Sriwijaya University Learning and Education - International Journal

e-ISSN: 3063-7856 p-ISSN: 3063-6701

Volume 1 Issues 1, July 2024: 62-72





Student sensitivity in reading business opportunities during the pandemic

Azizah Husin^{1*}, Nurfebrianti¹

¹Community Education, Faculty of teacher Training and Education, Sriwijaya University, Palembang-Prabumulih KM 32 Street, Indralaya, Ogan Ilir, Sumatera Selatan, Indonesia

ABSTRACT

This study aims to determine the sensitivity of students in reading business opportunities during the pandemic (study of students from the community education study program, Faculty of Teacher Training and Education, Sriwijaya University). This type of research is descriptive with a quantitative approach. Data collection methods used are questionnaires and literature study. The sample of this research is 72 people with a sampling technique that is stratified random sampling. This is evident from seeking information sources, taking advantage of the surrounding environment, interacting with friends, and recognizing business opportunities to determine entrepreneurial readiness. The results showed that students' sensitivity to reading business opportunities during the pandemic was very high. The form of student sensitivity in reading business opportunities based on the attention indicator is classified as very high with a percentage of 84,51%, interest is classified as very high with a percentage of 83.5%, peer environment is classified as high with a percentage of 76.24%, and readiness is classified as very high with a percentage of 82,07%.

ARTICLE HISTORY

Received 20 July 2024 Revision 28 July 2024 Accepted 31 August 2024

KEYWORDS

Environmental Education; Hope; Sustainability; Teachers; Schools; Students.

http://dx.doi.org/10.55379/sule-ij.v1i1.5

Copyright © 2024, Author(s)

Introduction

The impact of Covid 19 is very wide, especially on the economic condition of the community. The family economy has declined, and the unemployment rate has increased. Based on data from the Central Statistics Agency, the unemployment rate in Indonesia from 2018 to 2021 has increased. The unemployment rate of Indonesia's population in 2018 amounted to 7.07 million people. Experiencing an increase in 2021, the unemployment rate of Indonesia's population reached 9.10 million people (Badan Pusat Statistik (BPS), 2021). Likewise, according to (Susilawati et al., 2020) said that the household sector cannot carry out economic activities and automatically stops for some time so that it does not get income to support its family. Likewise, according to (Susilawati et al., 2020) said that the household sector cannot carry out economic activities and automatically stops for some time so that it does not get income to support its family.

These economic difficulties are affected by various types of family work in Indonesia. including the student's family. Based on a preliminary study, the student's family experienced a decline in economic conditions, namely students of the community education study program. Data on the type of work of student families amounted to 179 families out of 260. The work of student families consists of 44 farmers (17%), traders 53 people (20%), service workers 50 people (19%), and labourers 32 people (12%). This means that there are 179 student families (68%) who are affected

^{*}Corresponding author, email: azizahhusin@fkip.unsri.ac.id

by the declining economy, this shows that many student families are experiencing difficult conditions during the pandemic. Student families not affected by economic conditions did not decrease by 32%. The types of work of student families not affected by the pandemic consisted of 26 entrepreneurs (10%), employees 31 people (12%) and civil servants 24 people (9%). Based on the results of a preliminary study interview, with one of the community education students in East Tanjung Batu Village, Tanjung Batu District, Ogan Ilir Regency stated that before the pandemic the income of the family business reached 5 million per month, since the pandemic, the business run has begun to decline from 5 million to now 2 million.

The economic condition of student families is affected, including a decrease in income, declining purchasing power, and a slowdown in the education service sector and government services for contract workers. This also has an impact on students who are studying at Higher Education. Difficult economic conditions are a great opportunity for students to create something new in the form of sensitivity to reading business opportunities. Zimmerer & Scarborough (1996) said that business opportunities are the result of individual creativity and innovation to solve the problems faced and get solutions. Based on previous research on business opportunities, as said (Andriana, 2021) about a survey to identify the potential and entrepreneurial opportunities of students of the business administration study program, FISIP Mulawarman University. This research examines the internal and external potential, the expansion of student networks or prospective young entrepreneurs, the preparation to start a business, and the opportunities that students have. The curriculum in the FKIP Unsri Community Education Study Program and during the learning process many programs are offered that strengthen community education students to have a great opportunity to become entrepreneurs. The author is interested in conducting research to find out the level of sensitivity of students to business opportunities. Therefore, the title of this study is student sensitivity in reading business opportunities during the pandemic (a study of students of the community education study program, faculty of teacher training and education, Sriwijaya University). The formulation of the problem in this study is how the sensitivity of students in reading business opportunities during the pandemic (a study of students of the Community Education Study Program, Faculty of Teacher Training and Education, Sriwijaya University).

