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THE THEORY OF PLANNED BEHAVIOR, PAST BEHAVIOR, SITUATIONAL FACTORS, AND SELF-IDENTITY FACTORS DRIVE INDONESIAN ENTREPRENEURS TO BE INDEBTEDNESS

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ABSTRACT

This study investigates the factors affecting borrowing intention among young entrepreneur of Indonesia TDA community based on the Theory of Planned Behavior (TPB). About 100 questionnaires were accepted and analyzed using structural equation modeling (SEM) in determining the relationships. The results show that borrowing intention amongst young entrepreneur of Indonesia TDA community is influenced by attitude, subjective norms, perceived behavior control, self identity, situational temptation, and past behavior. The young entrepreneur of Indonesia TDA community believe that they have complete control of their behavior in borrowing as they perceived to be equipped with the knowledge about the personal financing. In addition, because of their experience in students' loans since undergraduates' level, the result explains why situational temptation were found to be a significant predictor. The findings offer implications for researchers and government.

Keywords: Intention, Theory of Planned Behavior, Structural Equation Modeling.

ABSTRAK

Studi ini mengkaji faktor-faktor yang mempengaruhi niat untuk meminjam diantara pengusaha muda Indonesia, yaitu komunitas TDA, berdasarkan Teori Planned Behavior. Sekitar 100 kuesioner telah diterima dan dianalisis menggunakan Model Persamaan Struktural dalam menentukan hubungan tersebut. Hasil penelitian menunjukkan bahwa niat untuk meminjam di antara pengusaha muda masyarakat Indonesia TDA dipengaruhi oleh sikap, norma subjektif, kontrol perilaku, identitas diri, godaan situasional, dan perilaku masa lalu. Pengusaha muda dari komunitas TDA Indonesia percaya bahwa mereka memiliki kontrol penuh atas perilaku mereka dalam melakukan pinjaman karena mereka akan dilengkapi dengan pengetahuan tentang pembiayaan pribadi. Selain itu, karena pengalaman mereka dalam peminjaman mahasiswa sejak tingkat sarjana, hasilnya menjelaskan mengapa godaan situasional yang ditemukan menjadi predictor yang signifikan. Temuan ini menawarkan implikasi bagi para peneliti dan pemerintah.

Kata kunci: Niat, Teori Planned Behavior, Model Persamaan Struktural.

1. Introduction

The Indonesia crisis in 1997 which had an impact on the economic crisis and confidence, adversely affected the economy of Indonesia. The large-scale enterprise perceived the heaviest impact at the time, which in turn one by one gone to the bankrupt. Conversely, a lot of Small

and Medium Enterprises (SMEs), which largely remain, even tends to increase. Statistics showed the number of units of micro and small enterprises (MSEs), approaching the 99.98% of the total business units in Indonesia. According to Sharif Hasan, Minister of Cooperatives and SMEs, as reported by some of the

media, when two years ago the number of SMEs around 52.8 million units, then in 2011 has increased to 55.2 million units. Each SME has 3-5 average labor absorbing. Thus, with the addition of about 3 million units of SME, the workers absorbing increased 15 million people. Unemployment is expected to decline from 6.8% to 5% with the growth of SMEs. It reflects that the participation of SMEs to the economic growth rate is high significance for Indonesia economic equality because it contribute substantially to the real sector.

Tangan Di Atas or TDA is a community whose members are young entrepreneurs and people who are interested in the world of entrepreneurship. This community has 20 thousand members spread across 20 regions in Indonesia. This community consisted of a generally young entrepreneurs who engaged in industrial SMEs. TDA community has a significant role to the development of SMEs in Indonesia, and it is an appropriate moment for the young entrepreneurs who are members of the TDA to start thinking about product and market development strategy.

