

Submission author:  
**Prodi Akuntansi**

Check ID:  
**11852278**

Check date:  
**05.09.2019 08:03:25 GMT+0**

Check type:  
**Doc vs Internet**

Report date:  
**16.09.2019 03:58:06 GMT+0**

User ID:  
**74385**

File name: **1. American Journal of Economic**

File ID: **14089025** Page count: **6** Word count: **3611** Character count: **25060** File size: **211.68 KB**

## 11.9% Matches

Highest match: **8.23%** with source <http://unikama.academia.edu/Departments/Accounting/Documents>

**11.9% Internet Matches** **255** ..... Page 8

No Library Sources Found

## 4.55% Quotes

**Quotes** **4** ..... Page 9

**References** **1** ..... Page 9

## 80.5% Exclusions

Sources less than **8 words** were automatically excluded

**80.5% Internet exclusions** **24** ..... Page 10

No library exclusions found

## Replacement

No replaced characters found

American Journal of Economics 2013, 3(6): 341-346  
DOI: 10.5923/j.economics.20130306.14

## Analysis of Empirical Model Behavior Entrepreneurship with Religiosity Approach (Studies on SMEs in Malang)

Fauzan\*, Sulistyono

Faculty of Economics, Kanjuruhan University, Indonesia

**Abstract** The purpose of this research was to examine the influence of religiosity, entrepreneurial attitude, entrepreneurial intention on entrepreneurial behavior in the context of SMEs in Malang, East Java, Indonesia. A questionnaire survey was conducted among 250 SMEs owners in Malang to collect the data yielded 200 valid responses. The data were analyzed using statistical package for social science (SPSS) software version 18.0. Linear and Multiple Regression were used in testing the research hypotheses. The results reveal that simultaneously all independent variables had a positive and significant effect on dependent variables. Partially, entrepreneurial attitude and entrepreneurial intention had a positive and significant effect on entrepreneurial behavior. Whereas religiosity had a negative and did not significantly affect on entrepreneurial behavior. Moreover, entrepreneurial intention plays a dominant role in enhancing entrepreneurial behavior. It implies that, religiosity, entrepreneurial attitude, and entrepreneurial intention all play a vital role in the context of SMEs in Malang.

**Keywords** Religiosity, Entrepreneurial Attitude, Entrepreneurial Intention, Entrepreneurial Behavior

### 1. Introduction

Entrepreneurship is a pillar of business and industry in developing countries. Entrepreneurship is the ability and a willingness of someone to take a risk with investing and time, money and effort to start a business to become successful. An entrepreneur running a business as a satisfaction (self-actualization) and for profit (profit-oriented).

Small and Medium Enterprises (SMEs) are strategic sectors of the national economy and lives of many people concerned, so that became the burden of the national economy. The role of SMEs in Indonesian economy is so strategic. According to statistics of 2011 showed that the number of units of Small and Medium Enterprises (SMEs) approaching 99.98% of the total business units in Indonesia. While the amount of labor involved to reach 91.8 million people or 97.3% of the entire work force Indonesia.

Unemployment is expected to decline from 6.8% to 5% with the growth of SMEs. It reflects the participation of SMEs to economic growth have high significance for economic equality in Indonesia because it contributes substantially to the sector [1].

The development of entrepreneurship in recent years indeed has become an issue of economic institutions around the world, ranging from international, national, until in the

regions. This trend is as the confidence that entrepreneurship is the key for the number of social outcomes desired, including economic growth, a lower unemployment, and modernization of technology [2]. A State will advance if there are entrepreneurs at least 2% of the population. Indonesia currently has only entrepreneurs 0.18% of the population [3].

The growth of small businesses is a complex and multidimensional problem in scope and character, including the convergence from ambitious owners/managers, competence, factors internal to the organization, resources and infrastructures, external relationships and networks [4]. Business performance is determined by several factors: the individual characteristics, the organizational characteristics, relationship and the environmental characteristics, the strategy development and planning, and organizational development [5].

Organizational variables which impact the performance of the organization include resource organizations, corporate competency, organizational cultures, and structure. Furthermore individual variables include knowledge, skills, attitudes and behavior of entrepreneurs, and how it impacts to the company's performance [6-7].

Several researches have revealed that the performance of small-business is determined by the characteristics of the owner/manager. All of them stated that the owners/managers are the key factors of business performance [8-15].

Multiple perspectives to examine the behavior of entrepreneurship have been done, good economics, psychology, and sociology. The economic perspectives see

\* Corresponding author:

gus\_zain2001@yahoo.com (Fauzan)

Published online at <http://journal.sapub.org/economics>

Copyright © 2013 Scientific & Academic Publishing. All Rights Reserved

the behavioral of entrepreneurship which are based on the readiness of entrepreneurship, through the instrument of economic conditions, capital, government regulation, and other economic factors. Sociological perspective explained the relationship between human relationships, life style of the people and social and cultural norms that shape the behavior of entrepreneurship. The psychological perspective explained entrepreneurial behavior viewed from the psychological factors such as personal aspects and motives of entrepreneurial[16]. Sociologically person's behavior cannot be separated from religious teachings (religiosity).

