

**KESAN SIFAT-SIFAT PERIBADI, PEMBELAJARAN,  
RANGKAIAN, PERSEKITARAN DAN PENERIMAAN  
INOVASI DI KALANGAN USAHAWAN BERJAYA  
DI JAWA TENGAH, INDONESIA**

**SRI MURNI SETYAWATI**

**DOKTOR FALSAFAH  
UNIVERSITI UTARA MALAYSIA  
Mei 2012**

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**Oleh  
SRI MURNI SETYAWATI**

**Tesis Diserahkan kepada  
Othman Yeop Abdullah Graduate School of Business  
Universiti Utara Malaysia  
bagi Memenuhi Syarat Ijazah Doktor Falsafah**

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## ABSTRAK

Penyelidikan tentang perilaku usahawan yang berjaya umumnya banyak difokuskan kepada kajian yang berasingan mengenai sifat-sifat peribadi, pembelajaran, rangkaian, aspek persekitaran dan aspek penerimaan inovasi. Lima faktor telah di cadangkan dalam tesis ini bagi mengkaji usahawan yang berjaya di sektor Perusahaan Kecil dan Sederhana (PKS). Data dikumpulkan daripada 580 individu usahawan di Jawa Tengah, Indonesia. Alat analisis yang digunakan adalah Pemodelan Persamaan Struktur (*Structural Equation Modeling*). Berdasarkan dapatan kajian dengan menggunakan pengesahan analisis faktor (*confirmatory factor analysis*), model, dalam kajian ini adalah '*a very good fit*'. Hal ini terjadi kerana nilai-nilai dan kriteria dalam ujian kesesuaian dan ujian statistik model memenuhi nilai rujukan, iaitu *Chi-square*, *Probability*, *CMINDF*, *GFI*, *AGFI*, *NFI*, *TLI*, *CFI* dan *RMSEA*. Berdasarkan hasil pengujian hipotesis, pembolehubah sifat-sifat peribadi, pembelajaran, rangkaian dan persekitaran memberi kesan secara positif signifikan terhadap penerimaan inovasi. Pembolehubah persekitaran mempunyai kesan paling kuat terhadap penerimaan inovasi. Seterusnya pembelajaran, rangkaian, persekitaran dan penerimaan inovasi memberi kesan secara positif signifikan terhadap usahawan berjaya, sedangkan sifat-sifat peribadi memberi kesan secara positif tetapi tidak signifikan terhadap usahawan berjaya. Pembolehubah penerimaan inovasi mempunyai kesan yang paling kuat terhadap usahawan berjaya. Berdasarkan hasil uji hubungan pencilah (*intervening*), pembolehubah penerimaan inovasi merupakan pembolehubah hubungan pencilah (*intervening*) antara pembolehubah sifat-sifat peribadi, pembelajaran, rangkaian dan persekitaran dengan pembolehubah usahawan berjaya. Cadangan kepada kerajaan iaitu, perlu diteruskan sokongan persekitaran terdiri daripada peraturan kewangan, modal dan pengurusan pendaftaran perniagaan yang memungkinkan individu usahawan mengembang perusahaan dan dorongan untuk individu menjadi usahawan yang memiliki prestasi yang tinggi. Kerajaan perlu memperbanyakkan pusat-pusat pendidikan dan bengkel latihan keusahawanan agar dapat meningkatkan jumlah usahawan dan meningkatkan kemampuan penerimaan inovasi. Kerajaan hendaklah merancang untuk sentiasa menyokong perkembangan usaha baru dan memberikan perlindungan dalam merintis usaha baru di pelbagai sektor.

**Kata kunci:** Usahawan Berjaya, Sifat-sifat Peribadi, Pembelajaran, Rangkaian Persekitaran, Penerimaan Inovasi.

## ABSTRACT

Investigations about successful entrepreneur behaviors are generally focused mainly on studies relevant to personal characteristics, learning, networking, environmental and innovation acceptance aspects. Five factors have been suggested for studying successful entrepreneurs in the Small Medium and Enterprises (SMEs) sector. Data were collected from 580 individual entrepreneurs in Central Java, Indonesia. The analysis tool used is Structural Equation Modeling. Based on the findings of the research using a confirmatory factor analysis, the model in this study is a very good fit. This occurred because values and criteria in the fit test and the statistical model test fulfilled referred values of Chi-square, Probability, CMINDF, GFI, AGFI, NFI, TLI, CFI and RMSEA. Based on the results of hypotheses tests, variables of personal characteristics, learning, networking and environment positively effects significantly on innovation adoption. Environment variables have the strongest impact on the acceptance of innovation. Then, learning, networking, environment and innovation adoption positively effects significantly on successful entrepreneurs, whereas personal characteristics positively effects but insignificantly on successful entrepreneurs. Acceptance of innovation variables have the strongest impact on successful entrepreneurs. Based on test results intervening, variable acceptance of innovation is the intervening variable between variables personal characteristics, learning, networking and environment variables, successful entrepreneurs. Suggestions given to the government are, it requires to continue supports on environment comprising monetary regulation, capital and processing of the business registration that enable individual entrepreneurs to grow their companies and individual supports to become entrepreneurs having high achievement. Government needs to enhance the centers of entrepreneurship education and training workshops in order to increase the number of entrepreneurs and innovation capability of receipt. Government should plan to keep supporting new business development and provide protection in pioneering new efforts in various sectors

**Key words:** Successful Entrepreneurs, Personal Characteristics, Learning, Networking, Environment, Innovation Adoption.