Method

The type of research used in this study is descriptive with a quantitative approach. The total population is 260 students, The research sample uses stratified random sampling techniques, with the criteria for students for the academic year 2017-2021. Sampling used an error rate of 10%, the results of the calculation with the Slovin formula sampled as many as 72 students randomly stratified. This study uses a questionnaire with closed questions to collect research data. Variables used, single variables. According to the Great Dictionary of the Indonesian Language, this sensitivity

is easy to feel, interact or easily aroused and moved rather than careless. The single variable has indicators, and the description of this study is as follows:

Attention

Attention is the concentration of all individual activities aimed at something or a set of objects. It can be said that a person who has an interest if everyone is accompanied by an attention, the attention in question is a creativity in a person who is high and solely aims at an object, therefore a person who has an interest in an object must have an interest that is focused on an object.

Interest

Attraction is the state/event of an object, whether it is seen from a human, an inanimate object, and so on. This attraction is from an object, either an object or from a person who causes interest in a person, if the individual already feels interested in an object, it causes a sense of interest to achieve a goal.

Peer environment

The peer environment is an environment where there is an intensive and regular interaction with people who have the same age and status. In this case, in the environment where they interact with each other, there is encouragement and support that affects attitudes and behaviours.

Readiness

Readiness is the overall condition of a person or individual to respond to and practice an activity such as mentality, skills, and attitudes. The readiness that must be possessed is planned and directed to a goal and prepared for what will be needed. In this case, self-readiness to be entrepreneurial and understand the situation of competition in the entrepreneurial world.

The data analysis in this study is calculated using the following percentage scores (Sugiyono, 2019):

$$P = \frac{f}{N} \times 100\% \tag{1}$$

Statement classification and statement scores provide 4 alternative answers on a scale of 1 to 4 as follows:

Table 1. Statement Classification and Statement Score

Alternative Answers	Positive Score	Negative Score
Strongly Agree	4	1
Agree	3	2
Disagree	2	3
Strongly disagree	1	4

To determine the interval distance as follows:

Determining the percentage of the highest score and the lowest score

$$\frac{highest\ score}{highest\ score} \times 100\% = \frac{4}{4}x100\% = 100\% \tag{2}$$

$$\frac{lowest\ score}{highest\ score} \times 100\% = \frac{1}{4} \times 100\% = 25\%$$
(3)

Define a percentage range

Percentage range = 100%-25%=75%

Determining the length of the interval class

Range =
$$\frac{75\%}{4}$$
 = 18.75% (4)

The results of the interval to determine the criteria for student sensitivity are as follows:

Table 2. Student Sensitivity Criteria Based on Score Interpretation

Interval	Student Sensitivity Criteria	
81.26% -100%	Very High	
62.6% - 81.25%	High	
43.76% - 62.5%	Medium	
25% - 43.75%	Low	

The data analysis in this study was calculated using the percentage of the score.

Result and Discussion

The results of the study were seen from the four indicators to determine the sensitivity of students using 30 statement items through a questionnaire as follows:

Table 3. Results of Student Sensitivity Questionnaire Data Calculation

Indicator	Percentage (%)	Category
Attention	84.51	Very high
interest	83.5	Very high
Peer environment	76.24	High
Readiness	82.07	Very high
Overall average (%)	97.93	Very high

Based on Table 3, the results of the calculation of the student sensitivity questionnaire data are 97.93% with a very high category. This means that these four indicators are a form of readiness, the alertness of students to see business opportunities during the pandemic. By reading business opportunities, students can create their own jobs. Because the challenge as a Community Education student to this business opportunity is that students are required to be entrepreneurial. Thus, business opportunities are very important for students by optimizing business potentials for the needs of the surrounding environment.

