



Entrepreneurial Behavior Based On Religious Values And Performance: The Mediating Role Of The Need For Achievement And Internal Locus Of Control

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ABSTRACT

This study aims to determine the direct and indirect effects of entrepreneurial behavior based on religious values, achievement drive, and internal locus of control on business performance. Data collection utilizes questionnaires with a purposive sampling technique totaling 100 MSME entrepreneurs (Micro, Small, and Medium Enterprises) in Kuningan Regency. Data analysis used Path Analysis with SPSS statistical software to determine the variables' direct and indirect effects. According to the findings of the study, 1) Entrepreneurial behavior based on religious values has a significant and positive influence on business performance. 2) need for achievement mediates the influence of entrepreneurial behavior based on religious values on business performance. 3) internal locus of control does not mediate the influence of entrepreneurial behavior based on religious values on business performance. The main finding of this study is that the need for achievement has a greater influence on the business performance of MSMEs (Micro, Small, and Medium Enterprises) both directly and indirectly. The results of the study show that the need for achievement has a greater direct and indirect influence on business performance indicating that the need for achievement reflects strong personality characteristics to become a successful entrepreneur.

INTRODUCTION

Studies of business performance almost always involve the concept of entrepreneurship as one of the variables (Arif, 2016). The approaches to entrepreneurship that are commonly used by researchers include several perspectives, such as a strategic approach (Venkatraman, 1989), a behavioral approach (Covin & Slevin, 1991; Stevenson & Jarillo, 2007), and a process approach (Mintzberg, 1973); Lumpkin and Dess, 1996). These three perspectives on entrepreneurship are commonly used to detect and measure the performance of MSMEs (Micro, Small, and Medium Enterprises).

However, some researchers feel that achieving SME performance is not that simple. The complexity faced by companies in carrying out business activities is not only determined by the entrepreneurial dimension. Researchers point out that MSMEs (Micro, Small, and Medium Enterprises) have many limitations, such as weak capital, low access to markets, and they also have low-quality human resources (Cassia et al., 2012; Gaddefors, 2007; Hankinson et al., 1997). In addition to these internal factors, of course, business success is also determined by external factors such as government policies on taxes and imports, financial institution policies on interest rates, level of competition, disasters, pandemics, and so on.

Other studies state that entrepreneurial knowledge is one of the factors that determine business success (Nonaka, 1994; Nonaka & Konno, 1998; Smoczynski, 2015). This argument is reinforced by (Zhou & Li, 2008) who state that entrepreneurial knowledge will make a person creative, especially with creating opportunities. Then (Einhorn & Hogarth, 1981) also stated that what a person does and how they act comes from the knowledge he has. Included in this context are individual decisions to improve capabilities in running a business. This suggests that entrepreneurship can be seen through the lens of behavioral theory, particularly the personality approach.

The personality approach in studying entrepreneurial behavior raises many variables that are assumed to be predictors of entrepreneurial behavior. Icek Azjen's (2005) planned behavior theory is widely referred to for studying entrepreneurial behavior. According to this theory, behavior is formed because of intention, meanwhile, intention is influenced by attitudes toward behavior, subjective norms, and personal beliefs that one is capable of (perceived behavioral control). Much earlier, (Bandura, 1997) introduced the concept of self-efficacy as a driving force to perform or not perform a behavior in certain situations. The concept of self-efficacy from Bandura is widely used by researchers to detect entrepreneurial intentions and behavior (Iskandar, 2012; Liñán, 2004).

