Advances in Economics, Business and Management Research,volume 216
Tenth International Conference on Entrepreneurship and Business Management 2021 (ICEBM 2021)

The Effect of Innovation, Risk-Taking, and Proactiveness on Business Performance Among MSMEs in Jakarta

Ivy Theresa[1*] Nur Hidayah[1]

[1]*Faculty of Economics and Business, Universitas Tarumanagara, Jakarta 11470, Indonesia*
[*]*Corresponding author. Email: ivy.115170408@stu.untar.ac.id*

ABSTRACT
The purpose of this study is to determine empirically the effect of innovation, risk taking, and proactiveness towards business performance. The sample used in this study were owners of micro, small and medium enterprises (MSMEs) in North Jakarta. The sampling technique used is probability sampling with a total sample of 80 respondents who were collected through an online questionnaire using google form. The data obtained and analyzed using Structural Equation Modeling (SEM) and processed using SmartPLS application version 3.3.3. The results found in this study are that innovation and risk taking have a significant positive effect on business performance, while proactiveness has an insignificant positive effect on business performance.

Keywords: *innovation, risk-taking, proactiveness, business performance*

1. INTRODUCTION

The population in Indonesia is currently recorded as having a population of more productive age than the number of existing jobs. This triggers the young population to set up their own business. Most of them can be classified as micro, small and medium enterprises (MSMEs). Alfoqahaa (2018) [1] said that by considering the contribution of MSME on the economic growth and overall development of a country, research on the factors important for building and sustaining MSME success is increasingly important and necessary. Good business performance will direct the business in achieving its success. Business performance needs to be considered since the business starts and develops.

Entrepreneurial orientation is seen as having the ability to improve the performance of a business. Alvarez-Torres, Lopez-Torres, and Schiuma (2019) [2] explain that entrepreneurial orientation can be considered as a driver that affects MSMEs survival and growth. Kosa et al. (2018 in Ibrahim & Abu, 2019) [3] said that entrepreneurial orientation is reflected in entrepreneurial behavior such as being proactive, innovative, and willing to take risks. Various studies on entrepreneurial orientation use Miller's dimensional model. There are three dimensions that characterize entrepreneurial orientation according to Miller (1983 in Alvarez-Torres, Lopez-Torres, & Schiuma, 2019) [2], including innovation, risk taking, and being proactive. This dimension is known as the basis of entrepreneurial orientation. Lumpkin and Dess (1996 in Alvarez-Torres, Lopez-Torres, & Schiuma, 2019) [2] proposed two more dimensions in entrepreneurial orientation, namely competitive aggressiveness and autonomy.

Gupta and Batra (2016 in Sellappan & Shanmugam, 2019) [4] reveal that several research studies reveal that entrepreneurial orientation will affect business performance. Laukkanen et al. (2013 in Hossain & Asheq, 2019) [5] found results from several research studies showing the important role of entrepreneurial orientation in positively influencing business firm performance. Isichei, Agbaeze, and Odiba (2019) [6] also found that the results of other research studies showed a weak relationship, and in some cases even produced negative results between the dimensions of entrepreneurial orientation and business performance. There is a research gap due to differences in the results of several journals which state that there is a significant positive relationship, while others state that there is an insignificant positive relationship.

There are differences in the results from previous studies, so further research is needed related to business performance. This research was conducted to find out-empirically the positive influence of innovation, risk taking, and proactiveness on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta.

1.1. Business Performance

Ndofor and Priem (2011 in Isichei, Agbaeze, & Odiba, 2019) [6] explain that the main pillar for the survival and existence of any organization is its performance. Richard et al. (2009 in Isichei, Agbaeze, & Odiba, 2019) [6] says that performance is the result of a series of organizational activities from time to time that shows the basis for determining the extent to which an organization has been able to achieve the goals set. Performance indicators

basically explain the company's success over time, one of which is an entrepreneurial orientation.