Attention

Attention is one of the psychological factors that has a prominent property in an object. Both from the inside and from the outside of the individual who can help concentrate themselves, attention occurs in the process of stimulation so that stimulants occur because they use sensory devices to be absorbed. In terms of attention, this is a form of observation of something that is in the nearest environment,

so that interest in certain business activities and a sense of entrepreneurship arise. Observation or observation is a daily human activity using the five senses as the main aid, in other words, observation is a person's ability to observe from the results of the five senses (Masri Singarimbun, 2011).

Based on Table 3 above, the sensitivity of students in the attention indicator was obtained with a percentage value (84.51%) by being categorized as "very high". This is evident from finding out what latest information is needed and in demand by others. There are many sources of business opportunities to get, such as on social media, because the form of social media networks updates insights about business opportunities. In the current era of global 5.0, technology is developing rapidly. Therefore, the use of technology to get sources of information on social media is urgently needed. The use of information sources is the first medium that is easy to learn. One of them is social media, as the fastest means of networking to effectively communicate between individuals virtually (Yusup et al., 2019).

In line with the research written (Alfaruk, 2017) stated that the use of social media is a means for consumers to share, including text information, interesting images, audio and video. Cooperate with each other with the company and vice versa. Reading opportunities is very important to be analysed (Husin & Saleh, 2019) to achieve the goals to be achieved. As for seeing business opportunities from attention, there are factors that affect the emergence of student sensitivity. According to (Mason & Siqueira, 2014) according to three factors that arise business opportunities, namely:

Business Opportunities Through the Media

The media has become inseparable from the environment and people's lifestyle. Including in finding business opportunities. The sophistication of technology makes the type of media not only print media, radio media, or television media but also internet media which even dominates from other media. By seeing the high potential of internet media, opportunities are easy to get.

Trade Resource

Different types of market segmentation can help entrepreneurs find business opportunities. For this reason, entrepreneurs must research a community environment on what the community needs or wants, and from the data sources obtained, entrepreneurs build/improve businesses that are in accordance with market demand.

Internet

The internet is one of the easiest ways to get opportunities because access is cheap and easy. From the internet everyone can do anything. With the internet, entrepreneurs will find a unique business opportunity and never think of others to create it.

Interest

Attraction is a phenomenon experienced by everyone in their life, starting from something that appears (Appearance) in the form of a physical influence on a person referring to the subject or in the form of an object, so that individuals find something that is a factor in attractiveness. This interest is a strong will to try, not because of coercion but a high desire to achieve goals. According to the Great Dictionary of the Indonesian Language KBBI, will is what is wanted, desire, will.

Based on table 3 above, the sensitivity of students in the Attraction indicator was obtained with a percentage value (83.5%) by being categorized as "very high". It can be known that the driving force encourages students to feel interested in entrepreneurship through the interaction and influence of learning entrepreneurship courses as one of the curricula in higher education. The aim is that graduates from universities can create jobs.

Like research (Setiawan, 2012) stated that entrepreneurship education provided in the university environment has a great impact on improving students' concepts, characteristics, and skills towards entrepreneurship. Therefore, entrepreneurship courses have a real impact on increasing entrepreneurial students through learning elements that trigger stimuli and stimuli both from the curriculum, methods, and characteristics used in learning. Interested in the interlocutor about entrepreneurship, most tend to have a dislike of listening as a response. This means that you need to know to be able to recognize talents and abilities to improve the necessary skills. Skills are the formation and development of one's own potential to meet daily needs (Adpriyadi & Sudarto, 2020).

Obtaining knowledge and creativity, students can be developed by entrepreneurship (Adpriyadi & Sudarto, 2020). So, many tend to choose to create jobs that are the achievement of something that is desired, meaning that they can be more productive, not feel pressured, and use personal abilities. Meanwhile, before doing business, see a well-known and successful business so that there is inspiration to open a business. A form of encouragement from strong motivation builds enthusiasm so that it becomes a reflection for yourself. Motivation is financial support that affects entrepreneurial attitudes (Azmi et al., 2022). In line with research (Restiadi et al., 2021) states that entrepreneurship and motivation education can increase students' interest in entrepreneurial activities. The importance of opening a business has a plan, so that it can develop an entrepreneurial spirit.

According to Rizki in (Budaya, 2019) as follows: 1) making a business description, aiming to briefly explain what the business field is running, along with the potential of the product, and its possibility to survive and develop in the future, 2) conducting a marketing strategy, 3) making a market analysis, 4) development design, 5) operational and management plans and 6) calculating financing.

