabel teknologi dan psikologis terhadap kinerja bisnis. Penelitian menyimpulkan bahwa integrasi AI dan sikap kewirausahaan merupakan determinan utama kinerja mompreneur, dengan self-efficacy sebagai mekanisme psikologis penguat. Dari perspektif hukum ekonomi, adopsi AI yang optimal perlu disertai kepatuhan terhadap regulasi transaksi elektronik, pelindungan data pribadi, dan tata kelola UMKM untuk menjamin keberlanjutan bisnis digital. Diperlukan intervensi kebijakan yang mengintegrasikan literasi AI, penguatan self-efficacy kewirausahaan, serta program edukasi kepatuhan hukum ekonomi digital bagi mompreneur guna mendorong ekosistem UMKM digital yang produktif dan patuh regulasi.

Kata Kunci: Efikasi Diri; Kecerdasan Buatan; Kepatuhan Hukum Ekonomi; Kinerja Usaha; Mompreneur; Sikap Kewirausahaan.

INTRODUCTION

The acceleration of digital transformation has reshaped the operational landscape of micro and small enterprises, including mompreneurs who manage businesses while fulfilling domestic roles. In urban areas such as Makassar City, digital entrepreneurship has increasingly relied on website-based platforms integrated with Artificial Intelligence (AI) to support marketing automation, customer engagement, and financial decision-making. Empirical evidence indicates that AI enhances market intelligence capabilities, enables personalized marketing strategies, and improves predictive financial management among small businesses (Ata et al., 2024; Mohsen Amiri, 2024). Consequently, AI-supported digitalization has emerged as a strategic mechanism for strengthening competitiveness and sustainability in contemporary entrepreneurial ecosystems.

Despite these opportunities, the rapid adoption of digital technologies among micro and small enterprises has not been matched by adequate legal awareness and compliance practices. Many digital entrepreneurs operate online businesses without fully understanding regulatory obligations related to electronic transactions, personal data processing, and digital consumer protection. This condition raises socio-legal concerns regarding compliance with Indonesia's digital economic

regulatory framework, particularly the provisions contained in Undang-Undang Informasi dan Transaksi Elektronik, Undang-Undang Pelindungan Data Pribadi, and Undang-Undang Usaha Mikro Kecil dan Menengah (CNBC Indonesia, 2022; JDIH Kemaritiman dan Investasi, 2025; Komdigi, 2024; SustaIN, 2024). Prior studies highlight that limited legal literacy and resource constraints frequently prevent small enterprises from aligning digital business practices with regulatory standards, thereby increasing exposure to compliance risks and reducing institutional trust (Edeh et al., 2024; Kuś & Grego-Planer, 2021).

From a behavioral perspective, the adoption of innovative technologies is strongly influenced by entrepreneurial attitudes and psychological readiness. Entrepreneurial attitude reflects openness to innovation, resilience, and willingness to engage with technological change, all of which contribute to entrepreneurial success and innovation adoption (Bui & Duong, 2024; Kovid et al., 2025). Furthermore, entrepreneurial self-efficacy has been identified as a critical mediating construct that enhances confidence in utilizing digital technologies and executing business strategies effectively (Ewijk, 2025). Familiarity with AI tools has been shown to strengthen self-efficacy and facilitate proactive technology utilization, ultimately improving business performance outcomes (Basri, 2024; Solórzano Solórzano et al., 2024).

However, existing literature predominantly emphasizes technological and behavioral determinants of digital entrepreneurship while offering limited attention to the legal-economic dimension that underpins sustainable digital business practices. Studies examining AI adoption, entrepreneurial cognition, and performance rarely incorporate regulatory compliance as an analytical component, resulting in fragmented understanding of digital entrepreneurship ecosystems. In particular, empirical models that integrate AI utilization, entrepreneurial attitudes, self-efficacy, and economic law compliance within website-based mompreneurship contexts remain scarce. This indicates a clear research gap in socio-legal digital entrepreneurship scholarship, where technological empowerment is insufficiently examined alongside legal accountability mechanisms.

From an economic law perspective, compliance represents more than formal adherence to regulations; it functions as an institutional infrastructure that safeguards digital transactions, protects consumer rights, and fosters trust in online markets. Website-based AI integration among mompreneurs introduces complex regulatory implications, including electronic contracting, data governance, and platform

accountability. Therefore, investigating AI-enabled website entrepreneurship through a legal-economic lens is necessary to understand whether digital empowerment strategies simultaneously support regulatory compliance and sustainable entrepreneurial performance.

Based on these considerations, this study aims to analyze the influence of AI utilization and entrepreneurial attitudes on mompreneur performance, with entrepreneurial self-efficacy serving as a mediating variable, while positioning economic law compliance as the contextual foundation of website-based digital entrepreneurship. Employing a quantitative approach and Structural Equation Modeling (SEM), this research empirically examines the proposed relationships among mompreneurs in Makassar City.

The novelty of this study lies in proposing an integrative socio-legal entrepreneurial framework that bridges technological adoption, entrepreneurial psychological factors, and economic law compliance within digital mompreneurship. By embedding legal compliance into the analysis of AI-driven website entrepreneurship, this research contributes to the enrichment of digital entrepreneurship literature and offers practical insights for policymakers and stakeholders in fostering legally compliant and technologically empowered micro and small enterprise ecosystems.

RESEARCH METHOD

This study employs a quantitative research design to examine the influence of Artificial Intelligence (AI) utilization and entrepreneurial attitudes on mompreneur business performance in Makassar City, while analyzing the mediating role of entrepreneurial self-efficacy within the contextual framework of economic law compliance. The quantitative approach is considered appropriate for testing causal relationships among latent constructs and generating empirical evidence through structured measurement and statistical modeling.

The research population consists of mompreneurs operating businesses in Makassar City who have adopted digital platforms in their entrepreneurial activities. A purposive sampling technique is applied to ensure that respondents possess characteristics relevant to the research objectives. Specifically, respondents must (1) be women entrepreneurs categorized as mompreneurs, (2) operate micro or small businesses in Makassar City, (3) utilize AI-supported tools in business processes such as marketing, financial recording, or customer interaction, and (4) participate in entrepreneurial networks including women entrepreneur

communities. Based on an estimated population of 400 mompreneurs, the minimum sample size is determined using the Slovin formula, resulting in a target of approximately 200 respondents to achieve adequate statistical power for Structural Equation Modeling (SEM) analysis.