In a qualitative study involving 35 community members TDA in

Yogyakarta, 10 (33.33%) who were university graduates, Budiyaniti and Pattiro (2012) stated that they need training in financial management company and need the support of funding from related parties as a business development efforts. Furthermore, Budiyaniti and Patiro (2012) stated that the funding support was carried out by young entrepreneurs by making loans to banks by mortgaging their assets as collateral funding. Thus, this research try to uncover the factors that predict and explain the intentions of young entrepreneurs to lend to the bank based on the application and development of the Theory of Planned Behavior (TPB).

2. Literature Review

2.1 The Theory of Planned Behavior

The Theory of Planned Behavior (TPB) is an extension of the theory of reasoned action (TRA) made necessary by the original model's limitations in dealing with behaviors over which people have incomplete volitional control. Both TPB and TRA have similar objectives to understand the human behavior through identifying and analyzing the determinants of behavioral intentions. Ajzen introduced TPB in an attempt to provide a better conceptual framework of

behavior by addressing TRA's problem of incomplete volitional behavior.

The TPB postulates that the actual behavior is the weighted functions of behavioral intention and perceived behavioral control. In turn, a behavioral intention is the weighted function of attitude towards the behavior (attitude), Subjective norm, and perceived behavioral control (Ajzen & Madden, 1986; Ajzen, 1991). The TPB has been used to investigate human behaviors from favorable behaviors (such as physical activity, technology adoption, halal food purchasing) to unfavorable behaviors (such as theft, piracy, and shoplifting).

Attitude toward the behavior is defined as "a person's general feeling of favorableness or unfavorableness for that behavior" (Ajzen & Fishbein, 1980; Schifter & Ajzen, 1985; Ajzen & Madden, 1986; Ajzen, 1991). Attitude toward behavior is a function of the product of one's salient belief that performing the behavior will lead to certain outcomes, and an evaluation of the outcomes i.e., rating of the desirability of the outcome.

Clark et al. (2001) found that attitude had the most influence on the intentions of the university graduates to apply for a loan to the bank. Based on research conducted by Budiyanti and

Patiro (2012), young entrepreneurs who are members of TDA communities in Yogyakarta, 19% needed financial support for the development of their business. Thus, they had a positive attitude towards the loan application to the bank to expand their own business.

H1: Young entrepreneurs with higher, more favorable, attitude toward a loan application will correspond to a greater intention to apply for a loan to the bank.

Subjective Norm is defined as a person's "perception that most people who are important to him think he should or should not perform the behavior in question" (Ajzen & Fishbein, 1980; Schifter & Ajzen, 1985; Ajzen & Madden, 1986; Ajzen, 1991). Subjective Norm is a function of the product of one's normative belief which is the "person's belief that the salient referent thinks he should (or should not) perform the behavior" (Ajzen & Fishbein, 1980; Schifter & Ajzen, 1985; Ajzen & Madden, 1986; Ajzen, 1991), and his/her motivation to comply to that referent.

As the result of research conducted by Budiyanti and Patiro (2012), that some factors which motivated young entrepreneurs who were members of

Yogyakarta TDA communities to open their own business, 43.33% came from the parental influence, 26.67% came from the families influence, 20% came from their lecture influence at the university, and 16.67% were influenced by friends. Thus, higher young entrepreneurs subjective norms regarding loan application will affect its intention to apply for a loan to the bank.

H2: Higher subjective norms will correspond with a greater intention to to apply for a loan to the bank.

Perceived Behavioral Control is a function of control beliefs and perceived facilitation. Control belief is the perception of the presence or absence of requisite resources and opportunities needed to carry out the behavior. Perceived facilitation is one's assessment of the importance of those resources to the achievement of outcomes (Ajzen & Madden, 1986). In a research conducted by Budiyaniti and Patiro (2102), young entrepreneurs who were members of the Yogyakarta TDA community, has a high level of confidence as the basis of their competence to run their own business. The confidence arose because of the moral support from friends, family, parents, and the environment (Budiyaniti

& Patiro, 2012). Thus, if an entrepreneur sees him/her self able to have more control in the loan application process, the more likely he/she will apply for a loan.