1.2. Entrepreneurial Orientation

Lumpkin and Dess (1996 in Mamun & Fazal, 2018) [7] argue that entrepreneurial orientation is a process, practice, and decision making that leads to new business ventures. This is seen as affecting the performance of a business. Miller (1983 in Hossain & Asheq, 2019) [5] describes a conceptualization model that the entrepreneurial orientation of a company can be explained by three variable dimensions, including innovation (innovativeness), risk-taking tendencies (risk-taking tendencies), and proactiveness (proactiveness). Miller (1983 in Cannavale, Nadali, & Esempio, 2020) [8] believes that a company is entrepreneurial only when it adopts a strategic orientation that is innovative, proactive and risk-taking simultaneously. This model is one of the most widely adopted models.

1.2.1. Innovation

Innovation is one of the factors that are closely related to entrepreneurship. Dess and Lumpkin (2005 in Agyapong, Maaledidong, & Mensah, 2020) [9] argue that innovation is the company's ability to identify new opportunities, new solutions, develop new products and services, or new technologies and processes to improve company performance. Innovation can be defined as the ability of a company or organization to identify new opportunities, apply new creative ideas to products, processes, and company operational activities. Innovations applied to products or services will improve the performance of a business if it is well received by consumers. Vice versa, The performance of a business will decrease if the innovation in the product or service is not well received by consumers. Several studies have been conducted to determine the relationship between innovation and company performance and some of them have found that innovation has a positive influence on business performance (Alvarez-Torres, Lopez-Torres, & Schiuma, 2019) [2]; (Mamun & Fazal, 2018) [7]; (Isichei, Agbaeze, & Odiba, 2019) [6].

1.2.2. Risk-Taking

Risk-taking is the ability to take action or decisions to move forward, even before knowing the results. This is needed by a business in order to grow. Wijetunge and Pushpakumari (2014 in Shah & Ahmad, 2019) [10] argue that risk-taking behavior is reflected in "willingness to take risks", "face uncertainty", or "explore potential opportunities". Lumpkin and Dess (1996 in Shah & Ahmad, 2019) [10] explain that risk-taking tendencies are defined as a reflection of entrepreneurial company activities, for example borrowing large debts or committing large resources, in the interest of obtaining significant returns by seizing opportunities in the market. Alvarez-Torres, Lopez-Torres, and Schiuma (2019) [2] found results from several states that risk taking is related to business performance, and one study found that risk taking is an important factor for business performance.

1.2.3. Proactiveness

Proactiveness is the ability of a person or an organization to respond quickly to the needs of the community. Venkatraman (1989 in Shah & Ahmad, 2019) [10] explained that proactiveness can be defined as seeking new opportunities in the market. A business can be proactive by forecasting future demands and new opportunities in the market, taking an interest in developing markets, shaping the environment, and launching new products and services ahead of their competitors. Lieberman and Montgomery (1988 in Shah & Ahmad, 2019) [10] argued that the company's proactive perspective provides a "good strategy" because its quick actions will help guarantee outstanding results and strengthen the company's existence.

1.3. Theoretical Framework

Based on the discussion on the relationship between the three independent variables and the dependent variable, the researcher will examine the effect of innovation, risk taking, and proactiveness on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta. The following is an image of the resulting research model:

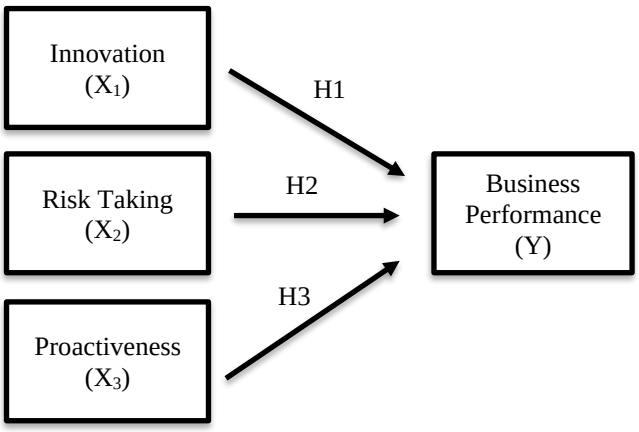

Figure 1 Research Model

Based on the framework, the following hypotheses can be formulated:

H_1: Innovation has a positive influence on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta.

H_2: Risk taking has a positive effect on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta.

H_3: Proactiveness has a positive effect on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta.

