

The Development of Small Grocery Retail Businesses in Lhokseumawe City, Aceh Province, Indonesia

Rudyan Saputra^{1,*}, Nurainun Nurainun¹ and Heriyana Heriyana¹

¹ Department of Management, Faculty of Economics and Business, Universitas Malikussaleh, Muara Satu, 24355 Kota Lhokseumawe, Aceh Province, Indonesia; nurainun@unimal.ac.id (N.N.); heriyana@unimal.ac.id (H.H.)

* Correspondence: rudyan89@gmail.com (R.S.)

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Abstract: This study identifies the development of small grocery retail businesses, focusing on entrepreneurial motivation, self-efficacy, and risk-taking tendencies among micro and small enterprises. Using a survey-based quantitative approach, data were collected from 59 small grocery retailers to capture their perceptions of key factors influencing business development, including income motivation, capital availability, innovation capability, competition, and customer growth. The findings reveal that income improvement remains a primary motivational driver for entering and sustaining grocery retail businesses, reflecting perceptions of accessibility and potential profitability. However, a high proportion of neutral responses across several indicators suggests uncertainty regarding the direct impact of capital, competition, innovation skills, and customer growth on business development. Limited capital emerges as a significant structural constraint, restricting inventory expansion, financial management practices, and long-term growth. The results also indicate uneven levels of entrepreneurial self-efficacy, particularly in relation to innovation adoption, while risk-taking attitudes reflect a cautious approach to expansion amid competitive pressures. Furthermore, customer growth is perceived as a gradual and indirect contributor to business development, mediated by infrastructure, digital engagement, legal awareness, and institutional support. In general, the study highlights that the development of small grocery businesses is a multifaceted process shaped by the interaction of internal entrepreneurial capabilities and external environmental constraints.

Keywords: Entrepreneurial Motivation; Self-Efficacy; Risk-Taking Tendency; Grocery Retail; Business Development



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1. Introduction

The rapid expansion of the retail grocery business in major Indonesian cities, including Lhokseumawe, highlights a significant trend toward modern retail models that cater to evolving consumer lifestyles (Abidin et al., 2023; Hidayat & Saputra, 2022). This growth is largely driven by the expansion of the middle class and increasing demand for convenience, resulting in a proliferation of supermarkets and convenience stores in urban centers (Frihatni, 2020). Alongside this expansion, modern retail outlets offer extensive product variants, aggressive promotional strategies, competitive pricing, and enhanced shopping convenience,

making them increasingly attractive to urban consumers (Bachmid et al., 2024). However, this modernization introduces a dualistic challenge for traditional grocery stores, which often lag in adopting advanced technologies such as barcode systems and online product accessibility (Mardiana & Marhaeni, 2021). This disparity in technological adoption, combined with the operational efficiency and capital strength of modern retailers, poses a substantial threat to the sustainability of traditional small grocery businesses. Consequently, local governments face growing pressure to implement protective measures for traditional markets in response to the aggressive expansion strategies of modern networked retailers (Putra et al., 2022).

This challenge is further intensified by the rapid growth of modern retail chains in Indonesia, which have consistently reached annual expansion rates of 10–15 percent, generating substantial turnover that overshadows smaller traditional enterprises (A. M. T. Anggraini, 2020). For example, the modern retail sector recorded a turnover of Rp 138 trillion in 2012, increasing to Rp 162.8 trillion by 2014, reflecting a robust growth rate of approximately 10 percent (Hikmawati, 2017). Initially concentrated in major urban areas, this expansion has gradually penetrated rural regions, intensifying competition for traditional retailers that must now contend with established modern outlets such as Alfamart and Indomaret (Suyono et al., 2016). Despite this rapid modernization, empirical evidence suggests that the presence of modern minimarkets, such as Alfamart, Indomaret, and Alfamidi, has not uniformly eliminated the viability of traditional retail markets across all contexts (Frihatni, 2020). Instead, a complex dynamic of coexistence and adaptation often emerges, in which traditional markets leverage cultural familiarity and personalized customer service to retain their consumer base (Purnomo et al., 2018). Nevertheless, this continued viability is largely contingent upon their ability to adapt and differentiate, particularly in communities where consumers still prioritize social interaction and cultural proximity over convenience and product variety (Bachmid et al., 2024).