Primary data are collected through structured questionnaires distributed both offline (entrepreneurship meetings and seminars) and online using digital survey platforms. Prior to data collection, respondents are informed about research objectives, confidentiality assurances, and voluntary participation to maintain ethical research standards. The questionnaire measures four latent constructs: AI utilization, entrepreneurial attitudes, entrepreneurial self-efficacy, and business performance. Measurement indicators are adapted from established scales in digital entrepreneurship and SME performance literature, including dimensions of AI-enabled decision support, innovativeness and risk-taking orientation, perceived entrepreneurial capability, and performance indicators such as revenue growth, market expansion, and customer satisfaction.

Data analysis is conducted using Structural Equation Modeling (SEM) with XLStat software to simultaneously evaluate measurement and structural models. The analysis procedure consists of several stages. First, descriptive statistics are used to present respondent demographic and business characteristics. Second, measurement model evaluation is performed through confirmatory factor analysis to assess indicator validity and construct reliability, including factor loadings, Composite Reliability (CR), and Average Variance Extracted (AVE). Third, the structural model is examined to estimate path coefficients (β), t-values, and p-values, enabling assessment of direct effects of AI utilization and entrepreneurial attitudes on business performance as well as indirect effects mediated by entrepreneurial self-efficacy. Mediation analysis follows bootstrapping procedures to determine the significance and magnitude of indirect relationships.

Model fit is evaluated using Goodness-of-Fit (GoF) indices; however, unlike purely fit-oriented reporting, this study emphasizes comprehensive SEM output presentation, including standardized path estimates, direct–indirect effect decomposition, and explanatory power (R^2) of endogenous constructs. The analytical interpretation focuses on determining (1) whether AI utilization significantly influences mompreneur performance, (2) whether entrepreneurial attitudes significantly predict performance outcomes, and (3) whether

entrepreneurial self-efficacy functions as a statistically significant mediating mechanism.

To strengthen the socio-legal dimension of the research, findings are interpreted within the framework of Indonesia's digital economic regulatory environment, particularly compliance considerations associated with Undang-Undang Informasi dan Transaksi Elektronik, Undang-Undang Pelindungan Data Pribadi, and Undang-Undang Usaha Mikro Kecil dan Menengah (CNBC Indonesia, 2022; JDIH Kemaritiman dan Investasi, 2025; Komdigi, 2024; SustaIN, 2024). This integrative analytical approach enables examination of how technological capability and entrepreneurial cognition interact with legal compliance expectations in shaping sustainable digital entrepreneurship performance among mompreneurs.

RESULT AND DISCUSSION

Respondent Characteristics

Based on data collected from 400 mompreneur respondents operating MSMEs across three sub-districts in Makassar City; Tamalate, Biringkanaya, and Panakukang, the distribution of respondents' entrepreneurial experience is presented in Table 1.

Table 1. Respondents Work Experience

Work Experience	Total	Percentage
1-5 years	144	36%
6-10 years	124	31%
11-15 years	78	19.5%
16-20 years	54	13.5%
Total	400	100%

Source: Data Processing, 2025

Table 1 indicates that the largest proportion of respondents (36%) have operated their businesses for 1-5 years, followed by those with 6-10 years of experience (31%). This finding demonstrates that the majority of mompreneurs in the sample (67%) are in the early to middle stages of business development. Such a composition reflects a dynamic entrepreneurial landscape characterized by relatively young business tenure and potential openness to digital transformation, including AI-based systems.

Respondents with 11-15 years (19.5%) and 16-20 years (13.5%) of experience represent more established entrepreneurs who have sustained business continuity over a longer period. Although numerically smaller (33% combined), this group reflects operational stability and

accumulated tacit knowledge in managing MSMEs. Their experience may contribute to strategic prudence, risk management capacity, and long-term decision-making orientation.

For analytical purposes, work experience can be clustered into two broader categories: early-stage entrepreneurs (1-10 years) and established entrepreneurs (11-20 years). The early-stage group (67%) is generally more adaptive to technological change and more likely to experiment with AI-based tools in marketing, financial management, and digital customer engagement. In contrast, the established group (33%) contributes experiential knowledge and organizational stability, which may influence compliance awareness and governance practices.

The coexistence of these two experience groups creates an intergenerational entrepreneurial structure within Makassar's mompreneur ecosystem. From a performance perspective, synergy between technological adaptability (more dominant among early-stage entrepreneurs) and experiential maturity (characteristic of established entrepreneurs) may strengthen digital business sustainability, particularly when aligned with structured AI adoption and regulatory compliance practices. This demographic composition therefore provides a relevant empirical foundation for examining the interaction between AI utilization, entrepreneurial attitudes, self-efficacy, and business performance in the context of MSME development.

Structural Equation Modeling (SEM) Analysis

This study employs Structural Equation Modeling (SEM) using LISREL 2025 to simultaneously evaluate the measurement model and the structural model. SEM is appropriate because it enables the estimation of complex causal relationships among latent constructs while accounting for measurement error and indirect (mediated) effects.

Measurement Model Evaluation

The measurement model assesses the validity and reliability of indicators in representing their respective latent constructs. Convergent validity is evaluated through standardized factor loadings (≥ 0.50), while construct reliability is assessed using Composite Reliability (CR ≥ 0.70) and Average Variance Extracted (AVE ≥ 0.50). Model adequacy is further confirmed using Goodness-of-Fit (GoF) indices.

Table 2. Goodness of Fit Measures

GoF Index	Estimate
Chi Square	3329.22
Degrees of Freedom (df)	588

P-Val	0,00
RMSEA (Root Mean Square Error of Approximination, < 0,08)	0,053*
GFI (Goodness of Fit Index = Approach 1)	0,918*
AGFI (Adjusted Good of Fit Index = Approach 1)	0,954*
NFI (Normed Fit Index)	0,979*
CFI (Comparative Fit Index = Approach 1)	0,910*
IFI (Incremental Fit Index = Approach 1)	0,914*
RFI (Relative Fit Index)	0,335*
PNFI (Parsimony Normed Fit Index)	0,354*

Source: Data Processing, Lisrel, 2025

The RMSEA value of 0.053 indicates a close model fit (below the 0.08 threshold), confirming acceptable approximation error. The GFI (0.918), CFI (0.910), IFI (0.914), and NFI (0.979) exceed the recommended 0.90 threshold, demonstrating satisfactory absolute and incremental fit. Although RFI and PNFI are relatively low, the dominant fit indices confirm that the empirical model adequately represents the theoretical structure. Therefore, the measurement model is considered valid and reliable for further structural analysis.

