

The Influence of Internal and External Factors Against Interest and Motivation in Entrepreneurship Decision Making: Study on the Retired Civil Servant Client Pt. Bank Savings of Retirees Nationwide, Tbk., Makassar Branch

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Abstract: The objective of the study is to test and to measure the power of internal and external factors influencing interest and motivation in entrepreneurial careers of the retired government employees, clients of BTPN, Makassar Branch. The sampling in research method utilized cluster random sampling design. The data was collected through Likert scale questionnaire survey and brief interview in order to explore and develop the entrepreneurial career decision model. The descriptive analysis was to express the respondent's argumentation about the research variables. The structural equation modelling analysis technique was performed using Analysis of Moment Structures (AMOS) Software and strengthened by Linear Structural Relations (LISREL) 8.80 to test the validity and reliability. Further, the hypothesis testing was performed with Smart PLS (Partial Least Square) Program. The results show that the internal factor through internal environment variable does not affect entrepreneurial interest and motivation of retired government employees, clients of BTPN, Makassar Branch. However, the external factor through external environment variable indeed affects entrepreneurial interest and motivation of retired government employees. This means that the effect of internal environment is not enough to generate "sense of business" of the retired government employees, clients of BTPN, Makassar Branch. Therefore, the reinforcement of internal environment indicators is needed to rejuvenate the confidence in entrepreneurial carrier decision. The study also indicates that having the entrepreneurial interest strengthens the entrepreneurial motivation.

Key words: Internal factor, external factor, interest, motivation, retired government employees, entrepreneurial career

INTRODUCTION

Retirement age is a period that will eventually be faced by everyone, especially the employees of a company, institution, private sector, State-Owned Enterprises (SOEs) as well as civil servants. Many changes occur when someone reaches old age such as physical, mental, emotional and of course financial changes. Because of that, one should take precaution, so that, retirement can result in a steady and happy ending.

Retired civil servants experience age-related changes based on many factors, either internal or external environmental factors including knowledge and experience to start a new business. Impact of internal and external environmental factors is expected to stimulate the interest and motivation in decision making attitude.

Entrepreneurship career is one of the promising choices that can change their future lives. Some famous figures survive in living his life after retirement, for

example, Colonel Sanders who was born in the state of Indiana, USA on 9th of September 1890 and started his business at the age of 65. As a pioneer in the business of fast food restaurant, Kentucky Fried Chicken (KFC), he has become the symbol of spirit of entrepreneurship. In Indonesia, Mooryati Soedibyo (88 years old), owner of Mustika Ratu Group is still actively running in medicinal herbs business until now, even completing Doctoral Education Economics at the University of Indonesia at the age of 78. She was listed as the number 7 of 99 most influential women in Indonesia 2007 by Globe Asia Magazine. They are sources of inspiration for orderly entrepreneurship.

To date, prospective retirees are not prepared. Even though they are still potentially productive, many of them fail to consider the issue of financial well-being of themselves and their families. Study of Syamsir (2009) with the topic civil servants: mental, training and skills issues concluded that in general civil servants do not have a material and mental preparation for retirement.

Data of state employment agency predict that the number of retired civil servants reaches 5 million people by the end of 2015 with an allocation of state budget as much as 150 trillion rupiahs annually. The phenomenon is evident that government has not provided serious attention such as needs assessment for the welfare of the elderly including entrepreneurship training. Comparing the portrait of retired civil servant in Indonesia with other countries portrait, there were a gap and different mind-set. This research attempts to resolve the issue. Early observational research shows that among 9972 retired registered clients of BTPN, Tbk., Makassar costumer (per December 31, 2014), only 497 of them cultivate in the entrepreneurial world. It is unfortunate that entrepreneurial interest is still very low but this is the path which can be expected to raise their dignity in the future. It is widely believed that there are internal and external factors that significantly influence the interest and motivation in entrepreneurship career decision making. Based on the above background, the research questions are whether:

- Internal and external factors are significantly influence entrepreneurial interest and motivation
- Entrepreneurial interest and motivation are significantly influence entrepreneurial decision making
- Internal and external factors are significantly have direct impact on entrepreneurial decision making

Literature review: Concepts on the research title based on the theories in knowledge discipline of economics/business. Concepts in this research are: Internal factors, external factors, interest in entrepreneurship, entrepreneurship, motivation and entrepreneurship decision. Some of those concepts were combined into one thought of construction of theoretical research.