At the same time, traditional markets, despite being major contributors to national retail grocery transactions, remain financially vulnerable. These vulnerabilities include limited access to capital, low financial literacy, and significant barriers to digital adoption (Kutin-Mensah, 2020). This financial precariousness, coupled with resistance to digital innovation, restricts their capacity to compete with the highly systematized operational models of modern retail chains (Anggraini, 2020). In this broader context, the presence of small and medium-sized enterprises (SMEs) in Aceh plays a crucial role in bolstering the regional economy. SMEs significantly expand employment opportunities, particularly for individuals with limited education, skills, and capital. Their economic contribution has been consistently evident, especially during periods of crisis. In Indonesia, and Aceh in particular, the resilience of these enterprises was demonstrated during the global economic downturn, when small retail businesses functioned as economic buffers that sustained local livelihoods.

The importance of SMEs became especially apparent during the 1998 monetary crisis in Indonesia, which severely affected Aceh's economy. During this period, many large corporations, previously considered economic pillars, collapsed and placed a substantial burden on both national and regional governments. In contrast, SMEs, often regarded as marginal economic actors, have proved remarkably resilient and have been able to survive and continue operating to the present day. Consequently, greater attention is required for the development of SMEs, not only as an economic safety net but also as a platform for capacity building and entrepreneurial learning, enabling local businesses to compete beyond regional boundaries. In line with this, the capabilities of SMEs must be continuously empowered and developed by reducing the structural and operational constraints they face, so that they can contribute more optimally to improving community welfare (Romadhoni et al., 2022). This empowerment is closely linked to the role of entrepreneurship, as entrepreneurs are individuals who create new businesses by taking calculated risks and managing uncertainty to achieve profit and growth. Entrepreneurs identify opportunities and mobilize available resources, transforming them into productive capital (Zimmerer et al., 2008).

The creation and development of a business require several essential entrepreneurial factors, foremost among them being initial motivation (Damanhur et al., 2021). Motivation is a fundamental prerequisite because establishing a business involves complex economic and technical considerations that demand persistence and determination (Ghasemijalal et al., 2024). Entrepreneurial motivation generally emerges from both negative and positive driving forces (Batz Liñeiro et al., 2024). Negative push factors include limited employment opportunities, inadequate income levels, and the absence of specialized skills in alternative sectors, which compel individuals to pursue entrepreneurship as a means of survival (Abdallah et al., 2022). Conversely, positive internal drivers also play a significant role, including the desire for independence, the ability to recognize and capitalize on existing market opportunities, and the aspiration to increase income (Gagné & Deci, 2005; van der Zwan et al., 2016). These internal motivations often enable

entrepreneurs to build businesses with strong commitment and resilience, even in challenging environments (Hessels et al., 2008; Shane et al., 2003).

Furthermore, once a business is established, its sustainability and growth depend heavily on the entrepreneur's capabilities, particularly self-efficacy and belief in the ability to organize resources, make swift and appropriate decisions, and take effective actions to achieve business objectives (Alonso et al., 2018; Sari et al., 2022; Soelaiman et al., 2024). Entrepreneurs with high self-efficacy tend to exhibit a greater propensity for risk-taking and resilience in competitive and unpredictable environments, attributing their success to their own capabilities rather than external factors (Satriadi et al., 2022). This internal locus of control is crucial for motivating entrepreneurs to overcome challenges and pursue growth opportunities (Hussin & Aziz, 2021). Such individuals often demonstrate a heightened alertness to new ideas and unmet market needs, skillfully connecting disparate information to identify emergent patterns and potential market shifts (Nurul et al., 2023). This belief in personal control fosters proactive behavior and a greater willingness to navigate uncertainty, qualities essential for entrepreneurship (Gebresilase et al., 2025).

