

DETERMINANT FACTORS INFLUENCING DECISIONS MAKING OF RETIRED WOMEN AS CIVIL SERVANTS TO BECOME ENTREPRENEURS IN DKI JAKARTA, INDONESIA

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Abstract - This study aims to analyze determinant factors influencing decisions making of women who have retired as civil servant to become entrepreneurs. This was an explanatory research which was conducted in DKI Jakarta, the capital city of Indonesia. The unit analysis of this study is women who have retired as civil servants since 2013 until 2015. The number of retired women as sample collected was 291 people who worked previously in various government institutions in Jakarta. The statistical method used to analyze the data was by using structural equation model (SEM). This method was used to examine the causal relationship between the latent variables contained in the structural equation. The study found that the internal characteristics have significant effect on the use of social networking, motivation towards entrepreneurship, entrepreneur characteristics, and decision to become entrepreneurs for women who have retired as civil servants. Similarly, the external characteristics also have positive and significant effects on the use of social networking, motivation towards entrepreneurship, and the characteristics of the entrepreneur. The use of social networks has significant effect on decision making of retired women to become entrepreneurs. Motivation towards entrepreneurship also has significant effect on decision making of retired women to become entrepreneurs. Also, characteristics of entrepreneurs have significant effect on decision making of retired women to become entrepreneurs, while the external characteristics have no significant effect on decision making of retired women to become entrepreneurs.

Index Terms – retired women, entrepreneurs, internal and external characteristics, decision making, structural equation model (SEM).

I. INTRODUCTION

Concern for gender equality and gender development are still lacking in both developed and developing countries, although the facts show that women particularly those who worked as entrepreneurs have given contributions toward employment absorption, economic stability and economic development. These facts suggest that women entrepreneurs play roles to overcome economic backwardness and gender inequality (Aramand, 2012; Waring & Brierton, 2011; and Faisal et al., 2017).

The significant role of women entrepreneurs in economic development is partly because they have a good work attitude, a clear vision for identifying market opportunities, no fear to take risks, have commercial sense, and have a great motivation to run a business. No doubt women entrepreneurs play roles in contributing toward prosperity, global growth as well as socio-economic and cultural development as a whole (Agarwal & Lenka, 2015). Therefore, concern for development toward women entrepreneurs is a must for any countries (Okah-Efogo & Timba, 2015).

The great contribution of women entrepreneurs in socio and economic development has attracted many scholars to conduct research. The increasing concern toward this research field is due to the facts of women's access to entrepreneurship have been given widely by many countries. Also, it is because of many success stories of women entrepreneurs are advanced in the media which further made women who are housewives or workers are inspired to start their own business. Others are because women entrepreneurs have their standards of conduct that differentiate them in an effort to create their own identity (Teoh & Chong, 2014).

However, Lockyer & George (2012) observed that there are barriers that hinder the development of women to become entrepreneurs. These barriers are not only in terms of the internal factors, but also in terms of the external factors. These internal factors include cultural norms, self-confidence, task-oriented and results, risk-taking, leadership, and future-oriented. Whilst the external factors consist of economic environment, technological environment, social environment and family, and demographic environment (Brush et al. 2009; Roomi & Harrison, 2010). In terms of technological development, social media (social networking) is one form of technological developments that affects women decisions to become entrepreneurs. The social media does not only serve to provide information, but also serves to exchange information (Richard & Turner, 2008).

In addition, decision making to become entrepreneurs is also closely related to motivation. This is because by having motivation, the individual will be bound to a goal (Suryana and Bayu, 2011). Apart from the above factors, personality trait (characteristics of entrepreneurs) is also important in determining the success of entrepreneurship. Many studies have shown that the entrepreneurial ability is determined by the characteristics of the owner (Kotey and Meredith, 1997; Lee and Tsang, 2001). Zoysa and Herath (2007) confirmed that there was a relationship between the mental owner / manager and business growth. Based on the above background, this research paper aims to examine the influences of both the external and internal factors especially the use of social networks, motivation towards entrepreneurship, and entrepreneur characteristics toward the retired women as civil servants to become entrepreneurs. However, before examining this issue, the following section 2 reviews the definition and concept of variables accommodated in the study. Section 3 gives details of the research methods. Section 4 discussed the findings of the study. Finally, section 5 draws conclusions of the study.

II. LITERATURE REVIEW

1. Entrepreneurial Decision

Knight (1921) explains that entrepreneur is as an individual who has no fear in decision making. This decision-making will not only involve risk elements, but it also provides opportunities for higher returns. Entrepreneurship emphasizes specific characteristics of individual to start, direct and sustain entrepreneurial behavior. The conceptualization of entrepreneurship is based on creativity and innovation (Begley and Boyd, 1986), has a vision / foresight (Kirzner, 1979), and has ambition and courage (Begley and Boyd, 1986).