2. METHODOLOGY

This study includes a conclusive research design because it aims to test certain hypotheses. Malhotra (2010) [11] stated that descriptive research is a type of conclusive research whose main purpose is to describe something, usually the characteristics or functions of the market. This study applies a descriptive research design because the main objective is to describe the effect of innovation, risk taking, and proactive variables on business performance. The research method used in this study is a survey research method. This study will obtain data through the distribution of questionnaires, so that this research data is included in quantitative research data. This research was conducted using a cross-sectional approach.

The population determined in this study is the perpetrators of MSMEs. This study uses a probability sampling technique because each member of the population has the same opportunity in the sample selection process. This study also uses simple random sampling because the sample selection technique is done randomly. The sample in this study is the owners of SMEs in North Jakarta. Roscoe (1975 in Sekaran & Bougie, 2016) [12] proposes several rules of thumb in determining sample size, one of which is a sample size greater than 30 and less than 500. Thus, this study will take a sample of 80 samples.

The variables used in this study are divided into two types, namely independent variables and dependent variables. The independent variables consist of innovation (X_1), risk taking (X_2), and proactiveness (X_3), and business performance (Y) as the dependent variable. The dependent and independent variables will be measured using an interval scale obtained using an instrument in the form of a Likert scale. The operationalization indicators of the four research variables refer to the research of Alvarez-Torres, Lopez-Torres, & Schiuma (2019) [2]. The classification of indicators that will be used are innovation (three questions), risk taking (three questions), proactive (three questions), and business performance (five questions).

This study will obtain questionnaire data from respondents via google form and then will be analyzed using Partial Least Square (PLS). Partial Least Square (PLS) is a data analysis method that uses Structural Equation Modeling (SEM). The tests carried out in this study include validity and reliability tests, coefficient of determination test (R^2), path coefficient, t-statistics, p-value, effect size (f^2), Q-Square test (Q^2), and Goodness of Fit. (GoF).

3. DATA ANALYSIS & RESULTS

Aritonang (2008) [13] argued that an instrument is declared valid if the instrument can produce a measure that reflects the variable that is intended to be measured. Sekaran and Bougie (2016) explain that the convergent validity test is formed when the scores obtained with two different instruments measuring the same concept are highly correlated. Sekaran and Bougie (2016) [12] said that based on existing theory, discriminant validity tests are set when two variables are estimated to be uncorrelated, and the scores obtained by measuring them are empirically found to be so.

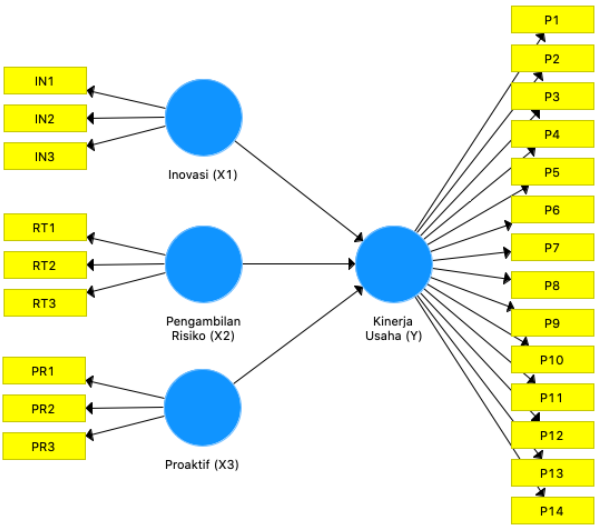

Figure 2 Structural Diagram
Source: Data Processed by SmartPLS 3.3.3.

Figure 2 shows the structural model generated using the SmartPLS application program. The figure shows each variable indicator. There are several indicators that must be eliminated because the results are invalid, including P4, P9, P10, P11, P12, P13, P14, and IN1. Hair et al. (2018) [14] said that the metric used to evaluate convergent validity on all items for each construct was Average Variance Extracted (AVE). Alvarez-Torres, Lopez-Torres, and Schiuma (2019) [2] argue that an acceptable Average Variance Extracted (AVE) value is 0.50 or higher. AVE results on each variable, among others: Business Performance is 0.672; Innovation is 0.863; Risk Taking is 0.630; and Proactive is 0.723. Alvarez-Torres, Lopez-Torres, and Schiuma (2019) [2] said that the discriminant validity test was measured using the Fornell-Larcker criteria, namely by comparing whether the AVE square root value of each construct was higher than the correlation between other constructs.