Moreover, this self-assurance empowers them to act decisively on analytical assessments, mitigating delays in execution and enhancing resource efficiency (Hui & Wang, 2025). This proactive stance, rooted in strong self-efficacy, enables entrepreneurs to transform perceived challenges into actionable strategies, thereby contributing to sustained business development and innovation (Mohd et al., 2014). This confidence in one's ability to complete entrepreneurial tasks successfully is often referred to as entrepreneurial self-efficacy (Alshebami, 2023). This self-confidence has a significant influence on an individual's engagement in entrepreneurial activities, encompassing everything from opportunity recognition to the successful scaling of new ventures (Fuentelsaz et al., 2024).

Individuals with higher self-efficacy demonstrate increased confidence in their capabilities, enabling them to overcome challenges more effectively and perform better than those with lower self-efficacy (Alshebami, 2023). Practical examples include decisions related to inventory management, stock availability, and market supply. According to Barbosa et al. (2007), stronger self-belief significantly increases the likelihood of achieving business goals, as individuals consciously or unconsciously dedicate sustained effort, energy, and cognitive focus toward realizing those objectives. Additionally, risk-taking tendency refers to an individual's inclination to engage in activities with uncertain outcomes, a crucial characteristic that influences entrepreneurial endeavors and strategic decisions within small businesses (Molina-García et al., 2023). Entrepreneurs are frequently perceived as individuals who embrace risk in the pursuit of novel opportunities, often leading to innovative actions (V. Anggraini et al., 2019). This entrepreneurial mindset, characterized by boldness and a proactive search for opportunities, directly correlates with the firm's capacity for competitive aggressiveness and strategic initiative (Thomran et al., 2022).

The perception of risk, however, is not uniform among individuals; it is influenced by a complex interplay of cognitive biases, past experiences, and contextual factors (Suriyanti & Mandung, 2024). From a strategic management perspective, risk can be defined as pursuing an ineffective strategy, whereas from a general business standpoint, it is considered a residual risk after all other risk types have been identified (Taghizadeh et al., 2016). A strong entrepreneurial orientation, encompassing innovation, proactiveness, and a willingness to undertake risks, is essential for businesses seeking to differentiate themselves and gain a competitive edge (Andriani et al., 2023). This orientation motivates companies to support renewal, creative processes, and the development of new ideas through experimentation, thereby fostering the creation of new products, services, and marketing methods (Dionysus, 2020). This willingness to undertake risks also involves the readiness to face potential failures while simultaneously learning from those experiences, ultimately strengthening the business against economic fluctuations (Fatkhurahman et al., 2019). This proactive approach extends to risk management strategies, where business owners analyze information, estimate potential risks, and consider uncertainties to achieve company goals, often preferring bold actions over cautious ones (Memarista et al., 2022). Of these, the current study aims to identify Individual factors, including entrepreneurial motivation, self-efficacy, and risk-taking tendency, in developing grocery retail businesses in Lhokseumawe City, Aceh Province, Indonesia.

2. Materials and Methods

This study employs a quantitative approach, utilizing a survey method, to identify the demographic profile of respondents and the entrepreneurial motivation, self-efficacy, risk-taking tendency, and development of grocery retail businesses. The research was conducted among small and medium-sized enterprises (SMEs) in the grocery retail sector located in Lhokseumawe City, with a specific focus on two main areas: Pasar Impres and Lhokseumawe City Market. The study focused on grocery retail business

owners who actively operate their businesses in the area. The population of this study consisted of 59 grocery retailers. Given the relatively small population size, all members of the population were included as research respondents using a census technique. Primary data were collected through structured questionnaires distributed directly to all respondents over a four-day period. The research instruments were developed based on the indicators of each variable and measured using a five-point Likert scale, ranging from "strongly disagree" to "strongly agree," to comprehensively capture respondents' perceptions and attitudes. The independent variables in this study consisted of entrepreneurial motivation, measured by indicators of the desire for independence, the ability to exploit existing opportunities, and the desire to increase income; self-efficacy, measured by self-confidence, leadership, ability, and skills; and risk-taking tendency, measured by limited experience, limited resources, the risk of failure due to suppliers, and the level of business competition. Meanwhile, the dependent variable, business development, was measured using indicators such as the number of employees, business capital, supplier stability, and the number of customers. The collected data were analyzed using descriptive statistical techniques, including frequency distributions and percentages, to provide a clearer interpretation of the respondents' conditions.