Peer environment

The peer environment is the environment where you interact most often with friends, peers can have a positive or negative impact on students. This communication, very important with friends, one of which shows a form of social care, social care is an attitude and action that always provides help to others in need (Retno Listyanti, 2012).

Based on table 3 above, the sensitivity of students in the peer environment indicator was obtained as a percentage (76.24%) by being categorized as "high". This means that the peer environment is support from the outside, contributing as a friend to give positive opinions and assess a person's characteristics of entrepreneurial behaviour. Friends are not just assessing but play an important role in knowing the direction they are heading through entrepreneurial characteristics. According to (Retno Listyanti, 2012), the characteristics of entrepreneurs are explained as follows: 1) total commitment, determination and tenacity, 2) strong drive to achieve, 3) opportunity and goal oriented, 4) responsible initiative, 5) persistent decision-making, 6) seeking feedback, 7) internal locus control, 8) tolerance for ambiguity, 9) calculated risk-taking, 10) integrity and reliability, 11) tolerance for failure, 12) high level of energy, 13) creative and innovative, 14) vision, 15) independent, 16) confident and optimistic, 17) self-building.

Therefore, it is very important to exchange ideas about entrepreneurial barriers, according to (Zimmerer & Scarborough, 1996) there are several factors that cause entrepreneurial barriers: 1) incompetent in managerial terms, 2) lack of experience, 3) lack of control over money, 4) failure in planning, 5) inadequate location, 6) lack of supervision of entrepreneurs, 7) a lack of seriousness in doing business, 8) an inability to make an entrepreneurial transition. Furthermore, discussions looking for new business opportunities show a high level, which is influenced by internal and external, not everyone is able to find business opportunities easily.

So, things you need to know to find opportunities to recognize your potential, observe the needs in the environment, join communities related to entrepreneurship. Running a business must know how to market products/services. According to (Zimmerer & Scarborough, 1996) there are several elements that must be in business planning, (1) summary of implementation, (2) business profile, (3) business strategy, (4) products and services, (5) marketing strategy, (6) competitor analysis, (7) summary of employees and owners, (8) business plan, (9) financial data, (10) loan proposal, (11) operational schedule. Reinanto (2021) it presents an overall system of business activities through planning, pricing, promoting and distributing goods and services to meet the needs of buyers.

Having a strong determination to support entrepreneurship, one of which is making good use of opportunities, careful planning, extensive communication networks and having creative and innovative ideas (Husin et al., 2020). It is possible to give input in a more positive direction so that communication is smooth and more

open and express ideas and opinions. According to Blieszner & Adams in (Schmidt & Uecker, 2015) concluded that friends are those who can make you comfortable and understandable. Friendship supports to facilitate communication between friends by making communication open to each other and increasing confidence (Sutanto, 2017).

Readiness

Readiness is the overall condition of a person that makes him ready to respond / answer in a certain way to the situation. Readiness from the level of development and maturity or maturity that depends on something. It can be said from this readiness as the ability, desire, and to do the desire for something mature from previous experience. So, students are ready to enter the world of entrepreneurship. As for self-readiness, it is important for students to have an optimistic attitude that can be optimized indirectly to become someone who is firm and does not give up. According to (Indrawati & Kholifah, 2017) there are several factors that can affect optimism as follows: (1) self-confidence, (2) self-esteem, (3) accumulation, (4) success experience and (5) social support.

Based on table 3 above, the sensitivity of students in the readiness indicator was obtained as a percentage (82.07%) by being categorized as "very high". This means that students to face entrepreneurial challenges show their readiness to build a business. The challenges of entrepreneurship must be faced with the best possible service. Running a business problem always come. So, the thing that must have a solution to solve these problems. However, if you like challenges, you must be good at overcoming fears, have strong beliefs and a different perspective. Entrepreneurs must be ready to receive suggestions and opinions, it is undeniable that criticism and opinions can choose and sort out to think positively, foster good relationships and learn from previous experiences. Preparation for opening a business skill is indispensable to attract the attention of consumers and be known by many people, by thinking that design influences efforts to promote a product. So that the planned product has its own characteristics. Kumbara (2021) stated that product design is the totality of features that affect the physical appearance and function of the product in terms of consumer needs. In addition, according to the results of Azizah Husin's research, creativity is needed (Husin et al., 2020) so that products are attractive and different from before.