Internal factor: Internal factors are the individual characteristic. The factors affecting individuals within the individual is a factor that can be controlled. According to Yuriski included in as internal factor is a family background, the environment and the individual ability. This argument is supported by research done by Wang and Wong (2004) with the title; the interest of entrepreneurial University studentt in Singapore. Khan (2014) through research “Socio economic factors influencing entrepreneurship development” in India emphasized the importance of the influence of environmental factors (social or economic) that affect the soul of entrepreneurship. Stevenson and Jarillo (1990) in

the research “A paradigm of entrepreneurship; entrepreneurial management concluded that the decision of an individual nature of entrepreneurship and influenced by background, personality, skill and the environment. Review critical of three entrepreneurial categories similarly presented by Fatrika *et al.* that internal factors include the characteristics of the family environment, the working environment, personality and self-confidence is role models affect the soul of entrepreneurship.

External factor: The external factor is the factor that influences a person from the outside to act or do anything in entrepreneurship decision. This influence include: capital support, challenges that can create opportunities, as well as networks (social network) that someone have. Fletcher and Bourne (2012) in an editorial entitled prepare for starting a business with a titles research “10 Simple rules for starting a company”, concluded that the success of a business other than comes from hard work is also influenced by the a good business plan, social network and partners and how to turn challenges into opportunities. In the journal of management vol. 01, September 2012, published by the State University of Padang, the management research student (Putra, 2012), concluded six dominant factors affecting entrepreneurial interests, namely: environmental factors (internal and external) factors, self-esteem, personality factors, opportunity factor, a vision factor and the last factor is income and confidence.

Interest: Interest is the source of motivation that drives a person to do what you want to do when they are free to choose. When one judge that something would be useful then he or she would be interested, then it will bring satisfaction. When the satisfaction decreases then the interest will also be decreased. So, interest is not permanent but interest is temporary or can change.

Crow and Crow, lays down that the interest can demonstrate the ability to pay attention to someone. Interest may be the cause of some events that shaped the outcome of the activities. More Crow and Crow mentioned that interest has close links with the impetus, motive and emotional response.

Schoenherr through the theory of experiment, likewise, Winkell through the individual strength theory, formulated the three ways a person expressing an interest, namely through. The expressed interest (expressed interest). Manifested Interest (manifested interest) and inventorial interest (inventorial interest).

Interest in entrepreneurship (Fuadi, 2009) is the ability to stand up to fulfil the necessities of life as well as solving the problems of life, promote business or creating new ventures with existing strengths within yourself.