3. Results

3.1. Overview of Lhokseumawe City and Distribution of Respondents

Lhokseumawe City is strategically located on the eastern corridor of Sumatra, situated between Banda Aceh and Medan, and serves as a key distribution and trading hub in Aceh Province. Administratively, the city is divided into four districts: Banda Sakti, Muara Dua, Muara Satu, and Blang Mangat. The results indicate that grocery retail businesses are widely distributed across all districts, with the highest concentration found in Banda Sakti District. This district serves as the primary commercial hub of the city and hosts two major traditional markets, Pasar Impres and Lhokseumawe City Market, which significantly contribute to the intensity of consumer activity and business competition. Based on field observations, a total of 59 grocery retail businesses were identified and included in this study. The findings show that although grocery retailers generally exhibit entrepreneurial motivation, self-confidence, and exposure to business risks, most business owners do not explicitly recognize these factors as strategic elements in business development. Instead, business activities are primarily focused on leveraging existing market opportunities, maintaining self-confidence, and executing routine operational practices that aim to attract customers and drive business growth. Regarding respondent characteristics, the results are based on questionnaire data collected from all 59 grocery retail business owners and processed using SPSS. The descriptive analysis categorizes respondents by gender, age, educational background, and the length of their business operation. These characteristics provide an overview of the demographic and business profiles of grocery retailers in Lhokseumawe City, serving as supporting information for the subsequent descriptive and inferential analyses.

Table 1. Result of the Demography profile of respondents

Demographic	Category	Frequency	Percentage
Gender	Male	49	83.10%
	Female	10	16.90%
Age	< 25 years	9	15.30%
	26–35 years	19	32.20%
	36–45 years	29	49.20%
	> 46 years	2	3.40%
	Junior High School	3	5.10%
Highest Education Level	Senior/Vocational High School	49	83.10%
	Diploma (Academy)	6	10.20%
	Bachelor's Degree	1	1.70%
Length of Business Operation	6–10 years	13	22.00%
	11–15 years	28	47.50%
	> 16 years	18	30.50%

Table 1 presents the characteristics of respondents who operate grocery retail businesses in Lhokseumawe City. Based on gender, the results show that most respondents are male, accounting for 49 individuals (83.1%), while female respondents total 10 individuals (16.9%). This suggests that grocery retail businesses in Lhokseumawe City are predominantly owned and managed by male entrepreneurs. In terms of age, the largest proportion of respondents falls within the 36–45 years age group, comprising 29 individuals (49.2%). This is followed by respondents aged 26–35 years, totaling 19 individuals (32.2%), and those under 25 years old, with 9 individuals (15.3%). The smallest proportion of respondents is found in the age group above 46 years, with only 2 individuals (3.4%). These findings suggest that grocery retail businesses are primarily operated by individuals in their productive working age.

Regarding educational background, most respondents have completed senior high school or vocational high school (SMA/SMK), amounting to 49 individuals (83.1%). This is followed by respondents with a diploma degree, totaling 6 individuals (10.2%), those with junior high school education (SMP), comprising 3 individuals (5.1%), and only 1 respondent (1.7%) holding a bachelor's degree. The results indicate that most grocery retail entrepreneurs rely more on practical experience than higher formal education. Regarding the length of business operation, the findings reveal that most respondents have been operating their grocery retail businesses for 11–15 years, with 28 individuals (47.5%) falling within this range. This is followed by respondents with more than 16 years of business experience, totaling 18 individuals (30.5%), and those with 6–10 years of business experience, amounting to 13 individuals (22.0%). These results suggest that most grocery retail businesses in Lhokseumawe City have been established for a relatively long period, indicating business sustainability and accumulated operational experience.