Artificial Intelligence Measurement Model

The AI construct consists of three dimensions:

- Ease of Use (ease of understanding, ease of operation, short learning time)
- Perceived Benefits (productivity improvement, faster decision-making, improved service quality)
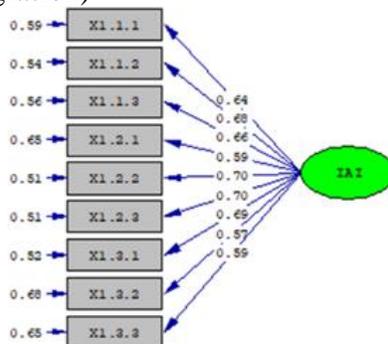- Intensity of Use (daily usage frequency, usage duration, depth of operational integration)

Figure 1. Artificial Intelligence Integration Measurement Model Path

The Artificial Intelligence (AI) integration measurement model in this study consists of three main dimensions: Ease of Use, Perceived Benefits, and Intensity of Use. The Ease of Use dimension includes indicators such as ease of understanding, ease of operation, and low learning time. Perceived Benefits consists of indicators of increased work productivity, speed in business decision-making (Asmar et al., 2024), and improved service quality. Meanwhile, Intensity of Use includes daily usage frequency (Oppioli et al., 2025), usage duration per session, and the depth of AI integration in business operations. This model shows that these nine indicators contribute to AI integration for mompreneurs, with the Perceived Benefits dimension dominating (Monroy-Osorio, 2024a).

The indicators "Quick business decision-making" and "Improved service quality" have the highest values (0.70), indicating that decision speed and service quality are key to successful AI integration. AI integration not only accelerates decision-making but also increases its accuracy and objectivity, enabling companies to respond more quickly to market dynamics (Dissanayake et al., 2024). Furthermore, AI also improves the quality of customer service through personalization, which in turn increases satisfaction and loyalty. Overall, the integration of AI in decision-making and service improvement provides significant strategic value, although other indicators in each dimension also contribute to building AI integration for mompreneurs in Makassar City, enabling faster, more accurate decisions and services that are more responsive to customer needs.

Entrepreneurial Attitude

The entrepreneurial attitude construct comprises three dimensions:
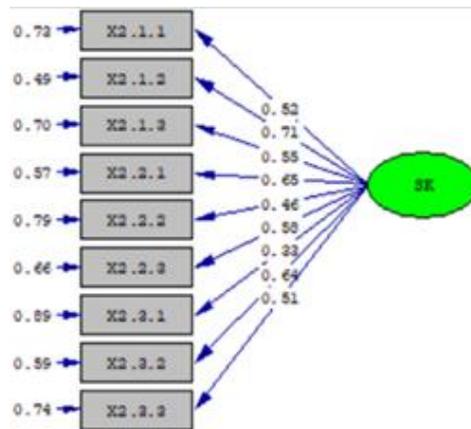
- Proactivity
- Innovation
- Risk-Taking

Figure 2. Entrepreneurial Attitude Integration Measurement Model Path Diagram

The entrepreneurial attitude measurement model in this study consists of three dimensions: Proactivity, Innovation, and Risk-Taking, each with three indicators. The Proactivity dimension encompasses the ability to identify market opportunities, take initiative in business development, and respond quickly to changes in the business environment. The "Taking Initiative to Develop a Business" indicator has the highest contribution, indicating that a proactive attitude is crucial for mompreneurs in seeking opportunities and facing challenges (Frese, 2009).

The Innovation dimension encompasses adopting new methods, creativity in product development, and a willingness to experiment. The ability to adopt new methods reflects an open attitude to change, while creativity enables entrepreneurs to identify unmet market needs and develop innovative solutions (Nguyen-Duc et al., n.d.).

The Risk-Taking dimension encompasses the courage to take calculated risks, the readiness to face uncertainty (Monroy-Osorio, 2024b), and the courage to invest in new ideas. These three elements are interrelated and strengthen a resilient entrepreneurial attitude, enabling mompreneurs to remain relevant and competitive in a dynamic business environment. Overall, the integration of these three dimensions forms a strong entrepreneurial attitude, encouraging mompreneurs to take proactive action, innovate, and take risks to achieve business success.

Self-Efficacy

Entrepreneurial self-efficacy is structured into:
- Challenge Management Confidence
- Task Completion Confidence
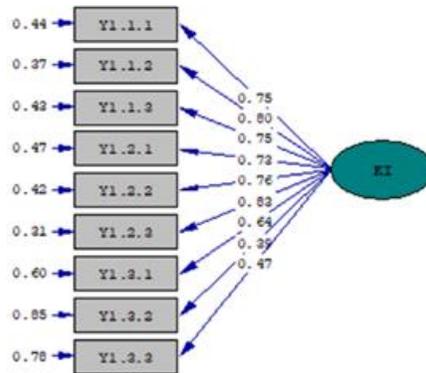
- Decision-Making Confidence

Figure 3. Self Efficacy Integration Measurement Model Path Diagram

The self-efficacy variable in this study consists of three dimensions, each with three indicators. The first dimension, Challenge Management Confidence, encompasses confidence in facing business obstacles, the ability to persist in difficult situations, and optimism about the future of the business. This dimension is important because self-efficacy significantly contributes to business success, enabling entrepreneurs to be more responsive to market changes (Caliendo et al., 2023).

The second dimension, Task Completion Confidence, encompasses confidence in completing tasks on time, achieving business targets, and completing tasks independently. These three indicators are interrelated to build confidence in completing tasks (Sarman et al., 2025), with effective time management being key to increasing productivity (Korber et al., 2018).

The final dimension, Decision-Making Confidence, comprises confidence in making strategic decisions, confidence in business decisions, and consistency in decision-making (Garcia, 2020). This confidence is important because it enables individuals to make appropriate and effective decisions and maintain consistency in the process (Luan & Zhang, 2025), which increases decision legitimacy.

Overall, the three dimensions support each other in building mompreneurs' self-confidence, which in turn improves their ability to manage challenges, complete tasks, and make strategic decisions in the business world.