Various models have been developed in the research intensity of entrepreneurial from the 1980s until the 2000s, such as Entrepreneurial Event Modd (EEM), Davidsons Model, Entrepreneurial Attitude Orientation Model (EAO), Entrepreneurial Potential Model (EPM), and Theory of Planned Behavior (TPB)[17].

This research attempted to fill the gap by examining the role of religiosity influence on entrepreneurial behavior, either directly or indirectly through the entrepreneurial attitude and entrepreneurial intensity. The formulation of the problem raised in this research is as follows:

1. Is religiosity positive and significant effect on the behavior entrepreneurship for SMEs in Malang
2. Is entrepreneurial attitude positive and significant effect on the behavior entrepreneurship for SMEs in Malang
3. Is entrepreneurial intention positive and significant effect on the behavior entrepreneurship for SMEs in Malang

## 2. Literature Review and Hypotheses Development

### 2.1. Entrepreneurship

Entrepreneurship as a manifestation of the ability and the will from the individuals to the organization either individually or in the form of the team[18]. Entrepreneurship is also associated with the process, establishment or growth of a new business-oriented profitability, value creation, and the creation of new products for services which unique and innovative[19]. Entrepreneurship is the process of creating something new (new creation) and creates a different from existing (innovation); the goal is to achieve individual welfare and value to society. Entrepreneurship refers to the peoples who carry out the creation of wealth and added value through new ideas, combining the resources and the realization of the idea became a reality[20].

Hisrich et.al give a definition of entrepreneurship as "the process of creating incremental wealth. This definition of entrepreneurship emphasizes four basic aspects for an entrepreneur; (a) entrepreneurship involves the creation process, is to create something new. Creation must have a good value for the entrepreneur and their audience. (b) Entrepreneurship requires time and effort. Only those who go through the process of entrepreneurship appreciate the time and effort that they use to create something new. (c)

Entrepreneurship has certain risks. This risk takes a variety of forms in the area of finance, psychology, and social. (d) Entrepreneurship involves reward as an entrepreneur; the most important benefit is the independence, followed by the personal satisfaction[21].

### 2.2. Entrepreneurship Behavior

Entrepreneurship requires good ethics in business. Attitudes and behaviors in entrepreneurship is also one factor to develop and improve the business. Behavior is an act that looks or verbal statements regard in the behavior. Behavior is in the field of entrepreneurship is entrepreneurship decisions [22].

Entrepreneurial behavior is demonstrated by the actions of individuals who entrepreneurship decision. Measured by indicators of entrepreneurship behavior action has running the business, entrepreneurship decision, and a statement of support of existing business development[23].

### 2.3. Entrepreneurship Intention

Entrepreneurial intention can be interpreted as the first step of a process of establishment of a business that is generally long term[24]. Entrepreneurial intentions reflect a person's commitment to start a new business and a central issue to be considered in understanding the entrepreneurial process of new business establishment[25].

Entrepreneurial intention at this time began get attention for the study because it is believed that a behavioral intention is proven to be a reflection of the real perpetrator. In the theory of planned behavior is believed that factors such as attitudes, subjective norms will shape the next person's intentions and will be directly affect the behavior. Therefore an understanding of one's intention to entrepreneurship (entrepreneurial intention) can be reflecting a tendency to set up business in real terms[26].

### 2.4. Entrepreneurship Attitude

Attitude is one component in a specific intention to behavior. Stance or attitude that there is a factor in a person whole aimed to responding a way that is consistent liked or disliked about the assessment of a given. One understanding attitude is also important is that the attitude consists of three components, known as trilogy attitude; the attitude consists of affective, cognitive and conative. Affective means feeling good person or valuation of an object, person, event or issue. Cognitive consists of knowledge, opinions, and beliefs toward an object. While the conative component is a form of feelings and evaluative[27].

Entrepreneurial attitude is a tendency to react affectively in response to the risk to be faced in a business. Entrepreneurship attitudes measured by indicators interested in business opportunities, a positive view of business failure, and like business risk[28].

### 2.5. Religiosity

Religiosity is defined in terms of the strength of

individuals religious beliefs[29]. McDaniel and Burnett is defined "religion as a belief in god accompanied by a commitment to follow principles believed to be set forth by God". Meanwhile Emmons provides definitions "that realm of life which is concerned with ultimate purpose and meaning in life, a set of principles and ethics to live by, commitment to God or a higher power, a recognition of the transcendent in everyday experience, a selfless focus, and a set of beliefs and practices that is designed to facilitate a relationship with the transcendent"[30].

As for Cornwall, *et al.*, definitions religiosity in three components, namely: (1) Cognition, (religious knowledge and religious beliefs). (2) Affect. (3) Behavior[31].

Whereas according to Glock and Stark (1968) religiosity consists of three dimensions, namely: (1) An Experiential dimensions. Involving expectations that adherents will have particular religious experiences. (2) A Belief dimensions. Involving expectations that one will hold to particular religious beliefs (e.g. beliefs in God as the creator of the world). (3) A Ritual dimensions. Covering expectations for public religious practices, such as corporate worship. (4) A Devotional dimensions. Concerning private religious practices and attitudes. (5) An Intellectual dimensions. Concerning expectations for being knowledgeable about one's religion[32].