H3: Higher perceived behavioral control will correspond with a greater intention to apply for a loan to the bank.

2.2 Past Behavior

Conner and Armitage (1998), stated that the one weakness of the TPB, was not taking into account the past behavior variables (past behavior). Several other studies about the behavior, such as purchasing lottery, the physical activity, using the type of public transport, have been using the variable of past behavior as one of the determinants of behavioral intention (Bagozzi *et al.*, 1992; Ajzen, 2002b; Hagger *et al.*, 2002; Bamberg *et al.*, 2003). Frequency of past behavior is often used as a determinant of subsequent behavior regardless of its effect on the intention. Bamberg *et al.* (2003) stated that past behavior was not always a good predictor for subsequent behavior. Bamberg *et al.* (2003) stated that "past behavior has a significant influence on the subsequent behavior only when the situation is relatively stable. Because of the possibility for reducing or weakening

the impact of past behavior on the subsequent behavior in certain situations, this research try to reveal about the effects of the young entrepreneurs past behavior in making a loan against his intention to apply for a loan to the bank. Budiyaniti and Patiro (2012) stated that the 46.67% of the young entrepreneurs who are members of TDA Yogyakarta communities closely need a financial support in terms of funding when their business entered the stage of development. Thus, in this research, the elements of TPB have an important role in influencing the intentions of young entrepreneurs to apply for a loan. The behavior of young entrepreneurs is based on reason. Therefore, the role of past behavior in forming the intention to apply for a loan to banks will be revealed in this research.

H4: More past applied for loans occurrences will correspond with a greater intention to apply for a loan to the bank.

2.3 Situational Temptation

From the Greek word Peirasmos, temptation is the state of being enticed, allured, or seduced. It carries two meanings being misled into sin or enticed to do wrong, or being put to the test. We approach the temptation construct from

the perspectives of consumer behavior and business Ethics. First, consumers' desire to perform an act (consumption) leads to instant gratification (Tice et al. 2001), but causes great regret or guilt later. Second, when tempted, most people are willing to be a little dishonest, regardless of the risks. It is the weak temptation, as compared to strong temptation, that has an inhibiting effect on self regulation process, forming a bigger threat for long-term goal attainment (Kroese *et al.*, 2011).

People's temptation to break the simple, small rules is titillating because it temporally brings a sense of excitement to life and can be rationalized easily. This is the reason why so many people are easily enticed to eat chocolate, shop spontaneously, and do bad, deviant, and unethical things. Resisting temptation, on the other hand, takes a lot of willpower, clear thinking, and self-control that may or may not deliver us from evil. The author discusses the temptation from the perspective of consumer behavior, in which the impulsive consumption made by consumers resulted in the satisfaction of its rapid or instant (Tice *et al.* 2001), but it can cause great guilt in the end. In this study, the young entrepreneurs have situational temptation is strong enough to

do business development. Budiayanti and Patiro (2012) showed that the young entrepreneurs who are members of Yogyakarta TDA communities experienced strong situational temptation to influence his intention to run his own business. Of the respondents interviewed, 66.67% stated that the young entrepreneurs feel pressured by the situation and the conditions (The Power of Kepepet) so as to make them would not want to have his own business as a guarantee of the future.

One way of assessing external control mechanisms is through situational temptation, which reflects people's eagerness to endorse behaviors under specific circumstances (e.g., coercion, internal pressures; Maddock et al., 2000; Plummer et al., 2001). Several studies with adolescents and adult populations have shown that situational temptation significantly predicted both intentions and actual behavior (e.g., Fedding & Rossi, 1999; Prokhorov, de Moor, Hudmon, Hu, Kelder, and Gritz, 2002). Moreover, research has also noted that situational temptation may act as a mediator in the relationship of social norms and intentions. Specifically, a recent study on adolescent smoking showed that situational temptation significantly

mediated the effects of descriptive and subjective norms on intentions to smoke (Lazuras *et al.*, 2009). Thus, situational temptation can serve as a potential mediator of normative influences on intentions and behavior.