The results of this study show that students' sensitivity arises from themselves in reading business opportunities during the pandemic. This has great potential to recognize business opportunities, pay attention to the needs of the surrounding environment, interact with family and build social networks. Value education from within the family is to educate children to have entrepreneurial characteristics and recognize business opportunities (Husin et al., 2020). The Community Education study program does not have to be required to teach but must empower the community through skills programs. This does not rule out the possibility that the output of graduates of the Community Education Study Program is to create jobs. Studying

entrepreneurship courses is mostly just understanding, not immediately jumping into practicing skills. Furthermore, this research is also in line with (Rianti et al., 2022) showing that approaches such as family and friends' environment are potential that determines readiness in developing entrepreneurship and entrepreneurial education is needed.

Conclusion

Based on the results of the overall study, it shows that the sensitivity of students in reading business opportunities during the pandemic category is very high with a percentage of 97.93%. From the aspect of attention, it shows a very high level as evidenced by the spirit of looking for information sources from the media and the internet to see opportunities during the pandemic and what is needed by the community. Then in the aspect of interest, it is evidenced by the influence of learning entrepreneurship courses and on an object or from a person's interaction. Furthermore, the aspect of the peer environment, showing a high level, is proven to have motivational support from friends and the environment has a positive effect. And in the aspect of readiness, it shows very high, meaning that the overall condition of a person is ready to respond or answer in entrepreneurial activities, so that with selfreadiness there is a desire and willingness to build a business. Students taking advantage of the state of the surrounding environment through information sources both from the media and the internet is one way to make it easier to access business opportunities during the pandemic. Attraction is very important to require courage and take risks that will be lived. As for how to interact with the friend's environment, it is also to provide input and opinions. As well as an attitude of optimism to recognize business opportunities can determine entrepreneurial readiness. Thus, the importance of entrepreneurship courses to support entrepreneurial activities and enter the world of work is a challenge and competition that will be faced. Thus, reading business opportunities is a life skill that can be done by anyone, anytime and anywhere because opportunities must be created, not sought according to their capacity.

References

- Adpriyadi, A., & Sudarto, S. (2020). Pola Asuh Demokratis Orang Tua Dalam Pengembangan Potensi Diri Dan Karakter Anak Usia Dini. *VOX EDUKASI: Jurnal Ilmiah Ilmu Pendidikan, 11*(1), 26–38. https://doi.org/10.31932/ve.v11i1.572
- Alfaruk, M. H. (2017). Pengaruh Pemanfaatan Sosial Media, Motivasi Dan Pengetahuan Terhadap Minat Berwirausaha Pada Mahasiswa Ekonomi Di Universitas Muhammadiyah Sidoarjo. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan, 4*(2), 164. https://doi.org/10.26740/jepk.v4n2.p164-172
- Andriana, A. N. (2021). Survei Identifikasi Potensi Dan Peluang Berwirausaha Mahasiswa Program Studi Administrasi Bisnis FISIP Universitas Mulawarman. *Jurnal Bisnis Dan Kewirausahaan*, *17*(3), 227–237. https://doi.org/10.31940/jbk.v17i3.227-237
- Azmi, R., Ugur, E., Seitkhan, A., Aljamaan, F., Subbiah, A. S., Liu, J., Harrison, G. T., Nugraha, M. I., Eswaran, M. K., Babics, M., Chen, Y., Xu, F., Allen, T. G., ur Rehman, A., Wang, C. L., Anthopoulos, T. D., Schwingenschlögl, U., De Bastiani, M., Aydin, E.,