3.2. Descriptive Statistics for Studied Variables

3.2.1. Entrepreneurial motivation

Entrepreneurial motivation refers to the internal drive that encourages an individual to initiate and operate their own business. Several questions related to entrepreneurial motivation were presented to the respondents, and the results are presented in Table 2 below.

Table 2. Result of Descriptive Statistics for Entrepreneurial Motivation

Indicators		Response Category				
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
You are motivated to establish a business because you desire to be independent	Freq.	2	13	17	19	8
	%	3.40%	22.00%	28.80%	32.20%	13.60%
You are motivated to run a business by utilizing existing opportunities	Freq.	3	11	17	18	10
	%	5.10%	18.60%	28.80%	30.50%	16.90%
You are motivated to establish a business in order to increase your income	Freq.	5	13	13	15	13
	%	8.50%	22.00%	22.00%	25.40%	22.00%

Table 2 presents three indicators used to assess respondents' evaluations of the entrepreneurial motivation variable based on three questions. The results for each indicator are described as follows. First, respondents were asked whether they were motivated to establish a business due to a desire for independence. The findings show that 3.4% of respondents strongly disagreed, 22.0% disagreed, 28.8% were neutral, 32.2% agreed, and 13.6% strongly agreed with this statement. Second, respondents were asked whether utilizing existing opportunities motivated them to run a business. For this statement, 5.1% of respondents strongly disagreed, 18.6% disagreed, 28.8% were neutral, 30.5% agreed, and 16.9% strongly agreed. Third, respondents were asked whether they were motivated to establish a business to increase their income. The results indicate that 8.5% of respondents strongly disagreed, 22.0% disagreed, 22.0% were neutral, 25.4% agreed, and 22.0% strongly agreed with this statement. This finding implies that income improvement is also a key motivational factor for many respondents, although variations in responses reflect differing economic expectations among business owners.

3.2.2. Self-efficacy

Self-efficacy refers to an individual's belief in their own ability, either within an organization or as an individual, to achieve specific goals. Several questions related to the aspect of self-efficacy were presented to the respondents, and the results are shown in the table below.

Table 3. Result of Descriptive Statistics for Self-Efficacy

Indicators		Response Category				
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Self-confidence is highly necessary when starting a business to achieve success	Freq.	4	11	16	20	8
	%	6.80%	18.60%	27.10%	33.90%	13.60%
Having strong leadership skills can increase income in business	Freq.	1	12	15	19	12
	%	1.70%	20.30%	25.40%	32.20%	20.30%
Business activities require strong abilities to compete with other entrepreneurs	Freq.	2	6	18	26	7
	%	3.40%	10.20%	30.50%	44.10%	11.90%
Skills can help create new innovations in entrepreneurship	Freq.	5	20	20	26	2
	%	8.50%	33.90%	33.90%	44.10%	3.40%

Table 3 presents four indicators used to assess respondents' evaluations of the self-efficacy variable based on four questions. The results for each indicator are described as follows. First, respondents were asked whether self-confidence is highly necessary when starting a business to achieve success. The findings indicate that 6.8% of respondents strongly disagreed, 18.6% disagreed, 27.1% were neutral, 33.9% agreed, and 13.6% strongly agreed with this statement. Second, respondents were asked whether having strong leadership skills can increase income in business. For this statement, 1.7% of respondents strongly disagreed, 20.3% disagreed, 25.4% were neutral, 32.2% agreed, and 20.3% strongly agreed. Third, respondents were asked whether running a business requires high levels of ability to compete with other entrepreneurs. The results show that 3.4% of respondents strongly disagreed, 10.2% disagreed, 30.5% were neutral, 44.1% agreed, and 11.9% strongly agreed with this statement. Fourth, respondents were asked whether skills can help create new innovations in entrepreneurship. The findings indicate that 8.5% of respondents strongly disagreed, 33.9% disagreed, 33.9% were neutral, 20.3% agreed, and 3.4% strongly agreed. This means that while some respondents recognize the role of skills in fostering innovation, a substantial proportion either disagrees or remains neutral, indicating varying levels of awareness or application of innovative skills among business owners.