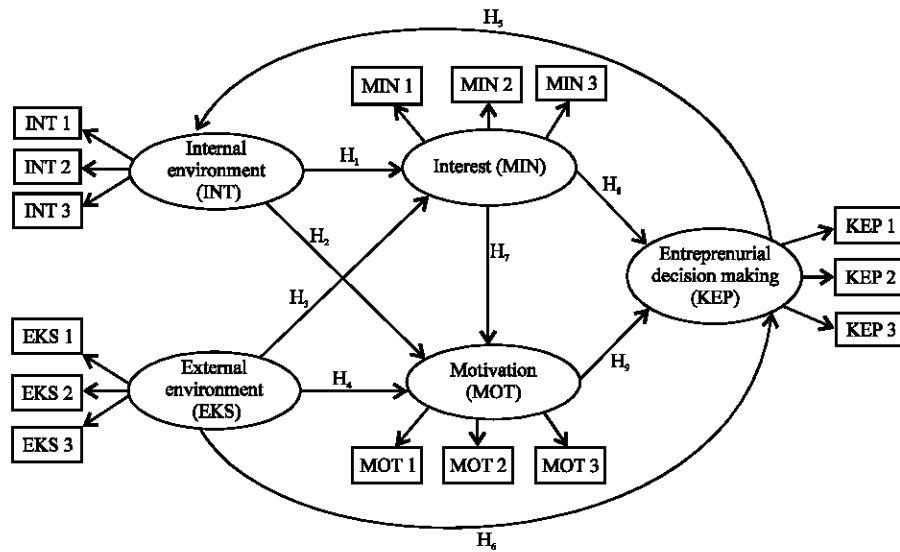


Fig. 1: Research frame concepts

Motivation: Motivation is a yang power within the man that leads, directing and organize behaviour (behaviour). While this behaviour arises due to the encouragement of internal factors and external factors and this behaviour is seen as a reaction or response to a stimulus.

Gilad and Levine (1986) found two theories closely related to motivation on becoming an entrepreneur. The theory of “impetus” and the theory of “pull” or called the pull and push theory. The theory of “impetus” argues that individual driven into entrepreneurship by negative impetus from outside such as dissatisfaction at works, the difficulties in finding a job and a salary that is not satisfactory or work schedule that is not flexible. “The pull” theory argues that individuals are drawn into activities related to employers in search of self-fulfilment, freedom, welfare and other outcomes that are desired. Morgan *et al.* (1987) suggest that the motivation related to three things of the motivational aspect-namely the circumstances that drive behaviour (motivating states); behaviour driven by the State (motivated behaviour) and the purpose of such behaviour on (goals or ends of such behaviour).

Entrepreneurial decision making: Entrepreneurial success in business depends on the ability to make strategic decisions for future of business progress. The decision according to Ralph c. Davis (1958) is the result of solving the problems faced, or answers to a question.

Definition of decision making, according to Terry (1971) was the selection of the alternative specific behaviour of two or more alternatives. Whereas Sondang (2000) defining decision making as a systematic approach

towards the nature of the alternative faced in taking action according to the calculation for most appropriate course of action. Peter Drucker stated that the whole process of changing the economy ultimately depends on the persons who cause the onset of those changes that is the “entrepreneur” himself. Some management theorists say that entrepreneurship is the greatness in the formation of a new company in which contain the utilization of opportunities and accompanied with risks taking to do change.

From the empirical studies and theoretical studies built the framework of thinking concept as the cornerstone of the process of thinking to solve the problem through methods of scientific analysis. The framework of thought processes is presented in Fig. 1.

MATERIALS AND METHODS

Research method conducted through sampling system cluster random sampling. The population consists of the entire customer retired civil servants of Bank BTPN, according to the bank’s bookkeeping, it was recorded as much as 9972 people, from that number of active clients, as many as 497 people conducting entrepreneurship through the bank loans facilities. This set of random samples as much as 225 respondents, taken from the customer. The technique of data collection through the questionnaire instrument Likert scale and a short interview conducted to deepen the data. A questionnaire that will be distributed to the respondents consists of two parts: the first part consists of questions-open questions