## 2.6. Conceptual Framework

Figure 1 depicts the proposed relationship among the variables.

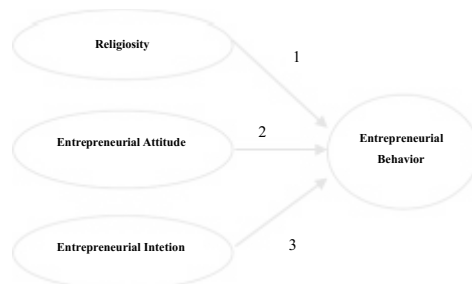


Figure 1. Proposed relationships among the variable

Based on the above discussion, the following hypotheses are formed :

H1. Religiosity will be positively affect to entrepreneurial behavior

H2. Entrepreneurial attitude will be positively affect to entrepreneurial behavior

H3. Entrepreneurial intention will be positively affect to entrepreneurial behavior

## 3. Methods

### 3.1. Variable Measurement

This study borrowed the four-item religiosity scale from Cornwall[33]. Entrepreneurship Attitude scale was taken from Gaadam which had been modified to suit the research objectives[34]. This scale consisted of 5 item. Entrepreneurship Intention scale was taken from Ramayah and Harun which consisted of 5 item[35]. Entrepreneurship Behavior scale was taken from Ajzen which consisted of 3 item[36]. All variables were measured with multi items scale method based on a five point Likert format range from 1= "strongly disagree" to 5= "strongly agree".

### 3.2. Sample and Sampling Procedure

Total population of this SMEs were 1078 approximately. This study focused on Malang, East Java, Indonesia.

In this study, a structured questionnaire which consisted of 17 items was distributed to 250 respondents in 5 sub-district in Malang, East Java. The targeted respondents to participate in the survey were SMEs. Finally, 200 completed questionnaires were returned which generated 90% response rate.

### 3.3. Data Analysis

The data gathered from the survey were analyzed via Statistical Package for Social Sciencess (SPSS) version 18.0. First, frequency analysis on respondent profile was conducted to assess the demographic characteristics of the respondents. Next, the reliability test of the variables was done through Cronbach's Alpha. According to Sekaran, reliability coefficient with less than 0.60 is considered poor; reliability coefficient in the range of 0.70 is acceptable and those above 0.80 is considered as good[37].

The Pearson Correlation analysis was conducted to determine the relationships between independent and dependent variables. Multiple regression analysis was conducted to test the hypotheses.

## 4. Result and Discussion

### 4.1. Profile of the Respondents

Among the 200 respondents, 39% are male and 61% are female. Majority of the respondents (53%) fall between 31 to 40 age group. On the other hand, 27% of respondents age fall in the range of 20 to 30 years, and the rest are above 40 years old. About 71% of the respondents are islamics, 19% are katoliq, and 10% are protestant. Majority of the respondents have senior high school (55.5%), followed by the respondents have diploma (16.5%) and 28% of respondents have bachelor degree. In regard to the salary, majority of respondents salary is in between IDR 1.000.000 to IDR 2.000.000 per month (27%), followed by 43% or 86 respondents salary is in a range of IDR 2.000.000 to IDR 3.000.000 per month, and the rest are above IDR 3.000.000 per month.

### 4.2. Test of Hypotheses

The correlation test between religiosity, entrepreneurial attitude, entrepreneurship intention and entrepreneurship behavior are shown in the table 1 below.

Multiple regression analysis was used to test H1, H2 and H3. The test results are illustrated in Table 2.

**Table 1.** Result of Pearson Correlation Coefficient Analysis

Variable	Religiosity	Entrepreneurship Attitude	Entrepreneurship Intention	Entrepreneurship Behavior
Religiosity	1			
Entrepreneurship Attitude	0.310**	1		
Entrepreneurship Intention	0.442** 0.466**		1	
Entrepreneurship Behavior	0.178* 0.303** 0.395**			1

Note : \*\*Correlation is significant at the 0.01 level (2-tailed)

**Table 2.** Results of multiple regression analysis

Dependent variable	Independent variable	Std. Beta	t	Sig.
Entrepreneurship Behavior	Religiosity		-0.016	-0.213 0.832
	Entrepreneurship Attitude	0.179	2.080	0.039
	Entrepreneurship Intention	0.317	4.202	0.000
	R2	0.174		
	Adjusted R2			0.161

Multiple regression analysis was utilized to see the effect of religiosity, entrepreneurship attitude, entrepreneurship intention on entrepreneurship behavior. The results in table 2 indicate that religiosity not significant and negative affect entrepreneurship behavior. On the other hand, indicate that entrepreneurship attitude and entrepreneurship intention both significantly and positively affect entrepreneurship behavior ( $\beta=0.179$ ,  $p<0.05$ ;  $\beta = 0.317$ ,  $p<0.001$  respectively). Thus H2 and H3 are supported.