Business Performance

Business performance is operationalized through:

- Sales Growth
- Operational Efficiency
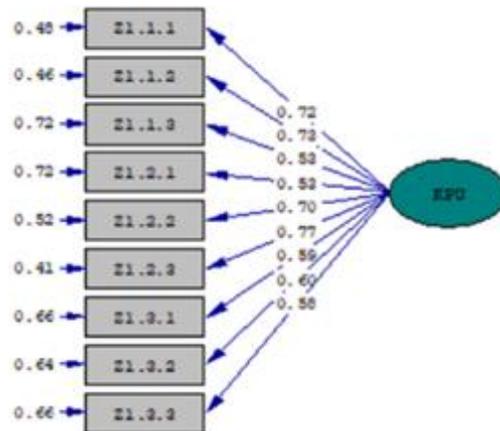- Customer Satisfaction

Figure 4. Business Performance Integration Measurement Model Path Diagram

The business performance variables in this study consist of three dimensions: Sales Growth, Operational Efficiency, and Customer Satisfaction, each with three indicators. The Sales Growth dimension encompasses increased business turnover, new customers, and increased market share. Sales growth is a key indicator of business sustainability, as increased turnover reflects a company's ability to generate higher revenue (Garcia, 2020). Adding new customers expands the market base, while increasing market share demonstrates effective competitiveness.

The Operational Efficiency dimension encompasses reduced production costs, optimized resource utilization, and reduced operational process time (Ignaszak et al., 2023) . Operational efficiency is crucial for enhancing competitiveness, as cost reduction and resource optimization can increase profit margins and responsiveness to market demand (Yuefei et al., 2024).

The Customer Satisfaction dimension is built through positive customer testimonials, low complaint rates, and high customer loyalty (Rungsithon, 2024). These three indicators are interrelated and contribute to overall customer satisfaction. Positive testimonials reflect a good service experience, while low complaint rates demonstrate the company's ability to meet customer expectations (Sankar Singh, 2025). Overall, these three dimensions support each other in improving the

business performance of mompreneurs. By focusing on sales growth, operational efficiency, and customer satisfaction, companies can build a strong foundation for long-term success and profitability.

Discussion

The Effect of Artificial Intelligence Integration on Self-Efficacy (AI)

The following Structural Equation Modeling (SEM) results explain the relationship between the Artificial Intelligence Integration (AII) variable and Self-Efficacy (AI), as shown in the following figure.
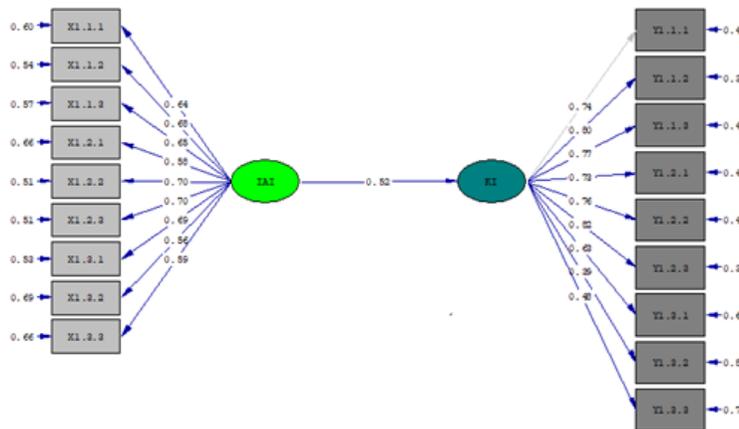

Figure 5. Diagram of the Effect of AI Integration on Self-Efficacy

The figure above depicts a model explaining the direct effect of AI on AI, with a coefficient of 0.52. This figure indicates that the effect of AI on AI is positive and statistically significant. This means that the higher the level of AI technology integration by an individual or organization, the higher the level of self-efficacy experienced by that individual in carrying out their tasks or activities.

AI integration in this context is measured through nine indicators, reflecting aspects of the application of AI-based technology in various fields of activity. The loading factor values for the AII indicators range from 0.51 to 0.70, indicating that all indicators have strong construct validity and consistently represent the AI construct. Meanwhile, the AI variable is measured through ten indicators with loading factors ranging from 0.32 to 0.85. Indicators with high loadings, such as Y1.3.2 and Y1.3.3, indicate that personal efficacy and confidence in success play a dominant role in shaping overall self-confidence.

The path coefficient of 0.52 from AI to AI reflects that the application of AI technology not only increases efficiency and productivity but also strengthens an individual's psychological self-confidence. This can be explained by the use of AI often assisting in decision-making, simplifying work processes, and providing more accurate predictions, ultimately increasing an individual's sense of control, competence, and confidence in their own abilities. AI also helps minimize uncertainty and accelerate responses to challenges, so individuals feel more prepared and confident in facing various situations. This is in line with study (Wang et al., 2024)which states that the integration of artificial intelligence (AI) technology has a significant relationship with increased user self-efficacy. Furthermore, the study was conducted by developing and validating the AI Self-Efficacy Scale (AISES) to measure individuals' perceptions of their ability to use AI technology. The results of this study confirm that self-confidence in the use of AI is crucial for driving the adoption and effective use of this technology.

This is in line with research (Li et al., 2025) which found that in decision-making involving AI, users' self-confidence levels tend to align with the confidence levels displayed by the AI. This alignment can influence the calibration of users' self-confidence, which in turn impacts their decision to accept or reject AI advice. This emphasizes the importance of understanding the dynamics between mompreneurs' self-confidence and trust in AI in the context of human-AI collaboration.

Overall, recent literature confirms that the integration of AI into various aspects of life can strengthen individual self-confidence, primarily through increased self-efficacy in using the technology. However, it is crucial to ensure that users have an adequate understanding of AI and receive the necessary support to maximize its benefits. Thus, this model demonstrates that technology integration, particularly AI, plays a significant role in shaping and enhancing individual self-confidence. Therefore, strengthening individual capacity through technology needs to be accompanied by strategies that support the acceptance and mastery of AI to maximize its positive impact on psychological aspects and personal performance.

The Influence of Entrepreneurial Attitude (SK) Variables on Self-Confidence (KI)

The following explains the relationship between the Entrepreneurial Attitude (ES) variable and Self-Efficacy (SE), as shown in the following figure.
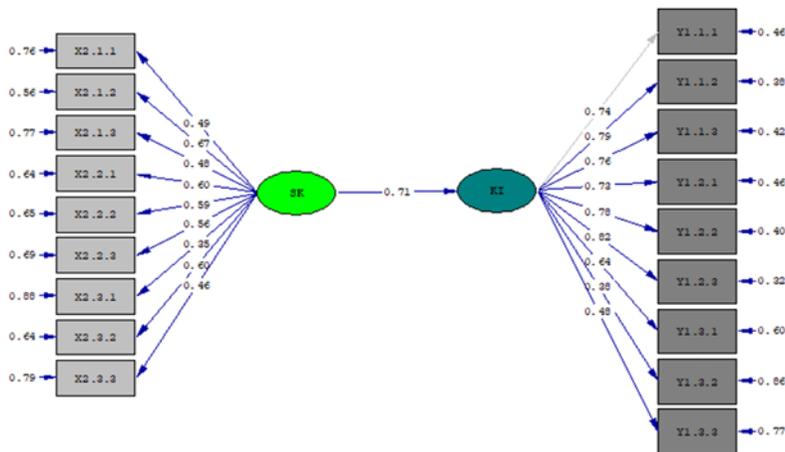
Figure 6. Diagram of the Influence of Entrepreneurial Attitude on Self-Efficacy

The relationship between entrepreneurial attitude and self-efficacy in the figure above is constructed through dimensions. Entrepreneurial attitude, which consists of the dimensions of proactivity, innovation, and risk-taking, plays a crucial role in shaping an individual's self-efficacy, particularly in the context of entrepreneurship. Self-efficacy, which encompasses the ability to manage challenges, complete tasks, and make decisions, is a critical factor influencing entrepreneurial success.