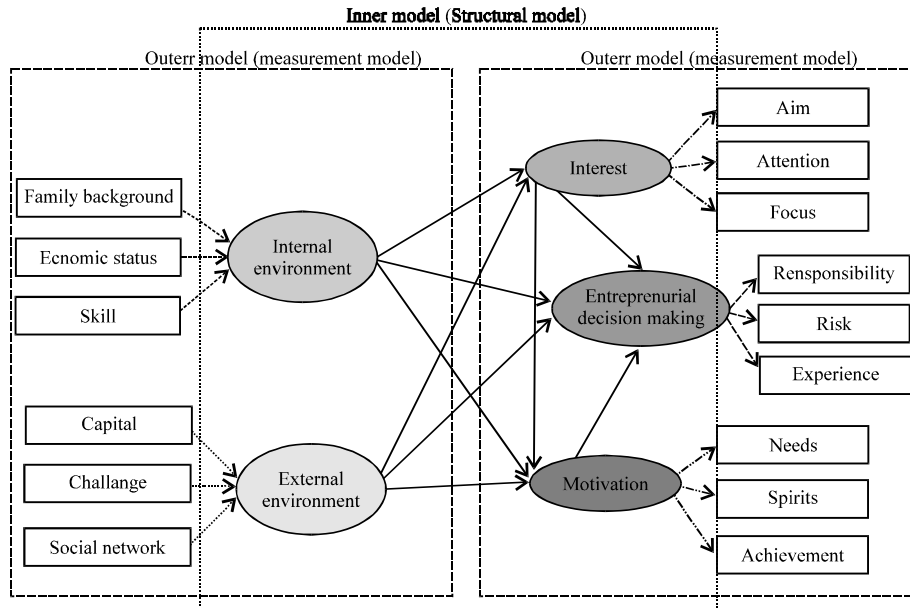


Fig. 2: Identification of structural research model

(open questionnaires) to obtain demographic data as well as the respondent's opinions are needed. The second section is a closed Question (closed questionnaires), by granting the option (option) the answers are already provided in the questionnaires so the answer was already bound within the question, respondents choose alternative answers that is available. Development model with the SEM analysis techniques with the help of Software AMOS and reinforced with use of LISREL 8.80 to test validity and reliability testing. While the hypothesis test using the SmartPLS program help (Partial Least Square). In addition to expose the respondents argument against research variables, conducted with descriptive analysis by providing questions in accordance with the indicators of each latent variable, consisting of:

- INT1-INT3 is an indicator of the internal environment variables
- EKS1-EKS3 are indicators of external environment variable
- MIN1, MIN2 and variable is an indicator of interest MIN3
- MOT1-MOT3 is an indicator of variable motivation
- KEP1, KEP3 and is an indicator of KEP2 variable entrepreneurship decision

Respondents answer weights: SS = strongly agree; S = Agree; R = Undecided, K = Less Agreed, TS = Disagree. Then the next a research model identification is shaped, based on the framework of the concept in Fig. 2.

This model will be tested through two stages. Testing the outer model consisting of: testing the validity, reliability testing and correlational testing. Its purpose is to measure the validity of the indicator variable against supporters of the research. Through, the help of AMOS Software and the Lisrel 8.80, based on the criteria required, it was found that the selection of indicators has a steady relationship are supporters and trusted, so, it can be said the outer model used is already valid or fit. Further, testing of the inner model (structural models) include the R-square test and test hypothesis and running bootstrapping. The aim is to uncover the extent of the relationship between variables, variable in explaining the meaning of the other variables as well as uncovering the Hypothesis whether it is accepted or rejected. This data process was helped by smart PLS Software.

RESULTS AND DISCUSSION

Samples taken as much as 225 entrepreneurs from the retirees who became the Bank BTPN Tbk., Makassar Branch which was using UMK credit facility and micro credit. Respondents consisted of 135 males and 90 females.

Test results: Test results of the construct validity, through analysis of the CFA (Confirmatory Factor Analysis) using Software AMOS, shows: The Internal Environment Variables (INT) against supporting Indicators (INT1-INT3) delivers the highest CR = 7.761 and lowest = 7.557. External environment variable (EX) against supporting Indicators (EKS1-EKS3) delivers the

highest CR = 16.278 results and lowest = 14.705. Interest variable (MIN) against supporting Indicators (MIN1-MIN3) delivers the highest CR = lowest and 13.518 = 13.449. Motivation Variables (MOT) towards supporting Indicators (MOT1-MOT3) delivers the highest CR = 14.085 and lowest = 13.294. And entrepreneurship decision variables (KEP) towards supporting indicators (KEP1-KEP3) delivers the highest CR = 8.842 and lowest = 8.526. With the criteria required: that CR (Critical Ratio) > 1.96 and p (Probability) < 0.05. Then it was concluded that each Indicator against the supporters of each constituent variables can be said to be significant or valid (***)

CFA analysis using Lisrel 8.80 producing loading figures factor by arguing that the loading factor is high indicating that each indicator invalid constructs the converge at one point. The rule of thumb is typically used to assess the validity of convergent, i.e., loading factor value should be more than 0.7 to research the nature of confirmatory and loading factor value between 0.7, 0.6 for exploratory research which is still acceptable as well as the value of the Average Variance Extracted (AVE) must be > 0.5.