These finding are also in line with previous studies. For example, Zhao *et al.*, and Seagel *et al.*, contended that entrepreneurship attitude and entrepreneurship intention an important role in influencing entrepreneurship behavior [38][39]. Furthermore, Ajzen found support for the positive association between entrepreneurship intention and entrepreneurship behavior[40].

## 5. Conclusions

This study explores thoroughly on the relationship between religiosity, entrepreneurial attitude, entrepreneurial intention and entrepreneurial behavior based on SMEs in Malang, East Java, Indonesia. As stated above, all study hypotheses are supported. It implies that, religiosity, entrepreneurial attitude, entrepreneurial intention all play vital role in the context of SMEs. The findings from this research can help enhance the understanding of the effect of religiosity, entrepreneurial attitude, entrepreneurial intention towards entrepreneurial behavior on SMEs in Malang. As such, this study contributes significantly to practising entrepreneurship who plan to develop and improve their existing working structures.

## ACKNOWLEDGEMENTS

We would like to thank Directorate General of Higher Education of the Ministry of Education and Culture of the Republic of Indonesia (DIKTI) for the research fund and wish to acknowledge all the contributors for this paper.

## REFERENCES

- [1] Aries Munandar, [http://www.uin-malang.ac.id/index.php?option=com\\_content&view=article&id=2883:%20peran-ukm-dalam-pertumbuhan-ekonomi-bangsa&catid=35:artikel-dosen&Itemid=210](http://www.uin-malang.ac.id/index.php?option=com_content&view=article&id=2883:%20peran-ukm-dalam-pertumbuhan-ekonomi-bangsa&catid=35:artikel-dosen&Itemid=210). Kamis, 7 Maret 2013.
- [2] W.J. Baumol, Entrepreneurship: Productive, unproductive, and destructive. *Journal of Political Economy*, Vol. 98, No. 5 Part 1: 893–921, 1997.
- [3] Tony Wijaya, Kajian Model Empiris Perilaku Berwirausaha UKM DIY dan Jawa Tengah. *Jurnal Manajemen dan Kewirausahaan* Vol 10, 93 – 104, 2008.
- [4] E. Shaw, and Conway S, "Networking and the Small Firm," in *Enterprise and Small Business*. Ed. S. Carter and D. Jones-Evans. Harlow, UK: Financial Times/Prentice Hall, 367-383, 2000.
- [5] Christopher T Street; Ann Frances Cameron, External Relationships and the Small Business: A Review of Small Business Alliance and Network Research, *Journal of Small Business Management*, Vol 45, No. 2, 2007.
- [6] Noor Hazlina Ahmad, Hasliza Abdul Halim, Siti Rohaida Mohamed Zainal, Is Entrepreneurial Competency the Silver Bullet for SME Success in a Development Nation?. *International Business Management*, Vol 4. No. 2. pp. 67-75, 2010.