3.2.3. Risk-Taking Tendency

Risk-taking tendency refers to the extent to which an individual evaluates and is willing to face the risks associated with the business they operate. Several questions related to the aspect of risk-taking tendency were presented to the respondents, and the results are shown in Table 4 below.

Table 4. Result of Descriptive Statistics for Risk-Taking Tendency

Indicators		Response Category				
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
You believe that a lack of experience in running a business will result in risks in the future	Freq.	4	11	16	20	8
	%	6.80%	18.60%	27.10%	33.90%	13.60%
A lack of resources will hinder business operations and create risks	Freq.	7	12	14	16	10
	%	11.90%	20.30%	23.70%	27.10%	16.90%
Frequent disruptions from suppliers or providers may cause business failure	Freq.	4	14	12	15	14
	%	6.80%	23.70%	20.30%	25.40%	23.70%
	Freq.	2	6	29	17	5

Indicators		Response Category				
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
The presence of business competitors increases perceived business risk	%	3.40%	10.20%	49.20%	28.80%	8.50%

Table 4 presents four indicators used to assess respondents' evaluations of the risk-taking tendency variable based on four questions. The results for each indicator are described as follows. First, respondents were asked whether a lack of experience in running a business would lead to future risks. The findings indicate that 3.4% of respondents strongly disagreed, 22.0% disagreed, 54.2% were neutral, 16.9% agreed, and 3.4% strongly agreed with this statement. Second, respondents were asked whether a lack of resources would hinder business operations and subsequently create risks. For this statement, 11.9% of respondents strongly disagreed, 20.3% disagreed, 23.7% were neutral, 27.1% agreed, and 16.9% strongly agreed. Third, respondents were asked whether frequent disruptions from suppliers or product providers could cause business failure. The results show that 6.8% of respondents strongly disagreed, 23.7% disagreed, 20.3% were neutral, 25.4% agreed, and 23.7% strongly agreed with this statement. Fourth, respondents were asked whether the presence of business competitors increases business risk. The findings indicate that 3.4% of respondents strongly disagreed, 10.2% disagreed, 49.2% were neutral, 28.8% agreed, and 8.5% strongly agreed. The large proportion of neutral responses suggests that while some respondents perceive competition as a source of risk, many remain uncertain or view competition as a normal aspect of business operations.

3.2.4. Business Development

Business development refers to the efforts undertaken by a business to enhance and expand, ultimately achieving improved performance. Several questions related to aspects of promotion in restaurant businesses were presented to the respondents, and the results are shown in the table below.

Table 5. Result of Descriptive Statistics for Business Development

Indicators		Response Category				
		Strongly disagree	Disagree	Neutral	Agree	Strongly agree
If employees are highly motivated at work, your business will develop	Freq.	2	6	29	17	5
	%	3.40%	10.20%	49.20%	28.80%	8.50%
The availability of capital influences business development	Freq.	7	17	8	16	11
	%	11.90%	28.80%	13.60%	27.10%	18.60%
A greater number of suppliers influences business development	Freq.	2	6	29	17	5
	%	3.40%	10.20%	49.20%	28.80%	8.50%
Having more customers will lead to greater business development	Freq.	2	13	32	10	2
	%	3.40%	22.00%	54.20%	16.90%	3.40%