The test results showed the Internal environment variables (INT) against supporting indicators (INT1-INT3) each provide a loading factor: 0.66, 0.60 and 0.81. Variable External environment (EX) against supporting indicators provide a loading factor (EKS1-EKS3) each provide a loading factor: 0.6, 0.67 and 0.61. Variable Interest (MIN) against supporting Indicators provide a loading factor (MIN1-MIN3) each providing loading factor: 0.67, 0.85 and 0.87. Variables of Motivation (MOT) against Indicator supporters each providing loading factor: 0.76, 0.73 and 0.74. Entrepreneurship decision variables (KEP) towards supporting indicators provide a loading factor: 0.68, 0.77 and 0.71. All the indicators that were tested showed a range of numbers between the lowest loading factor: (0.6) and the highest (0.87) so that it can be said to be eligible and valid model. Then the results of sports data reinforced by producing figures of Goodness of Fit Index (GFI) of 0.95.

Reliability test results: Reliability test conducted to prove the accuracy, consistency and correctness in measuring the instrument in measuring constructs. In testing the model with SEM program Lisrel 8.80 to gauge the reliability of variable constructs can be done in two ways, namely by Cronbach's alpha and composite reliability. The test results Indicate the Internal environment variables: (INT) the External environment variable (EX), variable interest (MIN), variable Motivation (MOT) and entrepreneurship decision variables (KEP),

Table 1: The value of CR and AVE. test result reliability

Construct	Composite	Average Variance	Description
	Reliability (CR)	Extracted (AVE)	
INT	0.93	0.66	Reliable
EKS	0.85	0.82	Reliable
MIN	0.92	0.80	Reliable
MOT	0.92	0.80	Reliable
KEP	0.87	0.69	Reliable

Table 2: Sport results of the data R-Square. smart PLS Software

Variables	R ²	Communality	Redundancy
Internal Environment (INT)	0.000	0.662	0.000
External Environment (EKS)	0.000	0.828	0.000
Interest (MIN)	0.135	0.808	0.103
Motivation (MOT)	0.322	0.803	0.162
Entrepreneurship Decision (KEP)	0.168	0.692	0.011

giving a value of alpha cronbach's each in sequence: 0.743; 0.896, 0.882, 0.874 and 0.775. While the value of CR (composite reliability) and AVE (Average Variance Extrated) according to Table 1.

Rule of thumb, concepts and applications program Lisrel 8.80, suggested the value of the cronbach's alpha above 0.7 for confirmatory research and between 0.6 0.7 is still acceptable for exploratory research.

Correlation test result (cross loading): An indicator is declared valid and useful if it have the highest factor loading against original construct shaper compared against other construct intercede with it. The test results showed that the loading factor for an indicator INT (INT1-INT3) has a loading factor which is higher than with Other construct. As the loading factor illustrations INT1-INT3 is 0.764 is higher than the loading factor against EKS (0.128), MIN (0.199), MOT (0.171) and KEP (0.136). Similar, things are also viewed at other indicators. Thus, latent variables predict indicators on their blocks better than any other on the block indicator, meaning that the correlation of latent variables against the constituent indicators are met properly.

The R² test results (coefficient of determination): The value of R² models are generated as a result of the evaluation of the model of this research can be seen in Table 2. The values that are in the image of a dependent variable interest (MIN), Motivation (MOT) and the entrepreneurship decisions (KEP). The interpretation of the figures showed.

MIN constructs that are affected by the variance of the INT and EKS give value of 0.135 which mean MIN construct capable to be explained by the INT variance and EKS as big as 13.5% the rest is explained by other variables not examined in this study. MOT constructs that is affected by the variance and INT, EKS and MIN gives a value of 0.322 means that invalid constructs MOT able to be explained by variance INT, EKS and MIN of 32.2%