Discriminant validity determines how a construct differs from others in the model. The discriminant validity test is measured from the value of the cross-loading factor by comparing the loadings value of an indicator that is intended to be greater than the loadings value of an indicator on other variables. shows the results of the validity test by looking at the value of the loading factor. The computer program that will be used to test the convergent validity analysis is the SmartPLS application program. The results of the outer model analysis obtained will be presented in Figure 3. Based on the processed data, the results obtained are the AVE value is higher than 0.5 and the loading value of each indicator is greater than the loading value of an indicator on other variables. These results can be declared to have met the requirements of research validation.

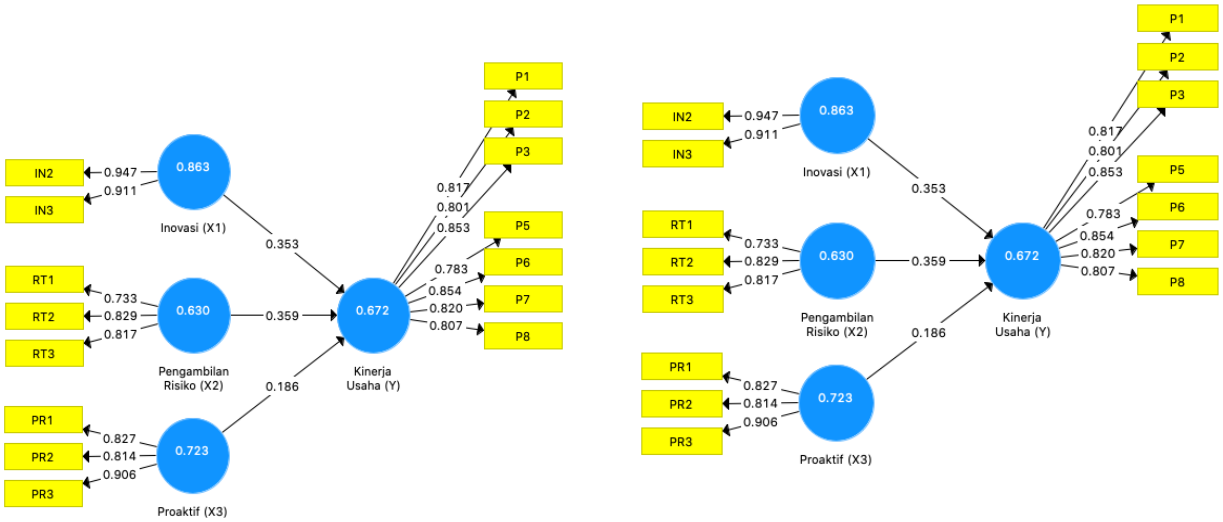

Figure 3 Validity Test Result
Source: Data Processed by SmartPLS 3.3.3.

Sekaran and Bougie (2016) [12] described reliability testing as a test of how consistent a measuring instrument is to measure whatever concept it measures. Sekaran and Bougie (2016) [12] suggested that Cronbach's alpha is a reliability coefficient that shows how well the items in a set are positively correlated with each other. Sekaran and Bougie (2016) say that the general reliability values are as follows: 1) Reliability less than 0.60 is considered bad, 2) Reliability in the range of 0.70 is acceptable, and 3) Reliability above 0.80 considered good. The results of the reliability test with Cronbach's alpha showed that each variable had a value between 0.7 - 0.95. The results of the composite reliability test also show that each variable has a value above 0.7. Thus, this study meets the requirements to be said as reliable research.

Table 1 Reliability Test Result

Variable	Cronbach's Alpha	Composite Reliability
Business Performance	0.919	0.935
Innovation	0.844	0.927
Risk Taking	0.708	0.836
Proactiveness	0.807	0.886

Source: Data Processed by SmartPLS 3.3.3.