The Structural Equation Modeling (SEM) image above shows the relationship between the entrepreneurial attitude (ES) variable and self-efficacy (SE). In this model, entrepreneurial attitude is measured through three main dimensions: proactivity (X2.1), innovation (X2.2), and risk-taking (X2.3), while self-efficacy is measured through three additional dimensions: confidence in managing challenges (Y1.1), confidence in completing tasks (Y1.2), and confidence in making decisions (Y1.3). The relationship between these variables provides a strong explanation of how entrepreneurial characteristics can shape and strengthen an individual's psychological aspects, particularly in building self-confidence, which is essential for business success.

Entrepreneurial attitude, as a key construct, consists of a proactive component that describes an individual's tendency to act with initiative, anticipate future needs, and create opportunities rather than simply respond to situations. Within this dimension, individuals with a proactive character don't simply wait for opportunities to arise but actively create new ones. This behavior is closely related to self-confidence in managing challenges. When someone is accustomed to acting proactively, they will

be more prepared and confident in facing the uncertainty and challenges that arise in entrepreneurial activities. Self-confidence in managing challenges (Y1.1) reflects the extent to which an individual feels capable of facing obstacles and difficult situations in the business world. With a proactive attitude, individuals tend to have a strong problem-solving mindset, thus further strengthening their self-perception as individuals capable of managing complexity and risk.

The second dimension of entrepreneurial attitude is innovation (Y1.2), which reflects the extent to which an individual is oriented towards creating creative solutions, developing products, services, or processes that differ from existing ones. Innovation requires confidence in critical thinking skills, ideation, and the ability to evaluate results. Innovative individuals tend to have a high level of confidence in completing tasks (Y1.2) because they are accustomed to finding solutions, trying new approaches, and developing solutions to various challenges. In the context of confidence in completing tasks, individuals with innovative skills are more confident in designing work strategies, implementing plans, and achieving targets because they feel able to think and act differently from the majority. This is reinforced by the indicator loading factor values in the SEM, which indicate a high contribution of the innovation indicator to entrepreneurial attitudes.

The third dimension, risk-taking (X2.3), is a key characteristic of entrepreneurial attitudes, emphasizing an individual's readiness to make decisions in uncertain situations, the courage to accept consequences, and a willingness to try new things even when the outcome is uncertain. This attitude significantly influences confidence in decision-making (Y1.3). Individuals accustomed to facing risks will feel more confident and calm when faced with dilemmas, alternative choices, or strategic decisions in the business world. They have steadfastness in decision-making because they have developed a tolerance for uncertainty and built trust in their personal judgment and intuition. Confidence in decision-making is a form of advanced self-efficacy, where individuals not only possess information and skills but also believe that their decisions are appropriate and accountable.

The path coefficient value of 0.71 from SK to KI in the SEM model indicates a very strong and significant relationship between entrepreneurial attitudes and self-efficacy. This means that nearly three-quarters of the variation in self-efficacy can be explained by entrepreneurial attitudes. This suggests that interventions aimed at increasing self-efficacy in the entrepreneurial context will be most

effective if they focus on developing entrepreneurial characteristics such as proactivity, innovation, and risk-taking. This also reflects that self-efficacy in the business world is not solely determined by experience or formal education, but rather by the quality of attitudes and psychological orientations consciously developed through experience, training, and habituation.

Research (Ferreira et al., 2019) shows that proactive and innovative attitudes contribute significantly to the development of individual self-efficacy, which in turn increases self-confidence to act in a business context. Meanwhile, (Zhao et al., 2005) states that self-efficacy is an important mediator in the relationship between entrepreneurial orientation and entrepreneurial intention, indicating that without confidence in one's abilities, entrepreneurial attitudes will not develop into concrete actions. Another study by (Linton & Kask, 2017)emphasized that the combination of proactivity and risk-taking is the best predictor of innovation-based business performance, and that self-efficacy plays a crucial intermediary role in converting attitudes into tangible results.

The measurement of self-efficacy in this model is divided into three important parts. First, challenge-management confidence, which indicates an individual's ability to deal with pressure, obstacles, and unexpected situations. Second, task-completion confidence, which is the individual's belief in their ability to successfully complete a job or project. Third, decision-making confidence, which highlights the courage and certainty in selecting options or courses of action. These three dimensions cannot be formed instantly but are the result of a continuous process of learning, experience, and character development, all of which can be fostered through strengthening an entrepreneurial attitude.

Based on the above description, it is suggested that there is a mutually reinforcing relationship between entrepreneurial attitudes and self-efficacy. When someone is proactive, thinks innovatively, and is willing to take risks, they tend to have a high level of self-efficacy in facing various challenges in the business world. These attitudes provide a strong foundation for someone to feel capable of managing pressure, completing tasks effectively, and making decisions confidently. Therefore, in the context of entrepreneurship education and training, it is crucial to emphasize the development of proactive, innovative, and risk-taking dimensions as strategies for building strong self-confidence. This self-confidence will ultimately become a crucial psychological asset that

not only drives entrepreneurial intentions but also the sustainability and success of actual business operations.