Another personality approach raises the variable named internal locus of control as a predictor of individual behavior (Strickland, 2016). People who have a strong internal locus of control assume that they have a high possibility of self-determination, regardless of if their surroundings support them or not. Meanwhile, David McClelland (1967) states that the need for achievement (N-Ach) is a very important energy to determine a person's success in life, including success in the business he runs. People with a high need for achievement tend to be diligent and driven to fulfill the tasks that society sets for them (Friedman & Schustack, 2008). Apart from knowledge and personality factors, entrepreneurship is also influenced by moral factors (Arif, 2016). Moral is an action that refers to good and bad as lessons that have religious, cultural, and so on (Soeseno, lecturerducdueducation.co.id). Moral is one of the important dimensions based on belief (Bergin, 1991; Galbraith & Galbraith, 2007). In the view of theologians, someone with a strong religious orientation will show good behavior in everyday life (Allport & Ross, 1967). This holds in the context of entrepreneurial activity. In other words, if a person is religious, he or she will perform well in business.

Weber pioneered efforts to establish a link between religiosity and business performance in German-language articles published in 1904 and 1905. The article, which was later translated into English as "The Protestant Ethic and Spirit of Capitalism", became the forerunner to the study of the relationship between religion and business (Mawikere & Hura, 2022). Recent studies on the relationship between religiosity and entrepreneurship show that religiosity influences entrepreneurial activity (Abdullahi & Suleiman, 2015; Arief, 2013; Audretsch, 2007; Dodd & Gotsis, 2007; Galbraith & Galbraith, 2007; Kauanui et al., 2008). Other researchers found that entrepreneurial success in improving business performance is strongly influenced by the level of religiosity (Morison, 2000; Carswell and Rolland, 2007; Naughton and Cornwall, 2009). Even Iannaccone (1998) concluded that Superior performance is easily attained when a business is run on religious values. Religiosity greatly influences individual personality which will ultimately be implemented in attitudes and behavior in everyday life in society. Therefore, it is very

interesting to examine how the relevance of this religiosity in the business world, especially the entrepreneurial behavior of SMEs in an effort in enhancing their business performance.

LITERATURE REVIEW

Religious Values-Based Entrepreneurial Behavior

In the Theological Dictionary, the term religiosity comes from the English "religion" meaning religion or agama in Indonesian. Then it becomes the adjective "religious" which means religious or pious and then becomes the adjective "religiosity" which means the spiritual expression of a person related to his religious beliefs and directs himself to live and behave according to the lessons of the religion. Glock and Stark, (1966) stated that Religiosity is the level of one's understanding of religion and commitment to religion. The level of conceptualization is one's understanding of their religion, whereas the degree of commitment is a factor that needs to be understood holistically so that individuals can become religious in a variety of ways. They further explained that religiosity has 5 (five) dimensions, namely: beliefs, rituals, knowledge, appreciation, and practice or consequences. In this research, the dimension that is the focus of the discussion is the practical dimension. The practice dimension refers to how far a person's behavior is motivated by the teachings of his religion, namely how individuals relate to their world, especially with other humans (Glock and Stark, 1966).

In line with the opinion above, other experts such as Ali, Syihab, and Pepinski as quoted by Asyari (2016) state that religiosity is an individual's attachment to God the Creator which is internalized within the individual and manifested in daily behavior. So, for people with a high level of religiosity, the values of the religion they adhere to are internalized within themselves so that they color their personality and are implemented in their daily behavior. Thus, for a businessman, the religious values he adheres to will color and animate his business behavior.

Therefore, today an interesting phenomenon emerges, namely the birth of a spiritual-based business concept. Gede Prama (Yopi Hendra and Deny Riana, 2008) stated, " If a business wants to be long-lived and sustainable, this should adhere to religious values. His integrity will be tested and trusted by his business partners in this manner. Especially after the outbreak of the financial scandal in the US with the collapse of giant companies such as Enron, WorldCom, and Global Crossing, marketing began to shift towards spiritual marketing (Kartajaya and Sula, 2006). According to the writers' opinion, so do other business aspects.