The entrepreneurship raises because of pull and push factors. Pull factors include a lack of job opportunities, workplace dissatisfaction, and various government-led entrepreneurial programs. The push factors are associated with the desire for self-fulfillment and other personal and internal rewards (Doobs and Hamilton, 2007). Empirical studies of entrepreneurial decisions have grown rapidly (Shapero 1984). The integration of theories from the field of social psychology has also contributed to increasing the theoretical strength and methodological rigor of contributing to the research of entrepreneurial decisions (Bandura 1982).

2. Internal Characteristics

The internal environment represents individual evaluations internally, such as other people, physical objects, behaviors, or decisions (Fishbein and Ajzen, 1975). The internal environment places the individual in an evaluative or affective attitude. Zajonc (2000) explains that internal environmental factors are determined by the dominant forces of individual attitudes. Whilst Eagly and Chaiken (1993) argue that the attitudes of individuals do not represent the internal environment as a whole. This is because it is more determined by the aspects of cognitive, affective, and conation. Similarly, the study of Zanna and Rempel (1988) considers attitudes as a categorization of evaluative dimensions based on cognitive information, affective or emotional information, and information about past behavior.

Attitudes play an important role in the internal environment regarding the decision to engage in entrepreneurial behavior. Referring to theory of reasoned action by Fishbein and Ajzen (1975) and the theory of planned behavior pioneered by Ajzen (1985), they argue that behavior is a function of individual intention. The observed behavior of this approach suggests that behavior is preceded by intention, which in turn is a function of subjective norms, perceived behavior control, and specific attitudes to the linear environment. Attitudes toward specific entrepreneurial behavior, for instance, pursuing an opportunity through an attempt to open a new business, is a function of the belief that it was owned about that specific opportunity.

3. External Characteristics

Christiansen and Kirby (2003) explained that interest and growth in entrepreneurs at international level is relatively high because it reflects the dynamic growth of innovation and economy. While women's entrepreneurship topics are relatively limited in some disciplines, although today's generation of women around the world has contributed to the economic environment. This shows a sign of the entrepreneurial spirit of women (Minniti, 2005).

Brush et. al. (2009) introduced a framework of women entrepreneurship concept with "3M". Bates et. al. (2007) further assessed the importance of developing research on women entrepreneurs. The 3M framework demonstrates that business creation is generally organized around three basic constructions, namely markets, money and management (3M). Social factors as part of the external environment can effectively instill an entrepreneurial attitude in women which is then combined with several important aspects namely, the aspect of motherhood and the macro environment.

4. Use of Social Networking

Smith and Taylor (2004) explain that social networks have greater access to different audiences, better customer service, improved products and services and the adoption of favorable pricing practices (Jagongo and Kinyua, 2013). Social networks allow companies to gain access to resources that may not be available to them. It can also help develop the company's viability, increase customer contacts and suppliers, and inform where resources and funds are available, promote innovation, and assist in the cultivation of strategic partnerships (Zontanos and Anderson, 2004).

Jaokar, Lewis and Thornhill (2009) stated that the internet has produced several new elements. This has made consumers more accessible, make the information exchange process easier and faster, and forced companies to rethink how they communicate with their customers (Jagongo and Kinyua, 2013).

5. Motivation toward Entrepreneurship

Motivation theories can be grouped into the content theory and process theory (Hasibuan, 2007). Satisfaction theory bases its approach on the factors of individual needs and satisfaction that cause to act and behave in a certain way. This theory focuses on the factors within a person that strengthen, direct, support and stop his behavior. The theory seeks to answer the question of what needs that should be satisfied and encourage one's work spirit. What motivates one's work is by satisfying the material and non-material needs that he derives from his work.

Hasibuan (2007) explains that George's Motivation theory states that a person has needs related to the place and the environment where she/he works. This includes: a) Decent wages; b) Opportunity to move forward; c) Recognition as an individual; d) job security; e) Good workplaces; f) Acceptance by groups; g) Fair treatment; and h) Recognition of achievement. The substance of the theory of motivation needs (content theory) is how to motivate subordinates by fulfilling the desire and the need for material and non material that gives satisfaction for them.

6. Characteristics of Entrepreneurs

The characteristics of entrepreneurs are related to the exploitation of opportunities that involve individuals and efforts to utilize the process of knowledge creation and the introduction of opportunities to find business opportunities (Hoang and Gimeno, 2010). Various studies focusing on the dynamic process that underlies the business by focusing on the process of growing entrepreneurial characteristics in individuals (Davidsson and Honig, 2003). A wide horizon (views) is important. This related to the roles and characteristics of individuals such as experience (Westhead et. al., 2005) and personality (Zhao and Seibert, 2006).