The Effect of AI Integration Variables on Business Performance

The following explains the relationship between AI Integration (AII) and Business Performance (BOS), as shown in the following figure.
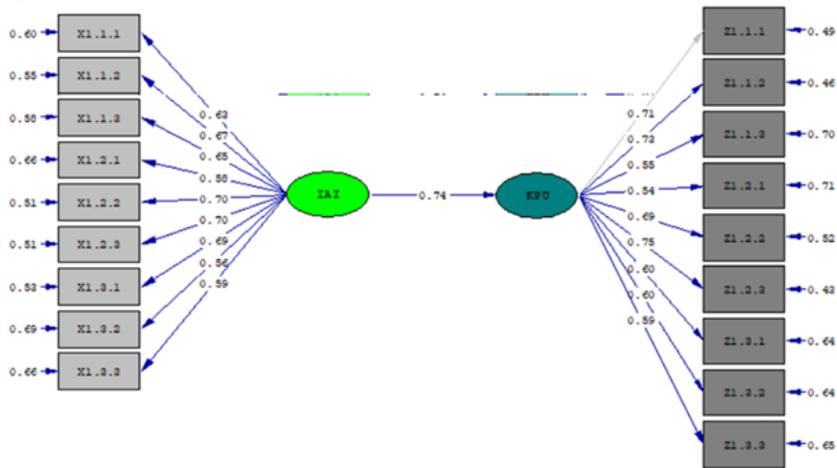

Figure 7. Diagram of the Effect of AI Integration on Business Performance

The SEM model illustrates the structural relationship between Artificial Intelligence Integration (IAI) and Business Performance (KPU). IAI comprises three main dimensions: Ease of Use (X1.1), Perceived Usefulness (X1.2), and Usage Intensity (X1.3). Meanwhile, Business Performance is constructed from three dimensions: Sales Growth (Z1.1), Operational Efficiency (Z1.2), and Customer Satisfaction (Z1.3). The path coefficient of 0.74 indicates a strong and significant impact of AI integration on business performance.

Ease of Use (X1.1) reflects how user-friendly AI systems are perceived. When AI systems are intuitive and supported by good technical assistance, users are more likely to adopt them in daily operations, leading to enhanced efficiency (Z1.2) and improved customer satisfaction (Z1.3) through faster and more accurate service. Perceived Usefulness (X1.2) indicates the perceived value added by AI, such as increased productivity and data-driven decision-making. Positive perceptions of AI benefits are closely linked to sales growth (Z1.1), as AI analyzes consumer behavior and suggests effective marketing strategies. Usage Intensity (X1.3) measures how frequently AI is utilized in business operations. High usage intensity signifies that AI is integral

to daily work processes, contributing significantly to sales growth and operational efficiency by enabling timely market analysis and responsive customer service.

The path coefficient of 0.74 suggests that a significant portion of business performance variation is explained by AI integration levels. In today's business landscape, AI is a strategic factor for competitiveness. Companies that effectively integrate AI across systems, human resources training, and organizational culture can enhance process efficiency, accelerate product innovation, and provide higher quality services.

Business performance, as a dependent variable in this model, encompasses three key dimensions: Sales Growth (Z1.1), which reflects revenue increases from improved marketing and service strategies; Operational Efficiency (Z1.2), indicating cost reductions and productivity gains due to AI automation; and Customer Satisfaction (Z1.3), measuring customer enjoyment and comfort through fast and accurate AI-driven services.

According to (Dwivedi et al., 2021), AI adoption positively impacts organizational performance, enhancing efficiency and service innovation. (Bughin et al., n.d.) found that companies aggressively adopting AI can improve profitability by over 20% compared to slower adopters. (Tandon et al., 2021) noted AI's role in boosting customer satisfaction through real-time data-based services and personalized interactions.

The measurement indicators in this model show good validity with loading factors above 0.5, confirming that they effectively represent their respective dimensions. This provides confidence in the statistical foundation of the constructs related to both AI integration and business performance.

In conclusion, successful AI integration significantly enhances overall business performance. Ease of use promotes faster and broader adoption, perceived benefits motivate ongoing use, and usage intensity indicates that AI is essential to daily business activities. These dimensions synergistically strengthen sales growth, operational efficiency, and customer satisfaction. Thus, organizations aiming to thrive in the digital era must invest seriously in developing an inclusive AI ecosystem that is user-friendly, genuinely beneficial, and intensively utilized.

The Influence of Entrepreneurial Attitude Variables on Business Performance

The following explains the relationship between entrepreneurial attitude variables and business performance (KPU), as shown in the following figure.
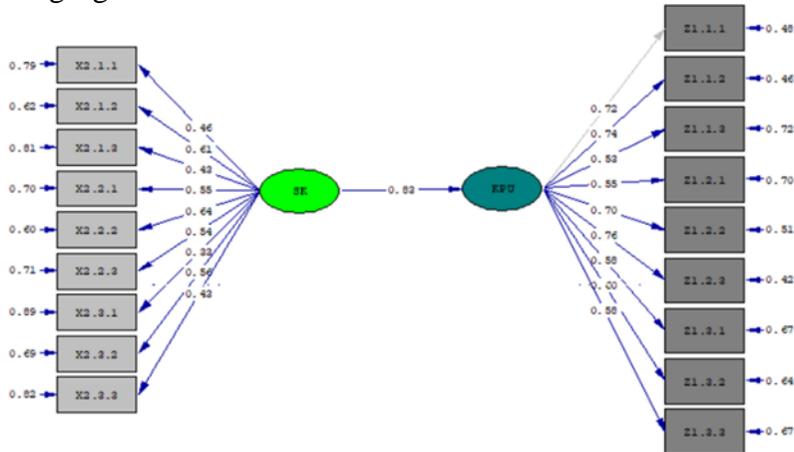

Figure 8. Diagram of the Influence of Entrepreneurial Attitude on Business Performance

The Structural Equation Modeling (SEM) model in the figure above shows a causal relationship between the Entrepreneurial Attitude (SK) variable and Business Performance (KPU) with a path coefficient of 0.83. This indicates that entrepreneurial attitude, as a latent construct, makes a significant contribution to achieving business performance, as reflected in indicators measuring sales growth, operational efficiency, and customer satisfaction. Furthermore, the entrepreneurial attitude variable is constructed from three main dimensions: Proactivity (X2.1), Innovation (X2.2), and Risk Taking (X2.3). Each of these dimensions has a significant influence on the formation of a strong entrepreneurial attitude and has a direct impact on improving business performance.

Proactivity, the first dimension of entrepreneurial attitude, reflects an individual's or organization's tendency to anticipate and act before problems or opportunities arise. This attitude represents a form of strategic vigilance that is essential in the dynamic business world. Individuals with high proactivity will take the initiative in developing markets, changing marketing approaches, and creating innovations before competitors do. Within the context of this model, proactivity has been shown to contribute strongly to sales growth (Z1.1), as proactive individuals or organizations are able to generate and capture new demand more quickly. Furthermore, proactivity also impacts customer

satisfaction (Z1.3), as services provided are more responsive, adaptive to needs, and quickly address changing consumer preferences.