Setiaman (2020) [15] explained that the value of R^2 is the value of the determinant coefficient which will show the predictive power of the dependent variable from the structural model. The R-Square test was conducted to find out how much the independent variable contributed to the dependent variable. Alvarez-Torres, Lopez-Torres, and Schiuma (2019) [2] argued that the range of interpretations that must be considered are as follows: 1) Higher than 0.67 is considered a substantial value; 2) Medium explanatory value in the range of 0.66 - 0.33; 3) Weak value in the range of 0.32 - 0.19. The results of the R-Square test value on the business performance variable, which is equal to 0.569 or 56.9%. It can be concluded that the independent variables in this study, namely innovation, risk taking, and proactiveness can explain the dependent variable, namely business performance in micro, small and medium enterprises (MSMEs) in North Jakarta by 56.9%, while the remaining 43.1% is explained by other independent variables that are outside this research model.

Setiaman (2020) [15] said that the path coefficient will show the influence between construct variables, and can be done through the bootstrapping method. The range of path coefficient values is between -1 to +1. Garson (2016) [16] stated that the weight closest to absolute 1 reflects the strongest path, while the weight closest to 0 reflects the weakest path. Hair et al. (2018) [14] said that testing the hypothesis can be done by looking at the t-statistics and p-value through the bootstrapping method found in path analysis. Garson (2016) [16] said that the significant value of t-statistics is with a minimum limit of 1.96 when =5%.

The terms p-value < 0.05, alpha level is 5% (α = 5%), then the hypothesis testing that will be generated is as follows: 1) If p-value < 0.05, then the research hypothesis is not rejected, and 2) If p-value > 0.05, then the research hypothesis is rejected.

Table 2 T-statistics, P-value, and Effect Size Test Result

Variable	*t-statistics*	*p-value*	*Effect Size (f^2)*
Innovation → Business Performance	3.114	0.002	0.149
Risk Taking → Business Performance	3,794	0.000	0.201
Proactive → Business Performance	1,688	0.092	0.035

Source: Data Processed with SmartPLS 3.3.3.

The path coefficient results show that innovation has a positive effect on business performance of 0.353. The result of the t-statistics value in the first hypothesis is 3.114 which means it is higher than the minimum limit of 1.96. The result of the p-value in the first hypothesis is 0.002, which means it is lower than the level of significance (significant value) of 0.05. Based on these results, it can be stated that the first hypothesis is accepted. Thus, it can be concluded that innovation has a significant positive effect on the performance of micro, small and medium enterprises (MSMEs) in North Jakarta.

The path coefficient results show that risk taking has a positive effect on business performance of 0.359. The result of the t-statistics value in the second hypothesis is 3.794 which means it is higher than the minimum limit of 1.96. The result of the p-value in the second hypothesis is 0.000 which means it is lower than the level of significance (significant value) of 0.05. Based on these results, it can be stated that the second hypothesis is accepted. Thus, it can be concluded that risk taking has a significant positive effect on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta.

The path coefficient results show that proactive has a low positive effect on business performance of 0.186. The result of the t-statistics value in the third hypothesis is 1.688 which means it is lower than the minimum limit of 1.96. The result of the p-value in the third hypothesis is 0.092 which means it is higher than the level of significance (significant value) of 0.05. Based on these results, it can be stated that the third hypothesis is rejected. Thus, it can be concluded that being proactive has an insignificant positive effect on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta.

Effect size (f^2) test was conducted to determine whether the predictor variables had an effect in the structural model. Cohen (1988 in Hair et al., 2018) [14] said that a value higher than 0.02 describes a small effect size f^2, higher than 0.15 describes a medium effect size f^2, and higher than 0.35 describes a large effect size f^2. The innovation variable has an f^2 value of 0.149 which means it has a small effect in the structural model. The risk-taking variable has an f^2 value of 0.201 which means it has a moderate effect in the structural model. Meanwhile, the proactive variable has an f^2 value of 0.035 which means it has a small effect in the structural model.

The Q-Square test was conducted to determine the construct of the variables contained in a study to measure the research model that had been formed previously. Hair et al. (2018) [14] said that as a rule of thumb, the range of Q-Square values to consider include: 1) Values between 0 - 0.25 describe predictions of little relevance, 2) Values between 0.25 - 0.50 describe predictions of moderate relevance, and 3) Values above 0.50 represent predictions of great relevance. The results of the Q-Square test on the business performance variable are 0.325 or 32.5%, which means that the construct in this study can be used to measure the research model with a moderate level of relevance prediction.