Table 5 presents four indicators used to assess respondents' evaluations of the business development variable based on four questions. The results for each indicator are described as follows. First, respondents were asked whether high employee motivation at work would lead to business development. The findings indicate that 3.4% of respondents strongly disagreed, 10.2% disagreed, 49.2% were neutral, 28.8% agreed, and 8.5% strongly agreed with this statement. Second, respondents were asked whether the availability of capital influences business development. For this statement, 11.9% of respondents strongly disagreed, 28.8% disagreed, 13.6% were neutral, 27.1% agreed, and 18.6% strongly agreed. Third, respondents were asked whether having a larger number of suppliers affects business development. The results show that 3.4% of respondents strongly disagreed, 10.2% disagreed, 49.2% were neutral, 28.8% agreed, and 8.5% strongly agreed with this statement. Fourth, respondents were asked whether having more customers would lead to greater business development. The findings indicate that 3.4% of respondents strongly disagreed, 22.0% disagreed, 54.2% were neutral, 16.9% agreed, and 3.4% strongly agreed. The high level of neutral responses implies that respondents may perceive customer growth as a gradual or indirect process rather than an immediate driver of business development.

4. Discussion

This study found that income improvement is also a key motivational factor for many respondents, although variations in responses reflect differing economic expectations among business owners. Many micro-entrepreneurs perceive grocery businesses as easier to initiate and potentially more profitable compared to other ventures, suggesting that accessibility and perceived financial gains drive their entry into this sector (Hassan et al., 2022). Furthermore, the ability of nanostore merchants to comprehend consumer purchase motives allows them to strategically curate appealing merchandise and services, directly contributing to increased operating income (Chaniago, 2021). This strategic understanding of consumer behavior is crucial for boosting sales and overall business revenue, especially in a dynamic market environment (Chaniago, 2021). Moreover, limited capital remains a significant constraint for numerous small grocery businesses, directly impacting their ability to expand inventory and operational capabilities, which are crucial for sustained revenue growth (Vania & Farlian, 2021). This capital limitation often prevents these small businesses from adopting advanced financial management practices, such as detailed record-keeping, which are essential for tracking profitability and informing strategic decisions (Rahmidani et al., 2019). Without robust financial literacy, many business owners struggle to differentiate between personal and business finances, which further hinders effective financial planning and sustainable growth (Mardiana & Marhaeni, 2021; Nareswari & Winarsih, 2024).

Furthermore, this study indicated the role of self-efficacy (skills) in fostering innovation; a substantial proportion either disagrees or remains neutral, indicating varying levels of awareness or application of innovative skills among business owners. The findings of this study are supported by previous research, which highlights self-efficacy as a critical element influencing entrepreneurial success and business performance (Zakaria et al., 2025). Specifically, a strong entrepreneurial self-efficacy cultivates self-confidence, encourages calculated risk-taking, and promotes resilience when confronted with business challenges (Satriadi et al., 2022). This internal strength, encompassing an individual's belief in their capacity to achieve entrepreneurial goals, directly correlates with higher enterprise performance and financial satisfaction (Iwara, 2024). However, the impact of entrepreneurial self-efficacy on small business performance and innovation remains a relatively underexplored area within the broader literature, particularly concerning its specific dimensions (Khalil et al., 2021). Consequently, further investigation is warranted to delineate how distinct facets of self-efficacy, such as self-assurance in marketing, financial management, or operational optimization, individually and collectively influence innovation adoption and sustained growth within the small grocery retail sector (Chasanah et al., 2025; Nareswari & Winarsih, 2024). Additionally, the implementation of green innovation within the Indonesian MSME sector, including small grocery retail, faces significant hurdles such as limited resources, knowledge, and ineffective green marketing communications, further complicating sustained growth.

In addition, this study reported that the large proportion of neutral responses suggests that while some respondents perceive competition as a source of risk, many remain uncertain or view competition as a normal aspect of business operations. This ambiguity could stem from varying levels of entrepreneurial experience or differing market exposures among the surveyed small grocery retailers. Moreover, some small business owners may deliberately avoid expansion due to concerns about increased management complexity and the potential for failure if the business grows too rapidly (Joremi et al., 2023). This cautious approach, while mitigating immediate risks, can inadvertently limit growth opportunities and overall market penetration, potentially making these businesses more vulnerable to larger, more agile competitors in the long term (Bachmid et al., 2024). Furthermore, the inherent complexities and security concerns associated with managing business operations can significantly influence the adoption of advanced risk identification strategies within micro, small, and medium enterprises, which form the backbone of many economies, including Indonesia's (Ulupui et al., 2024). Such enterprises frequently encounter significant hurdles in financial management, often lacking the necessary resources and expertise for robust financial reporting (Ulupui et al., 2024). This lack of sophisticated financial oversight not only hinders effective cash flow management but also restricts access to external financing and impairs strategic planning, leaving businesses susceptible to market fluctuations and intense competition (Raynan & Mulyasari, 2024).