H5: Higher Subjective Norms will correspond with a greater young entrepreneurs situational temptations.

H6: Higher situational temptation will correspond with a greater intention to apply for a loan to the bank.

2.4 Self Identity

Self identity refers to salient and enduring aspects of one's self-perception (e.g., "I think of myself as a 'green consumer'; cf. Sparks, 2000). According to identity theory (e.g., Thoits & Virshup, 1997), people apply socially meaningful categories to describe themselves when answering the question "Who am I?" in terms of, for example, socio demographic characteristics (e.g., gender), social roles (e.g., mother, father), social types (e.g., smoker, exerciser, healthy eater, blood donor), and even personality traits (e.g., honest, optimist). Thus, self identities (or "me" identifications) are the perspective one takes toward oneself when taking the role of specific or generalized others,

implying that one incorporates the meanings and expectations associated with a relevant categorization into the self, thus forming a set of identity standards that guide identity-relevant behaviors (Stets & Burke, 2000). However, from a reasoned action perspective, self-identity constitutes an external variable that is assumed to exert its effect through the components of the model and should, accordingly, have no independent value in the prediction of behavioral intentions. Thus, present research will reveal the young entrepreneur self identity will influence his or her intention to apply for a loan to the bank. Budiyaniti and Patiro (2012) stated, that 46.67% of young entrepreneurs needed financial support in terms of funding and 56.57% needed the support of the local government at this stage of their business development. The young entrepreneurs argued, they deserved the moral and material support from the relevant parties, because they are able to donate the availability of jobs for the local community (Budiyaniti & Patiro, 2012).

Thus, as an entrepreneur who is able to show good accountability, they argued eligible to obtain a bank loan (Budiyaniti & Patiro, 2012).

H7: Young entrepreneurs self identity will correspond with a greater intention to apply for a loan to the bank.

3. Research Methods

3.1 Sampling

The sample for this research is based on members of TDA communities at Indonesia region. Entrepreneurs of TDA communities throughout of Indonesia are the target population. Moreover, a enterperneurs of TDA communities sample would be adequate and a representative sample in a applying for a loan to the bank context. The samples in this research based on the categories: (1) the man / woman entrepreneur who are members of the TDA community throughout of Indonesia, (2) have a business that has been running more than 5 years, (3) willing to participate in this research.

Distributing questionnaires carried out by using an e-mail addressed to each respondent. Of the 200 questionnaires distributed, 100 is returned, thus the rate of return of the questionnaire in this research was 50%. Of the remaining 100 questionnaires, 20 questionnaires had missing data. These questionnaires had at least one missing value item (no more

than four missing items per questionnaire were detected). Since the number of missing items was relatively low (1-4 items per questionnaire), and since all of the missing values were independent variables (Schwab 1999) recommends against estimation of dependent variables), the missing variable values were estimated. According to Schwab (1999), mean estimation is the most popular method to estimate missing values. This is accomplished by replacing the missing values with the mean for that variable across the subjects. Consequently, a total of 100 questionnaires were deemed acceptable for use in this study.

A review of the sample indicates that 70 (70%) of which were male entrepreneurs and 30 (30%) were female entrepreneurs. The average age for the entrepreneurs in the sample was 27 years (SD = 6.89). The majority of the entrepreneurs (80%) had an average time business experience of over 5 years.

3.2 Instrument Measures

Attitude is assessed with items relating to the overall favorableness/unfavorableness of the behavior. As suggested by Fishbein and Ajzen (1975), subjects are asked to

respond to a question regarding the individual's attitude towards the behavior. Respondents are presented with the sentence, "Overall, my attitude towards applying for a loan to the bank is:", and semantic differential items are used to answer the question and assess attitude.