- [7] Noor Hazlina Ahmad, T. Ramayah, Carlene Wilson, Liz Kummerow, Is Entrepreneurial Competency and Business Success Relationship Contingent Upon Business Environment? A Study of Malaysian SMEs, *International Journal of Entrepreneurial Behaviour & Research*, Vol 16 No. 3, pp. 182-203, 2010.
- [8] TR. Eisenmann, The effects of CEO equity ownership and firm diversification on risk taking. *Strategic Management Journal*. Vol 23 No 6. pp 513-34, 2002.
- [9] Nicholas O'Regan, Martin Sims and Abby Ghobadian, High Performance: Ownership and Decision Making in SME's, *Management Decision*, Vol 43 No. 3 p. 382, 2005.
- [10] Jesper B. Sørensen, and Patricia M.Y. Chang, Determinants of Successful Entrepreneurship: A Review of the Recent Literature, 2006.
- [11] Anura de Zoysa, Siriya Kanthi Herath, The impact of owner/managers mentality on financial performance of SMEs in Japan. *Journal of Management Development*, Vol. 26 No. 7, 2007 pp. 652-666, 2007.
- [12] B. Kotey, and G.G. Meredith, Relationship among owner/manager personal values and perceptions, business strategies, and enterprise performance, *Journal of Small Business Management*, Vol. 35, No. 2, pp. 37-64, 2007.
- [13] B. Nimalathasan, A Relationship Between Owner-Managers Characteristic and Business Performance, *Les ET Scientia International Journal*, Vol. XV, No. 1, 2008.
- [14] Niels Bosma, Mirjam van Praag, Gerrit de Wit, Determinants of Successful Entrepreneurship, Scientific Analysis of Entrepreneurship and SMEs, 2000.
- [15] Ajay Thapa, Archana Thulaseedharan Arup Goswami, Lucky Prasad Joshi, Determinants of Street Entrepreneurial Success, *The Journal of Nepalese Business Studies*, Vol. 5 No. 1, 2008.
- [16] R.T. Hamilton, and D.A. Harper, The Entrepreneur in Theory and Practice. *Journal of Economic Studies*, 21, 3 – 18, 1994.
- [17] M. Guerrero, J. Rialp, and D. Urbano, The Impact of Desirability and Feasibility on Entrepreneurial Intentions : A Structural Equation Model. *International Entrepreneurship and Management Journal*, 2006.
- [18] M.A. Carree, and A.R. Thurik, The Impact of Entrepreneurship on Economic Growth: an Interdisciplinary Survey and Introduction, *International Handbook of Entrepreneur Research*, Vol 1. Kluwer Academic Publishers, Boston/Dordrecht/London., 2002.
- [19] Mary Coulter, *Entrepreneurship in Action*. USA: Prentice Hall, 2000.
- [20] J. Ropke, On Creating Entrepreneurial Energy in The Ekonomi Rakyat the Case of Indonesian Cooperatives. ISEI, Bandung, *Jurnal Ekonomi Kewirausahaan*, Volume III. No 2. Juli 2004: 43-61, 2004.
- [21] Robert D. Hisrich, Michael P. Peter, and Dean A. Shepherd, *Entrepreneurship*. Chriswan Sungkono dan Diana Angelica (penerjemah), Kewirausahaan, Salemba Empat, Jakarta, 2008.
- [22] M. Fishbein and Icek Ajzen, *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. Addison-Wesley Publishing Company Inc, Menlo Park, California, 1975.
- [23] Icek Ajzen, *Attitudes and Attitude Change*. Psychology Press: WD Cranoeods, 2008.
- [24] S.H. Lee and P.K. Wong, An Exploratory Study of Technopreneurial Intention: A Career Anchor Perspective. *Journal of Business Venturing*, 19 (1): 7-28, 2004.
- [25] N. Krueger, The Impact of Prior Entrepreneurial Exposure on Perception of New Venture Feasibility and Desirability. *Entrepreneurial Theory Practise*, 18 (1): 5-21, 1993.
- [26] M. Jenkins and G. Johnson, Entrepreneurial Intentions and Outcomes: A Comparative Causal Mapping Study. *Journal Management Studies*, 34, 895-920, 1997.
- [27] Icek Ajzen, The Theory of Planned Behavior. *Journal of Organizational Behavior and Human Decision Processes*, Vol. 50, 179 –211, 1991.
- [28] Soumya Gaddam, Identifying the Relationship Between Behavioral Motives and Entrepreneurial Intentions: An Empirical Study Based Participations of Business Management Students. *The Icfaian Journal of Management Research*. Vol.7,pp. 35-5, 2008.
- [29] Tim Barnett, Ken Bass, Gene Brown, Religiosity, Ethical Ideology, and Intentions to Report a Peer's Wrongdoing. *Journal of Business Ethics*. 15: 1161-1174, 1996.
- [30] James W Clark and Lyndon E Dawson, Personal Religiousness and Ethical Judgements: An Empirical Analysis, *Journal of Business Ethics*. 15: 359-372, 1996.
- [31] Tim Barnett, Ken Bass, Gene Brown, Religiosity, Ethical Ideology, and Intentions to Report a Peer's Wrongdoing. *Journal of Business Ethics*. 15: 1161-1174, 1996.
- [32] Garry R. Weaver and Bradley R. Agle, Religiosity and Ethical Behavior in Organizations : A Symbolic Interactionist Perspective, *Academy of Management Review*. 27, No. 1: 77-97, 2002.
- [33] Tim Barnett, Ken Bass, Gene Brown, Religiosity, Ethical Ideology, and Intentions to Report a Peer's Wrongdoing. *Journal of Business Ethics*. 15: 1161-1174, 1996.
- [34] Soumya Gaddam, Identifying the Relationship Between Behavioral Motives and Entrepreneurial Intentions: An Empirical Study Based Participations of Business Management Students. *The Icfaian Journal of Management Research*. Vol.7,pp. 35-5, 2008.
- [35] T. Ramayah, and Z. Harun, Entrepreneurial Intention Among the Student of Universiti Sains Malaysia (USM). *International Journal of Management and Entrepreneurship*, Vol. 1, 8-20, 2005.
- [36] Icek, Ajzen, *Attitudes and Attitude Change*. Psychology Press: WD Cranoeods, 2008.
- [37] Uma Sekaran, *Research Methods for Business: A Skill Building Approach*, John Wiley & Sons, New York, 2003.
- [38] H. Zhao, S.E. Seibert and G.E. Hills, The Mediating Role of Self Efficacy in The Development of Entrepreneurial Intention, *Journal of Applied Psychology*, 90, 1265-1271, 2005.

---

346 Fauzan *et al.*: Analysis of Empirical Model Behavior Entrepreneurship with Religiosity Approach (Studies on SMEs in Malang)

- [39] G. Seagel, D. Borgia, J. Schoenfeld, The Motivation to Become and Entrepreneur, *International Journal of Entrepreneurial Behavior & Research*, 11, 42-57, 2005.
- [40] M. Fishbein and Icek Ajzen, *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*. Addison-Wesley Publishing Company Inc, Menlo Park, California, 1975.