Lastly, this study found that the high level of neutral responses implies that respondents may perceive customer growth as a gradual or indirect process rather than an immediate driver of business development. This nuanced perspective suggests that while customer acquisition is undeniably important, its impact on overall business growth might be mediated by other factors or manifest over a longer time horizon. This

could include aspects such as infrastructure development, which has been shown to significantly impact the operational efficiency of Micro, Small, and Medium Enterprises in remote areas (Susanti et al., 2024). Furthermore, the development of local products and effective promotional strategies is crucial for bolstering the competitiveness and economic resilience of these enterprises, particularly in challenging environments (Susanti et al., 2024). Moreover, enhancing the understanding of business legality among entrepreneurs can further unlock access to governmental support and financial aid, fostering a more robust local economy (Chasanah et al., 2025). It is also crucial for MSMEs to adopt digital engagement through social media marketing to enhance visibility and foster customer interaction, ultimately increasing sales and customer loyalty. Additionally, the integration of digital capabilities, such as e-commerce platforms, has a significant impact on enhancing sales capacity for MSMEs (Nursanti et al., 2024). Moreover, addressing the information gap between regulatory bodies and business actors through enhanced communication can lead to more favorable tax regulations, encouraging further development and growth within the MSME sector (Rahman et al., 2024). Additionally, the strengthening of institutional management and inter-business cooperation among MSMEs is vital for fostering a collective approach to market challenges and leveraging shared resources (Srnita, 2018). This collaborative framework enables a more robust response to market dynamics, moving beyond individual company capabilities to a network-centric competitive advantage (Agus Abdul Aziz et al., 2024).

5. Conclusions

This study provides empirical insights into the determinants of small grocery retail business development, emphasizing entrepreneurial motivation, self-efficacy, and risk-taking tendencies within the MSME context. The findings indicate that income improvement remains a central motivational driver for micro-entrepreneurs, reinforcing the perception that grocery businesses are relatively accessible and financially promising. However, the substantial proportion of neutral responses across multiple indicators suggests that business development is not perceived as an automatic or linear outcome of motivation, capital availability, competition, or customer growth. Limited access to capital remains a structural constraint that hinders inventory expansion, operational efficiency, and the adoption of sound financial management practices. This limitation not only hampers short-term revenue growth but also weakens long-term sustainability by reducing entrepreneurs' capacity to plan strategically and access external financing. In parallel, the mixed responses regarding self-efficacy highlight uneven levels of confidence and skill application among business owners, particularly in areas related to innovation and business optimization. While strong self-efficacy is associated with resilience, calculated risk-taking, and better performance, its role in driving innovation within small grocery retail remains insufficiently internalized by many entrepreneurs.

Furthermore, the ambiguity surrounding competition and risk reflects a cautious entrepreneurial mindset. Many respondents appear to accept competition as a normal business condition or deliberately limit expansion to avoid managerial complexity and potential failure. Although this approach may reduce immediate risk exposure, it can inadvertently constrain growth and increase vulnerability to larger competitors over time. Lastly, customer growth is perceived as a gradual and indirect contributor to business development, suggesting that its impact is mediated by complementary factors such as infrastructure quality, digital engagement, legal awareness, and institutional support. Thus, the study highlights that the development of small grocery businesses is a multifaceted process influenced by both internal capabilities and external constraints. Business growth does not rely solely on motivation or market size, but on the interaction between financial capacity, entrepreneurial self-belief, risk management practices, and supportive ecosystems.

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