Table 3: Hypothesis test results with the help of Software SmartPLS

Hypothesis	Path coefficient	t-statistics	Descriptions
INT-MIN	0.0810	0.8526	Not significant
EKS-MIN	0.3411	3.7033	Significant
INT-MOT	0.0975	1.6042	Not significant
EKS-MOT	0.3010	4.5106	Significant
INT-KEP	0.1410	1.7629	Significant
EKS-KEP	0.0389	2.0859	Significant
MIN-MOT	0.3572	3.4026	Significant
MIN-KEP	0.1852	2.3771	Significant
MOT-KEP	0.2017	1.5481	Not significant

the rest is explained by other variables that are not studied in this research. And lastly the KEP construct influenced by INT, EKS, MIN and MOT give a value of 0.168 meaning Strength KEP constructs capable to be explained by the variance of the affected from the variance INT, EKS, MIN and MOT of 16.8% and the rest is affected by other variables not examined in the study.

Hypothesis testing: Hypothesis testing, conducted with the Bootstrap resampling method developed by Geisser and Stone. To determine the level of significance of the path coefficient, the value of t (t-value) is produced, it can be done by running the Bootstrap algorithm to determine whether or not the proposed hypothesis is accepted. At the level of significance of 0.05, the hypothesis will be supported when the t-value exceeds its critical value, i.e., 1.645 (Sekaran, 2003). Based on the structural model test results summarized at Table 3.

Internal factors influence (INT) and external factor (EKS) against interest (MIN) and entrepreneurship motivation (MOT): Hypothesis test results, shows that internal environment supported by indicators of family background, economic status and individual skills are not able to bring the interest or motivation of the retired civil servants at the BTPN Bank, Branch Makassar for entrepreneurship. Contribution of path coefficient numbers is very small, i.e., 0.081 and 0.09, although, it is positive, its influence is very weak.

Instead of the external environment supported by indicators: capital, challenges and social networks is able to affect significantly. Respondents interested and motivated make an entrepreneurship. This means that the larger the support: capital from outside, the bigger the challenge and the more extensive social network owned, the greater its influence on interest in entrepreneurship. With the value of the influence of 0.3411 (34.11%) for interest and 0.301 (30.10%) for motivation. That mean retired civil servants saw indicators of capital (financial) supporters, then challenges to create opportunities similarly with social network (relation) is the master key that able to strengthen the interest in entrepreneurship.

The influence of interest (MIN) and motivation (MOT) towards entrepreneurship decision making (KEP): The results of proofing in this study, indicate that the construct variable interest have a positive and significant effect for entrepreneurship for retirees client of PNS PT. Bank BTPN, tbk Makassar Branch costumer, indicated by numbers of paths coefficients: 0.1852 and t-statistics 2.3771, through the power of interest indicators (goal achievers, attention and focus) are able to contribute to its presence of 18.52% in explaining decisions of entrepreneurship. That means for retired civil servants, through the stimulus of interest, they are capable of doing, acting and eventually take decisions to become Entrepreneur. The arguments can be presented in these findings is stimulus factor the greater the interest arising from the retired civil servants customer PT. Bank BTPN, Tbk., Makassar Branch costumer, the greater the tendency to perform actions in the entrepreneurship decisions. But on the contrary no effect on significant motivation against the decision of entrepreneurship from the respondent retired civil servants client PT. Bank BTPN Tbk., Makassar Branch costumer. Although, figure sowed with a positive influential coefficient of the line: 0.2017 but not significant (t-statistics: 1.548<1.645). That means for retired civil servants with the power of motivation, not quite able to contribute significantly in the entrepreneurship decision making, that means motivation effect less influential in action to be decided. The arguments can be given upon the onset of this difference is that.

First, the respondents in this study historically does not have the same motivation reasons. For example: the motivation of entrepreneurship in Small (2011)'s research, driven by reason: pleasure (enjoy), there are experiences (experiences), desires to be independent (self-employed) or a desire to become a populist. While the motivation of entrepreneurship by the retired civil servants, driven by the needs of the primary factors (biological and physiological needs) and the need to survive (safety needs) with no support from previous business experience.

Second, the power of decision in supporting entrepreneurship is represented through indicators (dare to take the risk, responsibility and experience) of its existence, weak in supporting attitude for respondents retired civil servants Bank BTPN Tbk., Makassar Branch costumer in making entrepreneurship decisions.