*Goodness of Fit (GoF)*is a measure that combines effect sizes with convergent validity, this measure was suggested by Tenenhaus et al. (2005 in Garson, 2016) [16]. Sarwono and Budiono (2012) [17] explained that Goodness of Fit (GoF) is used to measure the suitability of a statistical model with observational data. Garson (2016) [16] said that the value of goodness of fit will vary from 0 to 1, the value closer to 1 the better. The result of the NFI value is 0.724 which is close to 1, meaning that the accuracy of the model in this study is quite high.

4. DISCUSSIONS

The effect of innovation on business performance, based on the results of hypothesis testing that has been carried out, innovation (X_1) has a significant positive effect on business performance (Y) in micro, small and medium enterprises (MSMEs) in North Jakarta. The results of this study are in accordance with several previous studies conducted by Alvarez-Torres et al. (2019) [2], Isichei et al. (2019) [6], as well as Hossain and Asheq (2019) [5]. In some of these studies it is stated that innovation has a positive influence on business performance. Based on the theory and the results of this study, it can be said that the innovation variable has an influence on business performance. It can be

concluded that the higher the awareness and ability of SMEs in North Jakarta to innovate, such as identifying new opportunities and solutions, developing new products and services, as well as new processes and ways of working, the higher the performance of a business will be. The results of this study also show that most of the respondents have the awareness to innovate in running their business activities.

The effect of innovation on business performance, based on the results of hypothesis testing that has been carried out, risk taking (X_2) has a significant positive effect on business performance (Y) in micro, small and medium enterprises (MSMEs) in North Jakarta. The results of this study are in accordance with previous studies conducted by Alvarez-Torres et al. (2019) [2] and Hossain and Asheq (2019) [5]. In some of these studies it is stated that risk taking has a positive effect on business performance. Based on the theory and the results of this study, it can be said that the risk-taking variable has an influence on business performance. It can be concluded that the higher the courage of business actors in taking risks, the higher the performance of a business. An entrepreneur and business actor need to have this ability in order to detect new opportunities that can have a good effect on business development. The results of this study also show that most respondents consider that the courage to take risks is one of the things needed in running a business. It was found that most respondents as MSME actors in North Jakarta have the courage to take risks by taking new ideas into account.

The effect of proactiveness on business performance, based on the results of hypothesis testing that has been carried out, proactiveness (X_3) has an insignificant positive effect on business performance (Y) in micro, small and medium enterprises (MSMEs) in North Jakarta. The results of this study are not in accordance with the results of previous studies conducted by Alvarez-Torres et al. (2019) [2], Ibrahim and Abu (2019) [3], Mamun and Fazal (2018) [7], and Isichei et al. (2019) [6]. In some of these studies it is stated that being proactive has a positive and significant effect on business performance. Based on the theory and the results of this study, it can be said that the proactiveness variable has an influence on business performance. It can be concluded that with a person's awareness to carry out proactive activities, then the opportunity for a business to gain a competitive advantage among its competitors will be higher which in turn will improve the performance of a business. However, the results of this study indicate that there are still many MSME respondents studied in North Jakarta who do not consider proactive activities to be one of the things that can have an effect on improving business performance. There are some respondents who do not yet have the awareness to take the initiative in every situation so that their business can stand out among competitors.

5. CONCLUSIONS

Based on the research that has been done by the researcher, it can be concluded that innovation and risk taking have a significant positive effect on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta. Meanwhile, proactive has an insignificant positive effect on business performance in micro, small and medium enterprises (MSMEs) in North Jakarta.