Business actors who adhere to their religion properly, regardless of their religion, can be sure to conduct business transactions adhering to the principles of their religion, such as fairness, honesty, transparency, ethics, and morality (Kartajaya and Sula, 2006). This is what the author means by the implementation of the dimension of practice (consequences) of religious values which is the focus of this research. Every religion will certainly provide principles that must be used as guidelines for its followers in living life, including in doing business. Kartajaya and Sula (2006) formulate 9 (nine) business ethics (marketers) based on an Islamic perspective, namely: 1) Having a spiritual personality (*taqwa*); 2) Good and sympathetic behavior (*shidq*); 3) Being fair in business (*al-'adl*); 4) Being of service and humility (*khidmah*); 5) Keep promises and not cheat; 6) Honest and trustworthy (*al-amanah*); 7) Don't like prejudice (*su'uzhon*); 8) Do not like to badmouth or backbiting (*ghibah*); and 9) Not paying bribes (*riswah*)

In line with the statement above, Darmawati (2010) states business ethics based on the example of the prophet Muhammad SAW as follows: 1) The principle of honesty; 2) Not committing perjury; 3) warm-hearted; 4) It is not permissible to discredit other people's business; 5) Not doing *ihtikar* (hoarding goods to obtain large profits); 6) Pay wages before the sweat of the employees dries; 7) No monopoly; 8) Not doing business that is detrimental and destroys life; 9) Immediately pay off credit that is his responsibility; 10) Giving a grace period to debtors who have not been able to pay off their debts; and 11) Clean from elements of usury.

Larry Barket (1997) mentions that there are 6 (six) guidelines for Christians in running a business, namely: 1) Running a business that reflects Christ; 2) Running a responsible and trustworthy business; 3) Providing quality products; 4) Respecting creditors; 5) Treat employees fairly; and 6) Treat customers fairly. Meanwhile, Gunawan (2018) says that there are 7 (seven) ethical business behaviors from a Christian perspective, namely: 1) Running a business that reflects Christ; 2) Running a responsible business; 3) Applying the value of honesty; 4) Providing good service; 5) Perform obligations to employees properly; 6) Obey the rules and perform obligations; and 7) Conducting good and constructive business fields.

Furthermore, indicators of entrepreneurial behavior based on religious values, namely: Being fair to stakeholders (customers, suppliers, employees, competitors, government, investors, and other interested parties); honest and trustworthy (have good integrity); serving and empathetic to others; comply with applicable laws; not damage and pollute the environment; set aside part of the profits to help others.

Need For Achievement (N-Ach)

The originator of the personality theory who bases his theory on the concept of needs is Henry Murray (1962). This theory was later developed by David McClelland (1961) who identified three kinds of needs, namely: *Need for Achievement* (N-Ach), *Need for Power* (N-Pow), and *Need for Affiliation* (N-Aff). According to McClelland (1961) need for achievement is an urge to pursue success or satisfaction by striving to meet the highest level so that you become the best in your field. While the desire for power is the desire to exert authority and control over others and affect others so that they'll follow their wishes. The desire to have social and interpersonal relationships with others is referred to as the need for affiliation. People with a high drive for achievement tend to be diligent and driven to fulfill the tasks set for them by society. They tend to be at the top of things in business, especially when quantity is more important than quality, or when fear and persistence lead to victory. However, they may be less successful at jobs that emphasize diplomacy or cooperation (Friedman and Schustack, 2008).

The *need for achievement*, which is later known as achievement motivation, is a concept that has attracted the attention of researchers, especially with academic achievement (Linenbrink-Garcia et al, 2018; Steinmayr, et al, 2018; Huang, 2011), employee performance (McClelland, 1987; Dewi, 2012), and business success among entrepreneurs. Regarding business success, researchers found that the *need for achievement* consistently has a significant positive correlation with business success (McClelland, 1965; Kirkcaldy et al, 2001; Shane, 2003; Collins et al, 2004; and Segal et al, 2005). According to McClelland (1987), the factors that influence the *need for achievement* are: a). Internal factors include gender, age, personality, and self-efficacy. b). External factors include a level of job difficulty, task risk, and organization. In addition, cultural elements include values, norms, habits, and customs, so this is where religious values get their theoretical base as one of the factors that influence the need for achievement. The measurement of the need for achievement variable in this study uses indicators developed by McClelland (1967), namely: a). Innovative; b) Requires feedback; c) Has personal responsibility for performance; c). Persistence; d). Enjoys challenging tasks. Based on these indicators, this study uses a 5-item instrument developed by Hermans (1970) and has been used by various researchers including McClelland (1987) and Zeffane (2013), and has proven reliable.