CONCLUSION

It was found that internal factors with the internal environment variables do not affect significantly the

interest or motivation of entrepreneurship against The Retired civil servants Bank BTPN.Tbk., branches of Makassar. Internal environment through the power indicator: family background, economic status and individual skills, unable to give meaningful stimulus to create interest nor motivation to the retired civil servants for entrepreneurship. Logically, since, their previous background is as a civil servant, then the influence of family background does not give positive contribution to knowledge entrepreneurship as well as the economic status of families, most of which comes from the middle to down economy, cannot support or stimulate interest in entrepreneurship. Thus also weakens the motivation, as known to interest and motivation are two variables are invalid constructs which have the character of effect moderate, can mutually reinforce each other, it could also weaken each other. The last indicator, i.e., individual skills, lack of belonging and also not well prepared, caused by climate or mood of the research, the lack of space for creating and innovating. These facts constitute a barrier (obstacle) for retired civil servants Bank BTPN. Tbk Makassar Branch costumer to develop entrepreneurial passion.

However, external factors with the external environment variables give significant effects against the interest or motivation of entrepreneurship of the retired civil servants Bank BTPN.Tbk., Makassar Branch costumer. Unlike the internal environment, external environment have significant power to influence, through the power indicator: capital, challenges and social networking is apparently capable of fostering the interest and motivating entrepreneurship. Based on statistical analysis, the respondents argued that the availability of venture capital, the existence of opportunities as well as a wide open business networking spaces, it is a positive signal to arouse the interest and motivation for entrepreneurship.

While internal factors or external factors, each with internal environment variable and external environment, significantly influence entrepreneurship decision for retirees of Bank's BTPN Tbk., Makassar Branch costumer. Empirical facts in this study suggests that to make entrepreneurship decision, both the internal environment and external environment, respectively, also joint is conducive for retiree entrepreneur as the deciding factor. Based on the strength of Internal environmental factors through its complementary indicators (family background, economic status and individual skills) was able to give courage to the retired civil servants, Bank BTPN Tbk., Makassar Branch costumer, to determine the attitude in taking decisions of entrepreneurship. Based on the external environmental factors Power through its

complementary indicators (capital, challenges and social networks) are also able to give the courage of the Retired civil servants, Bank's short BTPN Tbk., Makassar Branch costumer, to determine the attitude of Entrepreneurship in taking decisions. Although, the internal environment through the loading factor gives higher in terms of giving the influence of weighting greater than the external environment. It is based on the test results of SEM, through the help of the Software SmartPLS obtained the number of coefficients of the path (path coefficient) is higher. Although, the presence of both variables constructs, give a significant positive meaning influence over the determination of attitude in taking the decision of entrepreneurship for the retired civil servants Bank BTPN Tbk., Makassar Branch costumer.

Due to Internal environmental factors do not affect significantly the interest or motivation of entrepreneurship against the retired civil servants Bank BTPN.Tbk., Makassar Branch client, hence to arouse the soul of entrepreneurship, it is advisable to provide reinforcement against indicators of internal environment by way of supporting, building early entrepreneurial insight, can be done through the means of education and training skills, minimum 5 years before entering retirement age, so the retired civil servants have a sense of business. Thus the perception that retirement is helplessness and is only keeping the grandkids as job will be eroded by itself.

With respect to the discourse that is by 2016, the Government will implement the latest PP supplement ACT. ASN (civil state apparatus) which already exists in essence; beginning in 2017 the original Pension Payment mechanism on Pay as You Go, (load state budget) into a fully funded mechanism, i.e., funds could be accepted and utilized at once at the time of entering into the purna bakti (retirement phase). This opportunity is recommended, so that it can be used as well as possible for entrepreneurship upon entering retirement age. With a record of managing the fund, done the best as possible through careful planning and continuous improvement, so, definite benefits can be obtained (defined contribution benefit).

RECOMMENDATIONS

To think about the future, entrepreneurs for retired civil servants is a productive asset for the country, not a burden on a country that is damning. So, the mind-set (minded) needs to be revamped, the retirees who leaped into the business world is also the employment creator her as they should to get rewards (reward) from the government.

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