This research has limited time so it can only be done in a relatively short time. This also resulted in the number of respondents used being very limited and not enough to represent micro, small and medium business actors as research subjects representing business actors in North Jakarta because the questionnaires distributed were only online. This study uses limited variables, namely innovation, risk taking, and proactiveness to determine the effect on business performance of micro, small and medium enterprises (MSMEs). For further researchers, it is hoped that they will expand the scope of sampling and choose more specific categories so that respondents can represent the research subjects well. It is also hoped that further researchers can increase the use of variables other than those contained in this study to determine the contribution of other variables in influencing business performance. For practitioners, it is expected to provide guidance and increase knowledge for the community about innovation, risk taking, and being proactive. It is hoped that public awareness will increase, especially for people who want or are carrying out micro, small and medium enterprises (MSMEs). Guidance and additional knowledge to increase public awareness and ability can be channelled through seminars, entrepreneurship training, and workshops. It is expected to provide direction and increase knowledge for the community regarding innovation, risk taking, and being proactive. It is hoped that public awareness will increase, especially for people who want or are carrying out micro, small and medium enterprises (MSMEs). Guidance and additional knowledge to increase public awareness and ability can be channelled through seminars, entrepreneurship training, and workshops. are expected to provide guidance and increase knowledge for the community regarding innovation, risk taking, and being proactive. It is hoped that public awareness will increase, especially for people who want or are carrying out micro, small and medium enterprises (MSMEs). Guidance and additional knowledge to increase public awareness and ability can be channelled through seminars, entrepreneurship training, and workshops.

REFERENCES

[1] Alfoqahaa, S. (2018). Critical success factors of small and medium-sized enterprises in Palestine. Journal of Research in Marketing and Entrepreneurship, 20(2), 170-188.

[2] Alvarez-Torres, FJ, Lopez-Torres, GC, & Schiuma, G. (2019) Linking entrepreneurial orientation to SMEs' performance: Implications for entrepreneurship universities. Management Decisions, 57(12), 3364-3386.

[3] Ibrahim, A. U., & Abu, M. M. (2019). Influence of Entrepreneurial Orientation on Firms Performance: Evidence from Small and Medium Enterprises in Nigeria. International Journal of Economics and Financial Issues, 10(2), 99-106.

[4] Sellapan, P., & Shanmugam, K. (2019). Delineating entrepreneurial orientation efficacy on retailer's business performance. Management Decisions.

[5] Hossain, M. U., & Asheq, A. A. (2019). The Role of Entrepreneurial Orientation to SME Performance in Bangladesh. International Journal of Entrepreneurship, 23(1), 1-6.

[6] Isichei, E. E., Agbaeze, K. E., & Odiba, M. O. (2019). Entrepreneurial orientation and performance in SMEs: The mediating role of structural infrastructure capability. International Journal of Emerging Markets, 15(6), 1219-1241.

[7] Mamun, A. A., & Fazal, S. A. (2018). Effect of entrepreneurial orientation on competency and micro-enterprise performance. Asia Pacific Journal of Innovation and Entrepreneurship, 12(3), 379-398.

[8] Cannavale, C., Nadali, I. Z., & Esempio, A. (2020). Entrepreneurial orientation and firm performance in a sanctioned economy: does the CEO play a role? Journal of Small Business and Enterprise Development, 27(6), 1005-1027.

[9] Agyapong, A., Maaledidong, PD, & Mensah, HK (2020). Performance outcome of entrepreneurial behavior of SMEs in a developing economy: the role of international mindset. Journal of Strategy and Management, 1-19.

[10] Shah, S. Z. A., & Ahmad, M. (2019). Entrepreneurial orientation and performance of small-medium sized enterprises. Competitiveness Review: An International Business Journal, 29(5), 551-572.

[11] Malhotra, N. K. (2010). Marketing Research. England: Pearson Education Limited.

[12] Sekaran, U., & Bougie, R. (2016). Research Methods for Business (7th ed.). United Kingdom: John Wiley & Sons.

[13] Aritonang, R. L. R. (2008). Instrument Item Validity and Reliability. Academic Journal of Education, 10(2), 159-180.

[14] Hair, J. F., Risher, J. J., Sarstedt, M., & Christian, M. R. (2018). When to use and how to report the results of PLS-SEM. European Business Review, 31(1), 2-24.

[15] Setiaman, S. (2020). Partial Analysis of Structural Equation Model with SmartPLS Software. Doha: PPNI Qatar.

[16] Garson, GD (2016). Partial Least Squares: Regression & Structural Equation Models. USA: Statistical Publishing Associates.

[17] Sarwono, J., & Budiono, H. (2012). Applied Statistics Applications for Thesis, Thesis and Dissertation Research Using SPSS, AMOS, and Excel. Jakarta: PT. Elex Media Komputindo.