The second dimension, innovation, reflects the extent to which an individual or organization is able to generate new ideas, update production methods, or create unique products and services. Innovation in entrepreneurship is an essential element that differentiates stagnant businesses from those that thrive. In the SEM model, innovation indicators have high loading factor values, indicating their significant contribution to the formation of entrepreneurial attitudes. Innovation directly impacts operational efficiency (Z1.2) because updated processes are typically faster, less expensive, and less error-prone. Furthermore, innovation can boost sales growth because unique and differentiated products attract new markets. Customers who accept creative solutions from businesses also tend to report higher levels of satisfaction, thus enhancing the customer satisfaction dimension.

The third dimension, risk-taking, is an important indicator of entrepreneurial behavior. It refers to the courage of an individual or organization to make decisions under uncertain circumstances. In a competitive business environment, risk-taking is a key tool for pursuing untapped opportunities or boldly innovating. Although risk doesn't always lead to positive outcomes, businesses that dare to take calculated risks are typically quicker to adapt to change and expand their market share. In this model, the risk-taking dimension contributes significantly to all aspects of business performance, from sales growth and operational efficiency to customer satisfaction. This is because organizations that dare to make bold decisions also tend to accelerate the innovation process, shorten customer waiting times, and introduce new, more satisfying services.

The path coefficient between SK and KPU of 0.83 indicates that entrepreneurial attitudes have extraordinary predictive power in determining business success. This means that a unit change in entrepreneurial attitudes will be proportionally and significantly affected by business performance. This is an important finding because it demonstrates that internal psychological and behavioral factors of an individual or organization are more dominant in determining success than external factors that are often difficult to control. Theoretically, this aligns with the psychological approach to entrepreneurship, which states that business success is determined more by the mindset, attitudes, and behavior of the business owner than simply market conditions.

Business performance, as the dependent variable, is constructed from three main indicators. Sales growth, the first indicator, measures the extent to which turnover or transaction volume increases over time. This growth is a direct result of a combination of innovative capabilities, speed of market response, and the courage to take expansionary steps. Operational efficiency, the second indicator, measures how optimally an organization utilizes resources to produce maximum output. Its influence is strongly influenced by proactiveness in restructuring work systems and innovation in production technology. The final indicator, customer satisfaction, is a non-financial indicator that reflects the organization's success in meeting the expectations and needs of its customers. Customer satisfaction levels are directly proportional to loyalty levels, which ultimately supports long-term sales growth.

This is in line with research (Ferreira et al., 2019), which found that entrepreneurial attitudes are strongly associated with increased efficiency and innovation in small and medium-sized organizations. Meanwhile, (Rauch et al., 2009) found that entrepreneurial orientation, including proactivity and risk-taking, is a significant predictor of business performance across various sectors. (Urban et al., 2017) suggested that in the context of developing countries, innovative attitudes and risk-taking are crucial for the success of start-up businesses. All these findings support the conclusion that entrepreneurial attitudes are not merely personal factors but also serve as an organizational strategy for achieving competitive advantage and optimal business results.

Practically, the results of this model indicate that entrepreneurship training and development should emphasize strengthening the dimensions of proactivity, innovation, and risk-taking. Entrepreneurship education is not just about understanding markets and accounting, but also about developing a mentality and behavior that reflect a readiness to face the challenges of modern business. By developing forward-thinking, creative, and courageous entrepreneurs, business performance will automatically improve. Even at the micro-scale, this attitude can be the difference between a growing business and one that stagnates.

Thus, it can be argued that an entrepreneurial attitude, encompassing proactivity, innovation, and risk-taking, not only reflects individual characteristics but also serves as the foundation for building an organizational culture that is ready to face disruption, competition, and evolving customer needs. When this attitude is instilled and consistently implemented, the results will be reflected in increased sales,

work efficiency, and customer loyalty. Therefore, developing an entrepreneurial attitude is a highly effective long-term strategy for creating sustainable and competitive business growth in today's digital and global economy.

The Influence of Self-Efficacy on Business Performance

The relationship between Self-Efficacy and business performance can be explained in the following figure.
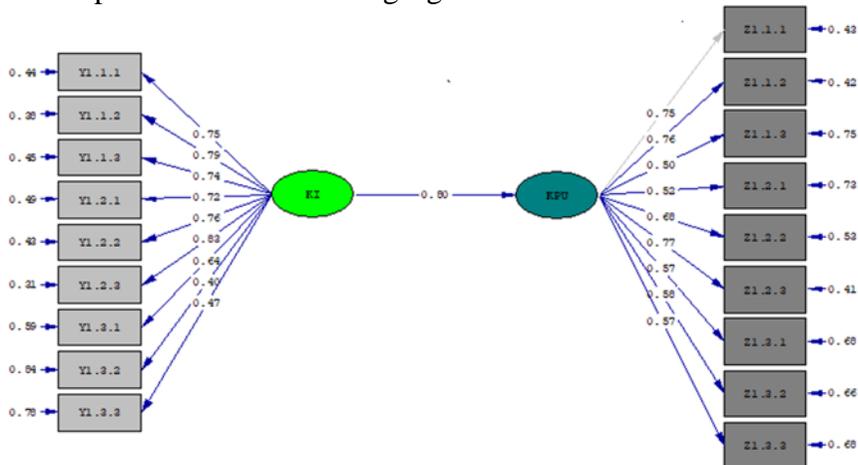

Figure 9. Diagram of the Influence of Self-Efficacy on Business Performance

The SEM model in the figure above explains the relationship between Self-Efficacy (SE) as an independent latent variable and Business Performance (BSE) as a dependent latent variable. In this context, self-efficacy is a psychological construct formed by three main dimensions: confidence in managing challenges (Y1.1), confidence in completing tasks (Y1.2), and confidence in decision-making (Y1.3). Business performance itself is shaped by three dimensions: sales growth (Z1.1), operational efficiency (Z1.2), and customer satisfaction (Z1.3). The path coefficient of 0.80 indicates a very strong influence between self-efficacy and business performance. This reflects that a high level of self-efficacy within an individual or business owner plays a significant role in determining how optimal their business performance is.

The first dimension of self-efficacy is confidence in managing challenges (Y1.1). This dimension indicates the extent to which an individual feels capable of facing obstacles, pressure, and uncertainty in their business activities. Individuals with a high level of confidence in facing challenges will demonstrate a never-give-up attitude, resilience, and resilience to market pressures and unstable business environments.

In this context, confidence in managing challenges contributes to the operational efficiency dimension (Z1.2), as individuals who are able to withstand pressure tend to maintain consistent performance in difficult situations. They are more efficient in managing resources because they are less prone to panic, more planful, and able to systematically evaluate emerging obstacles.