Internal Locus Of Control

Julian Rotter created the locus of control concept (1966), a social learning theorist. According to Rotter, the type of behavior we choose is determined by how much we expect positive outcomes from our behavior (outcome expectancy) and how much we value the reinforcement we hope for (reinforcement value). So, Rotter's theory focuses on the reasons why individuals act, and which behaviors will be displayed in certain situations (Friedman and Schustack, 2008).

The concept of external and internal reinforcement control, known as locus of control, is central to Rotter's theory. Rotter defines a locus of control as an individual's belief in a source of control or reinforcement in his life, whether that control depends on his behavior (internal) or depends on forces outside himself (external) (Krueger, 2005). People who have a high internal locus of control are more success-oriented because they believe their actions can have a positive impact, and they also tend to be high achievers. They believe that their efforts and behavior influence the factors that determine success or failure in life. Meanwhile, individuals who have a high external locus of control are less independent and more prone to depression and stress. They believe that the results obtained, good or bad, are beyond their control due to external factors such as luck, chance, and destiny which are not their responsibility (Rotter, 1966). According to the description above, it can be concluded that a person's internal locus of control will also influence the success or failure of any activity he carries out, including of course the business he runs. This is because he believes that the success of his business will depend on how hard he tries, so he will be serious and will give his best for the success of the business he is running.

Given the importance of the concept of locus of control, personality psychologists try to explain how these personality elements are formed. Rotter (1966) stated that age affects an individual's internal locus of control. This correlates to the maturity of thinking and the ability to make decisions. Apart from age, Rotter explained that the child's immediate environment, especially the family, will influence the formation of the child's locus of control. Lefcourt (1982) states that from environmental factors there are two things, namely: a) *episodic antecedent*, relatively significant events, such as the death of a loved one, an accident, or a natural disaster; and b) *accumulative antecedent*, events that are continuously ongoing, such as social discrimination, prolonged disability, and parenting patterns. Both types of events will affect an individual's locus of control, whether it is internal or external.

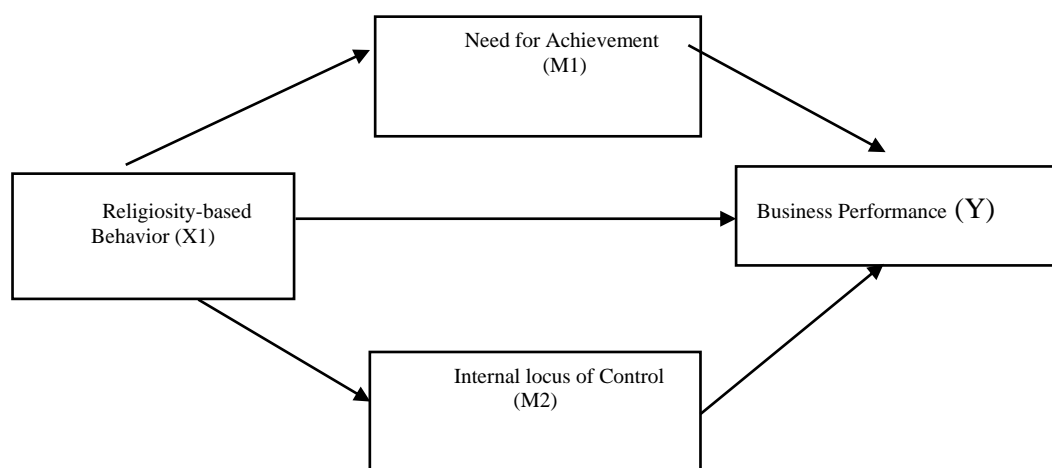
Besides age and environment, another factor that influences the formation of an individual's locus of control is culture. Friedman and Schustack (2008) state that culture is a key aspect of our identity. Culture which contains values, norms, habits, and customs will shape individual personality. Following the logic of thinking of the two psychologists, religiosity values gain a theoretical base as one of the factors that can influence an individual's locus of control. In this study, the measurement of internal locus of control variables used indicators developed by Crider (1983), namely as follows: a). Enjoys working hard; b). Takes initiative; c). Is always looking for a solution to a problem; and d). Always strive to think as clearly as possible; e). Maintain the mindset that if you want to succeed, you must put forth effort.