Different semantic differential items that have been used include good/bad, favorable / unfavorable, harmful / beneficial, useful / useless, positive / negative, pro / anti, harmful / beneficial, nice / awful, and wise / foolish among others (Fishbein & Ajzen, 1967a, 1967b, 1975; Schifter & Ajzen, 1985; Ajzen & Madden, 1986; Ajzen, 1991, 2002a, 2002b). In this research, attitude is measured using four items (good/bad, harmful/beneficial, useful/useless, and favorable/unfavorable) and scored on a five-point scale ranging from strongly agree to strongly disagree.

Subjective norms has been assessed by asking subjects whether "significant others" approve or disapprove the behavior in question. Examples questions include "Most people who are important to me think that I should not apply for a loan to the bank", and "When considering applying for a loan to the bank, I wish to do what most important people to me think", and answered using a five point

Likert scale ranging from "strongly agree" to "strongly disagree" (Ajzen, 1991). In total, 4 items assessing subjective norms are used in this study.

Perceived behavioral control is a measure of how easy or difficult it is for subjects to perform the behavior in question as originally depicted by Ajzen (1985). Ajzen (2002a) recommends the use of both a self efficacy measure (whether individuals believe that they have the skills and abilities to perform the behavior) and control (whether individuals believe they have control over performing the behavior) measures. Measures used in this study is based on measures used in previous research regarding perceived behavioral control that capture both self-efficacy and control dimensions. Self efficacy will be measured on a five point scale assessing "For me to apply fo a loan to the bank, it would be" (very easy/very difficult), "If I wanted to, I could easily applying for a loan to the bank" (strongly agree/strongly disagree), and "I believe I have the ability to apply for a loan to the bank" (strongly agree/strongly disagree). Control will be measured also on a five point scale assessing "I have the opportunity necessary to apply for a loan to the bank" (strongly agree/strongly disagree), and "I

can find a bank to apply for a loan if I wanted to" (strongly agree/strongly disagree).

Past behavior in this research consisted of two main items, namely frequency and recency. Past Frequency (F). The past frequency of trying used a one-year time frame and was assessed by a five point scale of the form, "During the past year I tried to apply fo a loan to the bank: 5 = many times, 4 = several times, 3 = a couple of times; 2 = once, and 1 = not at all." This was measured each time attitudes, beliefs, evaluations, expectations, social norms, and intentions were recorded.

Recency (R). Trying in the past month was our recency measure. Respondents indicated whether they had tried to apply for a loan to the bank anytime during the past month. In total, 2 items assessing past behavior are used in this study.

Situational Temptation was assessed with an adapted version of the respective measure used by Lazuras et al. (2009), and included a stem proposition "How much would you be tempted to apply for a loan to the bank next month," followed by four items reflecting temptations to apply for a loan to the bank under different circumstances that potentially induce

normative influence (“when your family suggests so,” “when you believe that most colleagues of yours apply for a loan,” “when you were told to enhance business performance,” and “when you prepare for a business development”). Responses were recorded on a five-point Likert scale (1 = *not at all tempted*, 5 = *very much tempted*), and a mean score was calculated with higher scores denoting greater temptation to engage in doping.

Self identity. Self-identity describes the social groups or social categories that someone belongs to. Rise (2010) posit there is a possibility that self-identity may simply reflect past performance of a behavior which the argument is that people understand what kind of persons they are by making inferences based on their past behavior. Measures used in this study is based on measures used in previous research by Godin et al. (1996) dan White et al. (2008). Self identity will be measured on a five point scale assessing “I think of my self as a young entrepreneur”, “I think of my self as a optimist person”, “I think of my self as a liable person, “I think of my self as a honest person” and answered using a five point Likert scale ranging from "strongly agree" to "strongly disagree". In total, 4

items assessing self identity are used in this study.

Intention is measured, as suggested by (Fishbein & Ajzen, 1975; Ajzen, 1988, 1991; Madden & Ellen, 1992; Ajzen, 2005), with a four-item construct answered on a five point scale. The items include "I intend to apply for a loan to the bank in the next month" (definitely do/definitely do not), "I will try to apply for a loan to the bank in the next month" (definitely will/ definitely will not), "I plan to apply for a loan to the bank in the next month (definitely true/definitely false) and "I will make an effort to apply for a loan to the bank in the next month" (definitely true/definitely false). In total, 4 items assessing intention are used in this study.