## Matches

Internet matches		255
2	<a href="http://unikama.academia.edu/Departments/Accounting/Documents">http://unikama.academia.edu/Departments/Accounting/Documents</a>	67 Sources 8.23%
3	<a href="https://mafiadoc.com/proceedings-of-the-1st-international-conference-on-_5a5ea6051723ddbec128e4f.html">https://mafiadoc.com/proceedings-of-the-1st-international-conference-on-_5a5ea6051723ddbec128e4f.html</a>	2 Sources 0.74%
4	<a href="http://digitalcommons.olivet.edu/cgi/viewcontent.cgi?article=1075&amp;context=edd_diss">http://digitalcommons.olivet.edu/cgi/viewcontent.cgi?article=1075&amp;context=edd_diss</a>	0.71%
5	<a href="http://secure.expertsmind.com/attn_files/156_Transformational%20Leadership.pdf">http://secure.expertsmind.com/attn_files/156_Transformational%20Leadership.pdf</a>	0.67%
6	<a href="http://iosrjournals.org/iosr-jbm/papers/Vol7-issue3/E0733138.pdf">http://iosrjournals.org/iosr-jbm/papers/Vol7-issue3/E0733138.pdf</a>	0.67%
7	<a href="https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4569532">https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4569532</a>	2 Sources 0.63%
8	<a href="http://www.davidpublisher.org/Public/uploads/Contribute/5abdf2562a82d.pdf">http://www.davidpublisher.org/Public/uploads/Contribute/5abdf2562a82d.pdf</a>	14 Sources 0.43%
9	<a href="http://file.scirp.org/pdf/PSYCH20110300010_12236494.pdf">http://file.scirp.org/pdf/PSYCH20110300010_12236494.pdf</a>	29 Sources 0.43%
10	<a href="https://youthandreligion.nd.edu/related-resources/bibliography-on-youth-and-religion/sexual-activity">https://youthandreligion.nd.edu/related-resources/bibliography-on-youth-and-religion/sexual-activity</a>	29 Sources 0.39%
11	<a href="https://scholar.utc.edu/cgi/viewcontent.cgi?article=1520&amp;context=theses">https://scholar.utc.edu/cgi/viewcontent.cgi?article=1520&amp;context=theses</a>	7 Sources 0.39%
12	<a href="https://alzres.biomedcentral.com/articles/10.1186/s13195-019-0509-9">https://alzres.biomedcentral.com/articles/10.1186/s13195-019-0509-9</a>	0.39%
13	<a href="http://iosrjournals.org/iosr-irme/papers/Vol-6%20Issue-1/Version-1/A06110112.pdf">http://iosrjournals.org/iosr-irme/papers/Vol-6%20Issue-1/Version-1/A06110112.pdf</a>	6 Sources 0.39%
14	<a href="https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3270898">https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3270898</a>	0.35%
15	<a href="https://respiratory-research.biomedcentral.com/articles/10.1186/1465-9921-10-125">https://respiratory-research.biomedcentral.com/articles/10.1186/1465-9921-10-125</a>	0.35%
16	<a href="https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0152892">https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0152892</a>	0.35%
17	<a href="https://www.craig.csufresno.edu/ijb/Volumes/Volume%2019/V192-5.pdf">https://www.craig.csufresno.edu/ijb/Volumes/Volume%2019/V192-5.pdf</a>	19 Sources 0.35%
18	<a href="https://www.research.manchester.ac.uk/portal/files/54555119/FULL_TEXT.PDF">https://www.research.manchester.ac.uk/portal/files/54555119/FULL_TEXT.PDF</a>	0.31%
19	<a href="https://comum.rcaap.pt/bitstream/10400.26/11387/1/Students%20Entrepreneurial%20Intention%20-%20ESCE%20and%20">https://comum.rcaap.pt/bitstream/10400.26/11387/1/Students%20Entrepreneurial%20Intention%20-%20ESCE%20and%</a>	7 Sources 0.31%
20	<a href="http://arno.uvt.nl/show.cgi?fid=134791">http://arno.uvt.nl/show.cgi?fid=134791</a>	0.31%
21	<a href="http://socialscienceuniuyo.com/wp-content/uploads/2016/01/142-149.pdf">http://socialscienceuniuyo.com/wp-content/uploads/2016/01/142-149.pdf</a>	0.31%



---

22	<a href="http://www.bu.edu/polisci/files/2014/07/huckfeldt_chapter_1.pdf">http://www.bu.edu/polisci/files/2014/07/huckfeldt_chapter_1.pdf</a>	0.31%
23	<a href="http://ijecm.co.uk/wp-content/uploads/2017/12/51220.pdf">http://ijecm.co.uk/wp-content/uploads/2017/12/51220.pdf</a>	0.31%
24	<a href="http://www.scielo.br/pdf/rbfis/v17n1/03.pdf">http://www.scielo.br/pdf/rbfis/v17n1/03.pdf</a>	2 Sources 0.31%
25	<a href="http://eprints.covenantuniversity.edu.ng/9506/1/Ayodele.pdf">http://eprints.covenantuniversity.edu.ng/9506/1/Ayodele.pdf</a>	0.31%
26	<a href="https://www.ijbssnet.com/journals/Vol_5_No_1_January_2014/31.pdf">https://www.ijbssnet.com/journals/Vol_5_No_1_January_2014/31.pdf</a>	6 Sources 0.31%
27	<a href="https://www.mak.ac.ug/documents/Makfiles/theses/Mwesigwa_Rogers.pdf">https://www.mak.ac.ug/documents/Makfiles/theses/Mwesigwa_Rogers.pdf</a>	24 Sources 0.31%
28	<a href="http://pu.edu.pk/images/journal/pesr/PDF-FILES/4_V54_1_SUM2016.pdf">http://pu.edu.pk/images/journal/pesr/PDF-FILES/4_V54_1_SUM2016.pdf</a>	27 Sources 0.31%
29	<a href="http://joebm.com/papers/189-W00065.pdf">http://joebm.com/papers/189-W00065.pdf</a>	0.31%