Based on the preceding discussion, the following hypotheses are proposed:

- H1: Religious values-based entrepreneurial behavior influences business performance
- H2: Need for achievement mediates the effect of religious values-based entrepreneurial behavior and business performance
- H3: Internal locus of control mediates the effect of religious values-based entrepreneurial behavior and business performance

Hypotheses Model

The hypotheses model describes the relationship between the variables that are studied. The arrow lines show the relationship between variables, in which there are two types of influence, namely direct and indirect influence. The relationship can be seen in the research hypothesis model as follows:

Figure 1 Hypothesis Model**Description**

Direct influence

**METHODS**

This is a quantitative study that seeks to investigate and analyze the direct and indirect effects of religiosity, internal locus of control, and desire for achievement on business performance. The sample is determined purposively by selecting SMEs that have the following characteristics: a). managed solely by the owner; b). is a business that produces finished goods (manufacturing); c). has an observable location and means of production; d). survive and produce relatively normally during the Covid-19 pandemic; e). experience an increase of at least 6-10% from the condition when standing; f). willing to fill out the questionnaire.

Determination of the sample unit is done by convenience sampling, that is, any member of the population that meets the requirements can be found and is willing to be the research sample. The number of sample units follows the principle "the more the better". This research was conducted on SMEs in Kuningan, Indonesia. The research respondents were 100 UKM entrepreneurs in Kuningan Regency. The survey method was used for this study, and the questionnaire was adapted from the literature review. The scale used in this study is a Likert scale with 5 points ranging from '1' (strongly disagree) to '5' (strongly agree) (strongly agree).

The data was analyzed quantitatively and descriptively using SPSS statistical software. Based on the table of critical values for the validity test, each test item is said to be valid if the value of t count t table is obtained at a significance level of 0.05, and the reliability analysis of the questionnaire items is obtained by the number of valid and reliable questionnaire items. Path analysis was then used to investigate the relationship between variables. When the t-value is greater than the t-table (> 1.96), it can be concluded that there is a mediating effect between the independent variable and the dependent variable (Ghozali, 2013).

RESULTS

The validity test is performed by correlating the statement item scores with the total variable scores. The validity test is valid when the coefficient exceeds 0.3 (Siregar, Syofian, 2011). As a result of the validity test, the items used to measure religiosity, need for achievement, internal locus of control, and business performance have a validity value corresponding to the Pearson moment product greater than 0.3. Furthermore, Table 1 below shows a reliable Cronbach Alpha value above 0.7 (Nunnally, 1978).

Table 1 Result Of The Reliability

Variable	Cronbach's Alpha	Conclusion
Religiosity	0,786	Reliable
Need for Achievement	0,767	Reliable
Business Performance	0,749	Reliable
Internal Locus of Control	0,767	Reliable