## **PENGHARGAAN**

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## SENARAI SINGKATAN KATA

AGFI	Adjusted Goodness of Fit
AMOS	Analysis of Moment Structure
B = f.PE	Behavior fungsi dari Person dan Environment
BPS	Badan Pusat Statistik
CFA	Confirmatory Factor Analysis
CMIN	The minimum sample discrepancy function divided with degree of freedom.
EDII	Entrepreneur Development Institute of India
FA	Factor Analysis
GFI	Kebagusan padanan index
KUR	Kredit Usaha Rakyat
LIPI	Lembaga Ilmu Pengetahuan Indonesia
LPEM	Lembaga Penelitian Ekonomi Manajemen
NFI	Normed Fit Index
PDB	Produk Domentik Bruto
PKS	Perusahaan Kecil Sederhana
PNPMMP	Program Nasional Pemberdayaan Masyarakat Mandiri Perkotaan
ROCE	Return Of Capital Employment
RMSEA	Root Mean Square Error of Approximation
SEDP	Small Enterprises Development Program
SEM	Structural Equation Modeling
TLI	Tucker-Lewis Index

# **BAB 1**

## **PENGENALAN**

### **1.1 Latar Belakang Kajian**

Kejayaan ekonomi sesebuah negara dan bangsa bergantung kepada jumlah penduduk yang mempunyai dorongan untuk berjaya dalam perniagaan. Individu yang mempunyai dorongan untuk berjaya dalam perniagaan akan cuba menampilkan dirinya seperti perilaku yang sentiasa ingin mendapatkan prestasi tinggi, bekerja keras, penuh tanggungjawab dan berani mengambil risiko. Dalam erti kata lain, dapatan kajian menunjukkan perilaku tersebut merupakan ciri yang biasa dimiliki oleh individu usahawan (Chouke & Armstrong, 2000; O'Gorman, 2001; Hisrich & Peters, 1998; Kuratko & Hodgetts, 1998; Lussier, 2000; Allen, 1999; Foley, 1999; Stevenson, Grousbeck, Roberts, & Bhide, 1991).

McClelland (1961) dan Rachbini (2002) turut menyokong dan menyatakan sekiranya hanya dua peratus daripada jumlah penduduk merupakan usahawan maka sesebuah negara itu akan mampu mencapai kemakmuran. Mereka seterusnya menghuraikan bahawa dorongan untuk mencapai sesuatu kejayaan merupakan antara faktor penentu kejayaan individu dan juga bangsa dalam mencapai kemajuan hidup.

Pernyataan McClelland (1961) adalah benar jika melihat kepada kemampuan pemulihan bangsa-bangsa di rantau Asia selepas krisis kewangan global pada tahun 1997. Contohnya, di Indonesia hanya 0.18 peratus Perusahaan Kecil dan Sederhana (PKS) sahaja yang masih boleh bertahan sehingga mengalami kesulitan dalam menghadapi krisis kewangan global tersebut. Tetapi Singapura mampu bergerak

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only

## 5.6 Kajian Masa Depan

Kajian tesis difokuskan kepada pembolehubah persekitaran untuk mengetahui bagaimana kerajaan dapat menyokong pertumbuhan usahawan PKS di Indonesia. Keputusan kajian ini mendapati bahawa persekitaran memberikan kesan yang paling kuat terhadap usahawan berjaya. Selanjutnya bahawa petunjuk-petunjuk lain iaitu: ketersediaan sumber-sumber, penambahan modal, pembekal, pesaing, politik dan undang-undang serta teknologi merupakan petunjuk yang dapat disokong oleh kerajaan. Di cadangkan supaya di kaji dan merujuk kepada persoalan-persoalan seperti berikut iaitu: Bagaimana kerajaan membantu usahawan PKS dalam menyediakan sumber-sumber bahan mentah? Bagaimana bantuan modal dapat diserap dan digunakan untuk para usahawan PKS? Bagaimana kerajaan memperbaiki prasarana sehingga dapat menyokong pertumbuhan PKS? Itu semua penting untuk dikaji agar dapat menjadi maklumat bagi kerajaan dan dapat mengekalkan pertumbuhan perniagaan di Indonesia.

Kajian ini mengkaji kesan pembolehubah sifat-sifat peribadi, pembelajaran, rangkaian, persekitaran dan penerimaan inovasi terhadap usahawan berjaya. Di cadangkan kajian masa datang boleh mencuba untuk mengkaji faktor-faktor yang menyebabkan kegagalan dalam mengembangkan PKS. Kajian ini tidak dapat membuktikan kesan sifat-sifat peribadi berkesan signifikan positif terhadap usahawan berjaya dan di cadangkan di kaji semula dengan menggunakan jumlah petunjuk yang sedikit yang boleh membuktikan hubungan tersebut.

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