4. Results and Discussions

To establish construct validity, three components were examined namely unidimensionality, reliability, and validity (O'Leary-Kelly and Vokura, 1998). Confirmatory Factor Analysis (CFA) (Pedhauzr and Schmelkin, 1991) was used to check unidimensionality. All the scales loaded on one factor. Overall, tests on these different scales provide evidence of the unidimensionality of the constructs used in this study (Table 1).

Tabel 1. Discriminant validity testing

	ATTITUDE	INTENTION	PAST BEHAVIOR	PBC
Att1	0.749			
Att2	0.761			
Att3	0.807			
Att4	0.888			
I1		0.830		
I2		0.898		
I3		0.837		
I4		0.835		
PB1			0.902	
PB2			0.902	
PBC1				0.846
PBC2				0.644
PBC3				0.852
PBC4				0.906

	SELF IDENTITY	SITUATIONAL TEMPTATION	SUBJECTIVE NORMS
SI1	0.692		
SI2	0.806		
SI3	0.718		
SI4	0.882		
SN1			0.824
SN2			0.763
SN3			0.811
SN4			0.868
ST1		0.906	
ST2		0.773	
ST3		0.837	
ST4		0.881	

Tabel 2. Construct reliability and validity

Construct	Average Variance Extracted	Reliability	
		α	CR
Attitude (4 item)	0.645	0.814	0.878
Subjective norms (4 item)	0.668	0.833	0.889
Perceived behavioral control (4 item)	0.669	0.830	0.889
Past behavior (2 item)	0.814	0.771	0.897
Situational temptation (4 item)	0.724	0.871	0.913
Self identity (4 item)	0.605	0.778	0.859
Behavioral intention (4 item)	0.723	0.872	0.913

Composite Reliability (CR) is used as a measure of reliability (Baumgartner & Homburg, 1996; Hulland *et al.*, 1996). An alpha value of 0.7 and above has been used as a lower limit for reliable measures (Nunnally, 1978). All of the scales were shown to be reliable (with two scales having a CR value above 0.90) (Table 2).

Structured Equation Modeling (SEM) analysis was used to evaluate the structural or path model. SEM analysis (Gefen *et al.*, 2000) is used in this analysis for confirming theory. This study utilized the WarpPLS 3 software package to analyze the model. Figure 1 presents the WarpPLS 3 results of the analysis. The SEM results for extended TPB model that includes self identity and past behavior in addition to the TPB model components are presented (Figure 1); numbers on each relationship (line) correspond to the standardized regression coefficients and the p-value (in parenthesis) for that coefficient. Table 3 is a R² value generated in this study. Table 4 is a value criterion Goodness of Fit Indices (GOF) model (Kock, 2013) in this study.

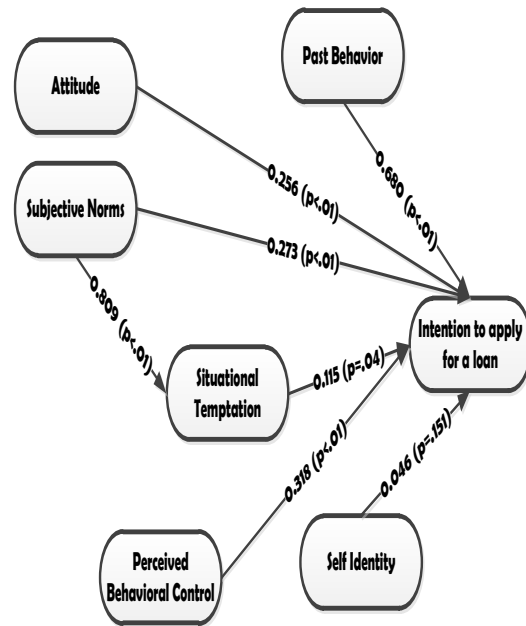


Figure 1. Applying for a loan intention model

Tabel 3. R square values

	R Square
ATTITUDE	
INTENTION	0.5937521
PAST BEHAVIOR	
PBC	
SELF IDENTITY	
SITUATIONAL TEMPTATION	0.656189
SUBJECTIVE NORMS	