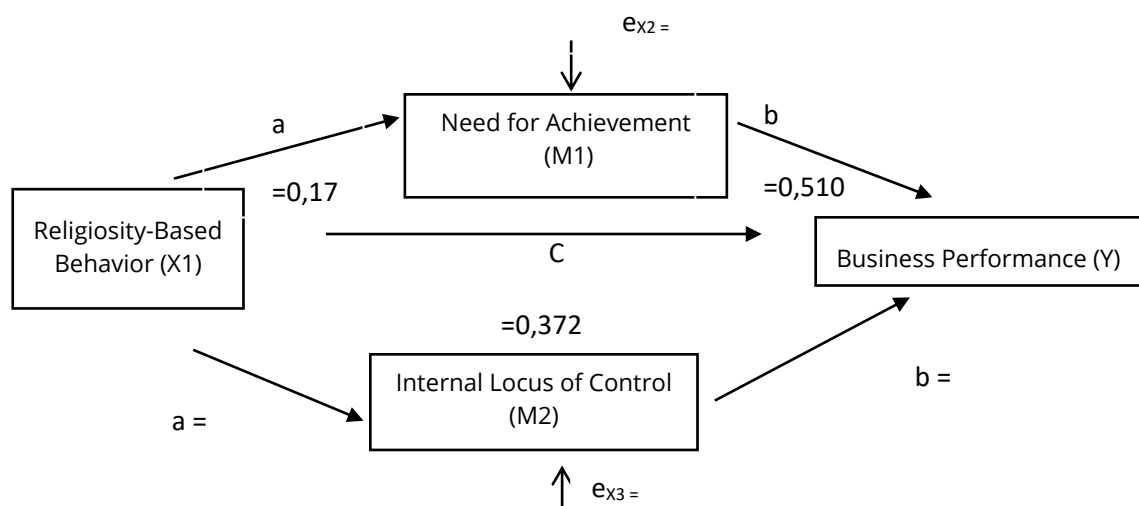
Source: output SPSS

Furthermore, this study conducted a requirement test that aims to determine if the data is distributed normally or not, and a linearity test. According to statistical tests conducted with SPSS, the X1 variable is Religiosity and the X2 variable is the Internal Locus of Control, X3 is the Need for Achievement, and the X4 variable is business performance. The variables Religiosity, Internal Locus of Control, Need for Achievement, and Business Performance have p-values of 0.200, 0.187, 0.138, and 0.153, respectively, based on the normality test. These results have a higher value when compared to a significance level greater than 0.05, indicating that the data is normally distributed. As a result, the data normality requirements for all variables studied are met.



Table 2 The Direct Effect Hypothesis Testing

No	Independent variable	Dependent Variable	Standardized Coefficients Beta	Sig	Decision
1	Religiosity	Need for Achievement	0.177	0.000	Accepted
2	Need for Achievement	Business Performance	0.510	0.000	Accepted
3	Religiosity	Business Performance	0.372	0.010	Accepted
4	Religiosity	Internal Locus of Control	0.066	0.515	Not Accepted
5	Internal Locus of Control	Business Performance	0.070	0,549	Not Accepted

Source: output SPSS

Figure 2 Path Analysis's Structural Model Path Diagram

Description

Direct influence 
 Indirect influence 

DISCUSSION**Entrepreneurial Behavior Based On Religiosity Values And Business Performance**

As shown in Figure 2 and Table 2, the results of testing the effect of entrepreneurial behavior based on religious values on business performance shows that the two variables are positively and significantly related to each other. The standard beta coefficient value of 0.372 indicates a measure of entrepreneurial behavior based on religious values' contribution to business performance. In this case, if the significance criterion t is $0.010 < 0.05$, then Hypothesis 1 is accepted.

This means that religiously motivated entrepreneurial behavior has a positive and significant impact on business efficiency. This is in line with the results of previous research that entrepreneurial success in improving business performance is strongly influenced by the level of religiosity (Carswell & Rolland, 2007; Morrison, 2006; Naughton & Cornwall, 2009). When a business is run based on religious values, superior performance will be easily achieved (Iannaccone, 1998).

Furthermore, Asyari (2016) states that religiosity is an individual's attachment to God the Creator which is internalized within the individual and manifested in daily behavior. So, for people with a high level of religiosity, the values of the religion they adhere to are internalized within themselves so that they color their personality and are implemented in their daily behavior. Thus, the values of religiosity greatly affect individual personality which will ultimately be implemented in attitudes and behavior in everyday life in society.