The second dimension is confidence in completing tasks (Y1.2), which describes an individual's level of confidence in their ability to complete a predetermined task or target. This dimension has direct implications for sales growth (Z1.1), as individuals who are confident in their abilities tend to be able to execute business plans effectively, maximize product potential, and develop effective marketing strategies. Confidence in completing tasks also influences operational efficiency, as individuals who are confident in completing tasks are less likely to procrastinate, are able to prioritize, and delegate efficiently when working in a team.

The third dimension is confidence in decision-making (Y1.3). This dimension describes an individual's confidence in determining the best choice among various alternatives and in taking strategic steps under conditions of uncertainty. Confidence in decision-making is crucial in the business world, as businesspeople are often faced with strategic dilemmas that require quick and accurate decisions. This dimension significantly impacts customer satisfaction (Z1.3), as quick and accurate decisions in handling complaints, adjusting services, or adapting products will enhance the customer experience. Furthermore, confidence in decision-making also impacts sales growth, as decisions related to promotional strategies, product innovation, and pricing have a direct impact on sales.

In this model, all indicators from each dimension show good factor loading values (mostly above 0.6), indicating that each indicator significantly represents the overall dimension and latent construct. Self-efficacy, as the primary construct, contributes significantly to each of its dimensions, and these dimensions collectively shape an individual's psychological belief in their own capacity. This suggests that to fully understand the influence of self-efficacy on business performance, all three aspects must be analyzed integratively, as a single dimension alone is insufficient to represent an individual's overall capabilities in an entrepreneurial context.

The path coefficient of 0.80 between self-efficacy and business performance indicates that when individuals feel confident in their

capacity, they are more confident in running, developing, and maintaining their businesses. This occurs because individuals with self-efficacy tend to think positively, are intrinsically motivated, and are unafraid of failure. They view failure as a learning process and do not give up easily. In the context of business performance, this is crucial because in practice, entrepreneurs face challenges such as market fluctuations, changing consumer trends, pressure from competitors, and uncertain macroeconomic conditions.

This aligns with the concept of self-efficacy (Bandura, 2000), which states that belief in one's own abilities is a key predictor of behavior, especially in situations that demand high performance and mental resilience. The higher one's self-efficacy, the more likely an individual is to set high goals, demonstrate intense effort, persist longer in the face of adversity, and achieve better results. This is reflected in high business performance, both in quantitative aspects such as increased sales and productivity, and qualitative aspects such as customer satisfaction and loyalty.

Meanwhile, the results of study (Zhao et al., 2005) found that self-efficacy has a significant influence on entrepreneurial intention and business success. The study showed that individuals with high self-confidence tend to be more prepared to start a business, survive difficult times, and develop their business with innovative and effective strategies. This is in line with the results of research (Chen et al., 1998), which confirms that self-confidence and entrepreneurial self-efficacy are key determinants in the planning and execution of successful business strategies.

In business practice, to encourage improved business performance, entrepreneurial human resource capacity development programs should not only focus on technical aspects such as financial management or marketing training, but also encompass psychological aspects such as mental training, motivation, and strengthening self-confidence. This approach will create individuals who are not only skilled but also confident, resilient to pressure, and ready to act in various situations.

Strengthening the self-confidence dimension can be done through mentoring, experience-based coaching, successful case studies, and crisis decision-making simulations. These strategies have been empirically proven to increase participants' self-efficacy, which in turn impacts their business performance. Furthermore, establishing a supporting ecosystem such as an entrepreneurial community, business

incubator, and training network also helps increase self-confidence through experience sharing and collaboration.

Business performance, as the dependent variable in this model, is influenced by three interrelated dimensions. Sales growth, a quantitative measure, is a tangible indicator of business success in expansion and competitiveness. Operational efficiency is an internal indicator that reflects how well resources are managed. Customer satisfaction is an external indicator that reflects the quality of the relationship between the business and its customers. These three indicators reflect the full spectrum of business performance and reflect the business management of individuals with high self-confidence.

Based on the above description, it can be argued that self-confidence is a crucial foundation for building strong and sustainable business performance. Individuals who are confident in facing challenges, completing tasks, and making decisions will be able to drive sales growth, create operational efficiency, and increase customer satisfaction. Therefore, character development and a mompreneur mentality need to be balanced with technical development to produce resilient, adaptive, and competitive entrepreneurs.

CONCLUSION

The results of this study demonstrate that Artificial Intelligence (AI) integration and entrepreneurial attitude are significant predictors of mompreneur business performance, both directly and indirectly through entrepreneurial self-efficacy. AI integration positively influences self-efficacy ($\beta = 0.52$) and business performance ($\beta = 0.74$), indicating that technology adoption not only enhances operational outcomes but also strengthens psychological confidence in business execution. Entrepreneurial attitude exhibits a strong effect on self-efficacy ($\beta = 0.71$) and business performance ($\beta = 0.83$), highlighting the central role of proactivity, innovation, and risk-taking in shaping entrepreneurial capability. Furthermore, self-efficacy significantly affects business performance ($\beta = 0.80$), confirming its mediating role in translating technological readiness and entrepreneurial orientation into tangible performance outcomes. These findings collectively indicate that mompreneur performance is driven by the synergy between digital capability, entrepreneurial mindset, and psychological empowerment.

From a theoretical perspective, this study enriches the integration of technology adoption theory, entrepreneurial orientation theory, and social cognitive theory by empirically confirming self-efficacy as a key psychological mechanism linking AI utilization and entrepreneurial

attitude to MSME performance. The findings extend existing literature by positioning AI integration not merely as a technological determinant but as a psychological enabler of entrepreneurial competence. Practically, the results suggest that MSME development programs for mompreneurs should simultaneously emphasize AI literacy, entrepreneurial attitude strengthening, and self-efficacy development through mentoring, experiential training, and digital capability building. Such integrated capacity-building initiatives are expected to produce adaptive entrepreneurs capable of leveraging AI for productivity, innovation, and customer value creation.

In terms of regulatory implications, the findings highlight the importance of strengthening economic law compliance frameworks governing AI-based MSME operations, particularly in digital transaction security, personal data protection, and MSME digitalization governance. Policymakers are encouraged to develop inclusive regulatory instruments, technical guidelines, and compliance assistance mechanisms that enable mompreneurs to adopt AI responsibly while maintaining legal certainty and consumer protection. For future research, it is recommended to expand the model by incorporating variables such as digital trust, legal awareness, and platform governance, to employ longitudinal designs for causal validation, and to conduct comparative cross-regional studies to capture contextual variations in AI-driven MSME transformation.

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