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The Effect of Business Capital Management on Business Success: The Role of Uncertainly Environment As a Moderation Variable for SDG 1

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ABSTRACT

Objective: *The study examines the sustainability performance of Microfinance Institutions (MFIs) by analyzing the roles of competition, double bottom line performance, and digitalization in supporting the achievement of SDG 1, which focuses on poverty reduction. Specifically, this study investigates how financial sustainability and social outreach dimensions contribute to sustainable MFI development.* ***Method:*** *The study employs an unbalanced panel dataset obtained from the MIX Market database covering the period 1999–2019. The dataset consists of up to 20,120 institution-year observations from MFIs operating across various countries. Fixed-effects panel regression models are applied to examine the determinants of Operational Self-Sufficiency (OSS) as a measure of financial sustainability and Number of Active Borrowers (NAB) as an indicator of social outreach. The explanatory variables include profitability, loan portfolio, capital adequacy, funding structure, poverty outreach, total assets, competition, and digitalization.* ***Results:*** *The findings indicate that return on assets positively influences OSS, while loan volume significantly contributes to NAB. A higher deposit-to-loan ratio is associated with stronger financial sustainability. Furthermore, poverty outreach shows a positive relationship with OSS but a negative relationship with NAB. However, digitalization and its interaction with institutional size do not demonstrate statistically significant effects in the examined models.* ***Novelty:*** *To contribute to the microfinance literature by distinguishing financial sustainability and social outreach as separate dimensions of double bottom line performance and examining whether digitalization strengthens the relationship between institutional characteristics and sustainability outcomes. The findings provide insights into how MFIs can support SDG 1 through sustainable financial inclusion strategies.*

INTRODUCTION

The foundation of the Indonesian economy is the people's economy, which is characterised by Micro, Small, and Medium Enterprises (MSMEs) (Ifada et al., 2023). Fibriyani et al. (2022) explain that the role of micro, small, and medium-sized enterprises (MSMEs) is significant at both regional and national levels due to their simple management structure and relatively low capital requirements. According to the Ministry of Cooperatives and Small and Medium Enterprises (2019), the number of MSMEs in Indonesia reached 65.4 million in 2020, consisting of 64.6 million microenterprises, 700 thousand small enterprises, and 65 thousand medium enterprises. The MSME sector has continued to experience rapid growth in recent decades (Ifada et al., 2022).

Business success is essential for ensuring the continuity and sustainability of a company (Ifada et al., 2023). Business success can be reflected through increased production capacity, profitability, sales growth, and sustainable business development. The achievement of business success is closely related to the role of business owners and their managerial capabilities. Hutahayan (2020) states that appropriate managerial decisions and effective policies are important factors influencing business success.

Business prosperity cannot be separated from the role of management in managing business capital. Capital is one of the most important elements in establishing and