Entrepreneurial Behavior Based On Religiosity Values, Need For Achievement, And Business Performance

The findings of a test of entrepreneurial behavior based on religious values influence business performance after being mediated by the need for achievement (M1), with a significance value of $0.000 = 0.050$ and a regression coefficient (b) = 0.510. Furthermore, the indirect effect c' was found to be 0.441, which was greater than $c = 0.372$. The influence of entrepreneurial behavior based on religious values on business performance increases and is significant at $0.000 < \alpha = 0.05$ after being mediated by the need for achievement. It can be concluded that this model is included in partial mediation or there is partial mediation (indirect effect), meaning that the need for achievement partially mediates the effect of entrepreneurial behavior based on religious values on the performance of a business. So, hypothesis 2 is accepted. This is in line with previous research, need for achievement is related to academic achievement (Huang, 2011; Linnenbrink-Garcia et al., 2018; Steinmayr et al., 2018), employee performance (Dewi, 2012), and business success among entrepreneurs.

The need for achievement is conceptualized as facing challenges to achieve goals of success and excellence (Lee, 1996). The need for achievement is affected by attributions for success and failure (Scapinello, 1989). Regarding business success, researchers found that the need for achievement consistently has a significant positive correlation with business success (Collins et al., 2004; Kirkcaldy et al., 2001; Segal et al., 2005; Shane, 2003). In addition, the need for achievement mediates the positive effect of religious values-based entrepreneurial behavior on the performance of a business.

This is because religious values-based entrepreneurial behavior has a greater influence on business performance and a high need for achievement because of a diligent attitude, not being afraid to fail or dare to face risks, strong self-confidence, and other good emotional problems so that it has an impact on the belief of high business performance.

Entrepreneurial Behavior Based On Religious Values, Internal Locus Of Control, And Business Performance

Multiple regression equation of business performance (Y) on entrepreneurial behavior based on religiosity values (X1) and internal locus of control (M2). According to the findings of the study, entrepreneurial behavior based on religious values (X1) did not affect business performance after being mediated by an internal locus of control (M2), with a significance value of $0.215 \geq 0.050$ and a regression coefficient (b) = 0. (-0.126). Furthermore, a direct effect c' was found of -0.139 which is smaller than $c = 0.372$. This means that the internal locus of control (M2) does not mediate the relationship between entrepreneurial behavior based on religious values and business performance.

In line with previous research, internal locus of control and the need for achievement have no significant effect on intention (Indarti, 2004). People who have a low internal locus of control, lack confidence in their abilities and tend to give up easily. Someone believes that the successes and failures that happen to him are the result of his abilities and efforts. This is in line with the results of (Tentama & Abdussalam, 2020), related to two internal indicators of locus of control, namely 1) Ability, and 2) Effort related to attitudes in entrepreneurship.

CONCLUSION AND SUGGESTION

This study shows that entrepreneurial behavior based on religious values has a positive and significant influence on business performance through the need for achievement. The findings of this study prove that the need for achievement can mediate the relationship between entrepreneurial behavior based on religious values on business performance with a greater level of influence.

However, this research has limitations in exploring the internal locus of control which does not mediate the relationship between entrepreneurial behavior based on religious values and performance of a business. The results of this study prove that there is no mediation relationship. Entrepreneurs with a low internal locus of control are found to be less proactive and their behavior tends to be less adaptive. less diligent, less responsible, and less confident in their abilities.

High business performance is very important for entrepreneurs in supporting the success of MSME (Micro, Small, and Medium Enterprises) objectives, for this reason, high achievement motivation is needed. The need for achievement is one of the most important mediating factors influencing business performance. This research has limitations, therefore it is hoped that further research will conduct qualitative research to gain deeper conceptual knowledge about SME entrepreneurship in other regions.

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