## Quotes

Quotes 4

- 1 Small and Medium Enterprises (SMEs) are strategic sectors of the national economy and lives of many people concerned, so that became the burden of the national economy.
- 2 According to statistics of 2011 showed that the number of units of Small and Medium Enterprises (SMEs) approaching 99.98% of the total business units in Indonesia.
- 3 The development of entrepreneurship in recent years indeed has become an issue of economic institutions around the world, ranging from international, national, until in the \* Corresponding author: gus\_zain2001@yahoo.com (Fauzan) Published online at <http://journal.sapub.org/economics> Copyright © 2013 Scientific & Academic Publishing.
- 4 Whereas according to Glock and Stark (1968) religiosity consists of three dimensions, namely: (1) An Experiential dimensions.

References 1

- 1 [1] Aries Munandar, [http://www.uin-malang.ac.id/index.php?option=com\\_content&view=article&id=2883:%20peran-uk-m-dalam-pertumbuhan-ekonomi-bangsa&catid=35:artikel-dosen&Itemid=210](http://www.uin-malang.ac.id/index.php?option=com_content&view=article&id=2883:%20peran-uk-m-dalam-pertumbuhan-ekonomi-bangsa&catid=35:artikel-dosen&Itemid=210). Kamis, 7 Maret 2013. [2] W.J. Baumol, Entrepreneurship: Productive, unproductive, and destructive. *Journal of Political Economy*, Vol. 98, No. 5 Part 1: 893-921, 1997. [3] Tony Wijaya, *Kajian Model Empiris Perilaku Berwirausaha UKM DIY dan Jawa Tengah*. *Jurnal Manajemen dan Kewirausahaan* Vol 10, 93 - 104, 2008. [4] E. Shaw, and Conway S, "Networking and the Small Firm," in *Enterprise and Small Business*. Ed. S. Carter and D. Jones-Evans. Harlow, UK: Financial Times/Prentice Hall, 367-383, 2000. [5] Christopher T Street; Ann-Frances Cameron, External Relationships and the Small Business: A Review of Small Business Alliance and Network Research, *Journal of Small Business Management*, Vol 45, No. 2, 2007. [6] Noor Hazlina Ahmad, Hasliza Abdul Halim, Siti Rohaida Mohamed Zainal, Is Entrepreneurial Competency the Silver Bullet for SME Success in a Development Nation?. *International Business Management*, Vol 4. No. 2. pp. 67-75, 2010. *American Journal of Economics* 2013, 3(6): 341-346 345 [7] Noor Hazlina Ahmad, T. Ramayah, Carlene Wilson, Liz Kummerow, Is Entrepreneurial Competency and Business Success Relationship Contingent Upon Business Environment? A Studi of Malaysian SMEs, *International Journal of Entrepreneurial Behaviour & Research*, Vol 16 No. 3, pp. 182-203, 2010. [8] TR. Eisenmann, The effects of CEO equity ownership and firm diversification on risk taking. *Strategic Management Journal*. Vol 23 No 6. pp 513-34, 2002. [9] Nicholas O'Regan, Martin Sims and Abby Ghobadian, High Performance: Ownership and Decision Making in SME's, *Management Decision*, Vol 43 No. 3 p. 382, 2005. [10] Jesper B. Sørensen, and Patricia M.Y. Chang, Determinants of Successful Entrepreneurship: A Review of the Recent Literature, 2006. [11] Anura de Zoysa, Sriyama Kanthi Herath, The impact of owner/managers mentality on financial performance of SMEs in Japan. *Journal of Management Development*, Vol. 26 No. 7, 2007 pp. 652-666, 2007. [12] B. Kotey, and G.G. Meredith, Relationship among owner/manager personal values and perceptions, business strategies, and enterprise performance, *Journal of Small Business Management*, Vol. 35, No. 2, pp. 37-64, 2007. [13] B. Nimalathasan, A Relationship Between Owner-Managers Characteristic and Business Performance, *Les ET Scientia International Journal*, Vol. XV, No. 1, 2008. [14] Niels Bosma, Mirjam van Praag, Gerrit de Wit, Determinants of Successful Entrepreneurship, *Scientific Analysis of Entrepreneurship and SMEs*, 2000. [15] Ajay Thapa, Archana Thulaseedharan Arup Goswami, Lucky Prasad Joshi, Determinants of Street Entrepreneurial Success, *The Journal of Nepalese Business Studies*, Vol. 5 No. 1, 2008. [16] R.T. Hamilton, and D.A. Harper, The Entrepreneur in Theory and Practice. *Journal of Economic Studies*, 21, 3 - 18, 1994. [17] M. Guerrero, J. Rialp, and D. Urbano, The Impact of Desirability and Feasibility on Entrepreneurial Intentions : A Structural Equation Model. *International Entrepreneurship