- & De Wolf, S. (2022). Damp heat-stable perovskite solar cells with tailored-dimensionality 2D/3D heterojunctions. *Science*, *376*(6588), 73–77. https://doi.org/10.1126/science.abm5784
- Badan Pusat Statistik (BPS). (2021). *Tingkat Pengagguran Terbuka (TPT). BPS. Jakarta.* https://www.bps.go.id/pressrelease/2021/11/05/1816/agustus-2021--tingkat-pengangguran-terbuka--tpt--sebesar-6-49-persen.
- Budaya, I. (2019). Pengaruh Kualitas Pelayanan, Kualitas Produk Dan Kepercayaan Terhadap Kepuasan Konsumen Pada Salon Feri Pelaminan. *Jurnal Administrasi Nusantara*, 2(2), 1–19. https://doi.org/10.51279/jan.v2i2.32
- Husin, A., & Saleh, A. (2019). Opportunities for the School System to Instill Environmental Values. *Journal of Environmental Protection*, *10*(12), 1649–1656. https://doi.org/10.4236/jep.2019.1012098
- Husin, A., Yosef, Y., Asuan, M. E., Sumarni, S., Surino, P. O., & Dellomos, C. O. (2020). Entrepreneurship Education for Family Investment Values in Indonesia and the Philippines. *Journal of Nonformal Education*, *6*(1), 1–8. https://doi.org/10.15294/jne.v6i1.22624
- Indrawati, & Kholifah, N. (2017). Hubungan Antara Optimisme Dengan Problem Focused Coping Pada Mahasiswa Yang Sedang Mengerjakan Skripsi. *Jurnal Psikologi: Jurnal Ilmiah Fakultas Psikologi Universitas Yudharta Pasuruan, 4*(1), 19–25. https://jurnal.yudharta.ac.id/v2/index.php/ILMU-PSIKOLOGI/article/view/852
- Kumbara, V. B. (2021). Determinasi Nilai Pelanggan Dan Keputusan Pembelian: Analisis Kualitas Produk, Desain Produk Dan Endorse. In *Jurnal Ilmu Manajemen Terapan* (Vol. 2, Issue 5). https://doi.org/10.31933/jimt.v2i5.568
- Masri Singarimbun, S. E. (2011). *Metode Penelitian Survei* (p. 119).
- Reinanto, B. H. (2021). Manajemen Pemasaran: Manajemen Pemasaran Modern. In *Management Pemasaran* (Vol. 9, Issue 2).
- Restiadi, A. F., Kurjono, K., & Setiawan, Y. (2021). Pengaruh Pembelajaran Kewirausahaan Dan Motivasi Berprestasi Terhadap Minat Berwirausaha Mahasiswa Pendidikan Akuntansi Fpeb Universitas Pendidikan Indonesia. *Progress: Jurnal Pendidikan, Akuntansi Dan Keuangan, 4*(1), 59–73. https://doi.org/10.47080/progress.v4i1.1088
- Retno Listyanti. (2012). Pendidikan karakter dalam metode aktif, Inovatif dan Kreatif.
- Rianti, G., Hendrianto, H., & Khudori, K. U. (2022). *Pengaruh Lingkungan Keluarga dan Pendidikan Kewirausahaan Terhadap Minat Berwirausaha Mahasiswa Prodi Perbankan Syariah dan Ekonomi Syariah (IAIN)* http://e-theses.iaincurup.ac.id/935/%0Ahttp://e-theses.iaincurup.ac.id/935/1/Gite Rianti%281%29.pdf
- Schmidt, J. J., & Uecker, D. C. (2015). Business and Close Friendship Expectations in U.S., Russia and Croatia. *Journal of Higher Education Theory and Practice*, *15*(2), 35–43. http://www.na-businesspress.com/JHETP/SchmidtJJ_Web15_2_.pdf
- Setiawan, D. (2012). Pengaruh ekspektasi pendapatan, lingkungan keluarga dan pendidikan kewirausahaan terhadap minat berwirausaha. *2 Jurnal Profita Edisi 7 Tahun 2016*, 1–12. https://eprints.uny.ac.id/30122/

- Sugiyono, P. D. (2019). *Metode Penlitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Susilawati, S., Falefi, R., & Purwoko, A. (2020). Impact of COVID-19's Pandemic on the Economy of Indonesia. *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences, 3*(2), 1147–1156. https://doi.org/10.33258/birci.v3i2.954
- Yusup, P. M., Komariah, N., Prahatmaja, N., & CMS, S. (2019). Pemanfaatan Internet Untuk Penghidupan Di Kalangan Pemuda Pedesaan. *Baca: Jurnal Dokumentasi Dan Informasi, 40*(2), 217. https://doi.org/10.14203/j.baca.v40i2.491
- Zimmerer, T. W., & Scarborough, N. M. (1996). *Entrepreneurship and new venture formation*. Upper Saddle River, N.J.: Prentice Hall.