Tabel 4. SEM Fit Indices

Model fit indices and P values

APC=0.357, P<0.001

ARS=0.621, P<0.001

AVIF=1.010, Good if < 5

Thus, based on the GOF value generated via SEM analysis in this study, it can be concluded that the GOF to this research model is quite good. Table 5 presents the results of testing this hypothesis.

Tabel 5. SEM analysis results

Hypotheses	Standardised coefficient	Significance	Decision
H1	0.256	0.01	Accept
H2	0.273	0.01	Accept
H3	0.318	0.01	Accept
H4	0.680	0.01	Accept
H5	0.809	0.01	Accept
H6	0.115	0.05	Accept
H7	0.046	0.151	Rejected

5. Conclusion

The results showed that the extension TPB model could explain 59.3% of young entrepreneurs intention to apply for a loan to the bank. Young entrepreneurs intention to apply for loans to banks is significantly influenced by attitudes, subjective norms, perceived behavioral control, past behaviors, and situational temptation. The young entrepreneur past behavior of applying for loans, have a greater influence on the intention in the future. This suggests that, young entrepreneurs who had previously applied for a loan to the bank, has a higher intention to apply for a loan again in the future as the business development efforts.

This research found that the situational temptations faced by young entrepreneurs to apply for a loan to the bank significantly mediates the effect of young entrepreneurs subjective norm in

explaining and predicting intention to apply for a loan. Young entrepreneurs normative beliefs confront a situation that required thinking should or should not do certain behaviors (Lazuras *et al.*, 2009, 2010). Similarly, young entrepreneurs situational temptations were significantly able to explain and predict the direct intention to apply for a loan. According to Budiyaniti and Patiro (2012), 66.67% of respondents stated that the factor of "The Power of Kepepet" was the biggest impact to apply for a bank loan for supporting their business development. In line with Tang and Sutarso (2013) that individuals whose strong control against situational temptation could explain and predict their behavioral intentions.

The results also indicate that the young entrepreneurs self identity could not explain and predict the intention to apply for a loan to the bank as a business development efforts. As a result showed by Budiyaniti and Patiro (2012), found that the factors whom affected the young entrepreneurs competence are self-confidence, perseverance, ambition, risk-taking, leadership, independent, and creativity. Young entrepreneurs self identity had little influence on his/her intention to apply for a loan to the bank as a business development efforts. It most

likely influenced by related factors to its competence according to Budiyanti and Patiro (2012). Sparks (2000) and Rise et al. (2010) state that from the view of reasoned action, self-identity is the external variables that must be mediated by components of TPB model in explaining and predicting the behavioral intention, so that self-identity is not appropriate to have a direct influence on the behavioral intention. Furthermore, Sparks (2000) and Rise et al. (2010) also state, there are two main reasons that self identity does not have a direct influence on the behavioral intention. First, the concept of self identity has overlapped with the concept of attitude toward behavior because self identity is better described as the type of behavior which is the result of behavior and affective

outcomes benefits which derived from actual behavior (Eagly & Chaiken, 1993). Second, the individual understands and sees his/her self based on the conclusions about his/her past behavior through a process of self-perception (Bem, 1972). It shows that self identity should have not direct influence on the behavioral intention but must be mediated by the past behavior. Broadly speaking, TPB models developed in this research could understand, explain and predict the young entrepreneurs behavioral intention regarding the loan applications behavior context. Thus, the results of this research could be base for consumer behavior researchers in understanding the causal factors and behavioral intentions of Indonesian consumers.

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