and Management Journal*, 2006. [18] M.A. Carree, and A.R. Thurik, The Impact of Entrepreneurship on Economic Growth: an Interdisciplinary Survey and Introduction, *International Handbook of Entrepreneur Research*, Vol 1. Kluwer Academic Publishers, Boston/Dordrecht/London., 2002. [19] Mary Coulter, *Entrepreneurship in Action*. USA: Prentice Hall, 2000. [20] J. Ropke, On Creating Entrepreneurial Energy in The Ekonomi Rakyat the Case of Indonesian Cooperatives. ISEI, Bandung, *Jurnal Ekonomi Kewirausahaan*, Volume III. No 2. Juli 2004: 43-61, 2004. [21] Robert D. Hisrich, Michael P. Peter, and Dean A. Shepherd, Entrepreneurship. Chriswan Sungkono dan Diana Angelica (penerjemah), Kewirausahaan, Salemba Empat, Jakarta, 2008. [22] M. Fishbein and Icek Ajzen, Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. Addison-Wesley Publishing Company Inc, Menlo Park, California, 1975. [23] Icek Ajzen, Attitudes and Attitude Change. Psychology Press: WD Cranoeds, 2008. [24] S.H. Lee and P.K. Wong, An Exploratory Study of Technopreneurial Intention: A Career Anchor Perspective. *Journal of Business Venturing*, 19 (1): 7-28, 2004. [25] N. Krueger, The Impact of Prior Entrepreneurial Exposure on Perception of New Venture Feasibility and Desirability. *Entrepreneurial Theory Practise*, 18 (1): 5-21, 1993. [26] M. Jenkins and G. Johnson, Entrepreneurial Intentions and Outcomes: A Comparative Causal Mapping Study. *Journal Management Studies*, 34, 895-920, 1997. [27] Icek Ajzen, The Theory of Planned Behavior. *Journal of Organizational Behavior and Human Decision Processes*, Vol. 50, 179 -211, 1991. [28] Soumya Gaddam, Identifying the Relationship Between Behavioral Motives and Entrepreneurial Intentions: An Empirical Study Based Participations of Business Management Students. *The Icfai Journal of Management Research*. Vol.7, pp. 35-5, 2008. [29] Tim Barnett, Ken Bass, Gene Brown, Religiosity, Ethical Ideology, and Intentions to Report a Peer's Wrongdoing, *Journal of Business Ethics*. 15: 1161-1174, 1996. [30] James W Clark and Lyndon E Dawson, Personal Religiousness and Ethical Judgements: An Empirical Analysis, *Journal of Business Ethics*. 15: 359-372, 1996. [31] Tim Barnett, Ken Bass, Gene Brown, Religiosity, Ethical Ideology, and Intentions to Report a Peer's Wrongdoing, *Journal of Business Ethics*. 15: 1161-1174, 1996. [32] Garry R. Weaver and Bradley R. Agle, Religiosity and Ethical Behavior in Organizations : A Symbolic Interactionist Perspective, *Academy of Management Review*. 27, No. 1: 77-97, 2002. [33] Tim Barnett, Ken Bass, Gene Brown, Religiosity, Ethical Ideology, and Intentions to Report a Peer's Wrongdoing, *Journal of Business Ethics*. 15: 1161-1174, 1996. [34] Soumya Gaddam, Identifying the Relationship Between Behavioral Motives and Entrepreneurial Intentions: An Empirical Study Based Participations of Business Management Students. *The Icfai Journal of Management Research*. Vol.7, pp. 35-5, 2008. [35] T. Ramayah, and Z. Harun, Entrepreneurial Intention Among the Student of Universiti Sains Malaysia (USM). *International Journal of Management and Entrepreneurship*, Vol. 1, 8-20, 2005. [36] Icek, Ajzen, Attitudes and Attitude Change. Psychology Press: WD Cranoeds, 2008. [37] Uma Sekaran, *Research Methods for Business: A Skill Building Approach*, John Wiley & Sons, New York, 2003. [38] H. Zhao, S.E. Seibert and G.E. Hills, The Mediating Role of Self Efficacy in The Development of Entrepreneurial Intention, *Journal of Applied Psychology*, 90, 1265-1271, 2005. 346 Fauzan et al.: Analysis of Empirical Model Behavior Entrepreneurship with Religiosity Approach (Studies on SMEs in Malang) [39] G. Seagel, D. Borgia, J. Schoenfeld, The Motivation to Become and Entrepreneur, *International Journal of Entrepreneurial Behavior & Research*, 11, 42-57, 2005. [40] M. Fishbein and Icek Ajzen, Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. Addison-Wesley Publishing Company Inc, Menlo Park, California, 1975.

# Exclusions

Internet exclusions 24

<http://article.sapub.org/10.5923.j.economics.20130306.14.html> 2 Sources 91.4%

<http://article.sapub.org/pdf/10.5923.j.sports.20130303.02.pdf> 22 Sources 0.12%