Attention to the characteristics of the entrepreneur is focused on the individualistic aspects that trigger the interactions based on the individual's behavior. It generates a focus on the environmental relationships of individuals and the associated dynamic

relationships, especially the evaluation process and the opportunities and efforts to make these factors grow as a prospective entrepreneur moves from the status of a novice entrepreneur to an experienced entrepreneur (Davidsson, 2015).

III. RESEARCH METHOD

This research can be grouped as an explanatory research. The unit of analysis in this study was women who have retired as Government civil servants from 2013 until 2015 in the province of Jakarta. The primary data were obtained through questionnaires distributed to respondents. A total of 291 questionnaires were distributed to the respondents sampled. However, of the total number of questionnaires distributed to the respondents, it was about 198 questionnaires that can be examined. These data were then analyzed using Structural Equation Modeling (SEM) analysis. The conceptual framework of this study is illustrated as follows.

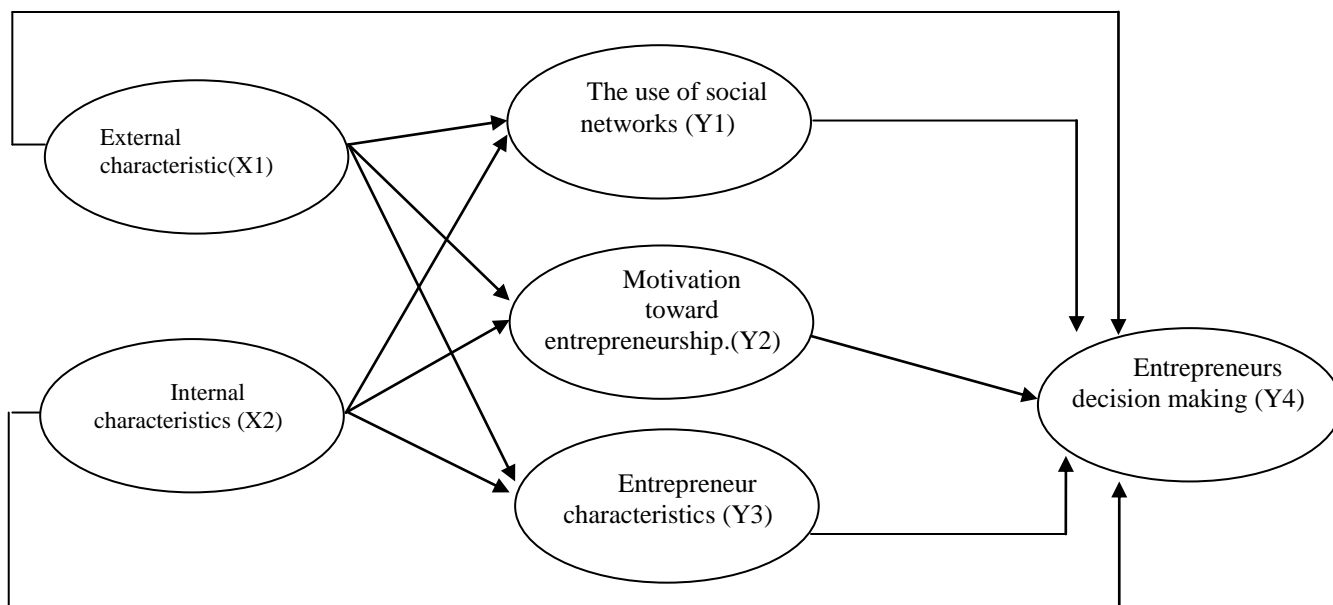


Figure 1: Conceptual Framework

IV. RESULTS AND DISCUSSION

The profile of respondents under the study is showed at Table 1. As shown at Table 1 that in terms of the description of external characteristic variables, it was found that the highest dimension is the community environment (4.02). This indicates that the surrounding community gives supports for entrepreneurship since entrepreneur can reduce unemployment in society, and entrepreneur can become role model for others to be independent (as agent of change in society). However, the weakest dimension is the social environment (2.94).

In terms of the description of internal characteristic variables, it was found that the highest dimension of locus of control is 4.07. This suggests that respondents believe that the success of entrepreneurship is achieved by working seriously, being fully responsible for making entrepreneurial decision, and personal life that is largely determined by his own actions. The weakest dimension is creativity of 3.63.

Table 1. Profile of Respondents

Description		Business Status					Do not have business
		Have Business					
		SMA	D3	S1	S2	S3	
Food and Drinks	Catering	0	1	1	14	0	81
	Housing delivery	5	7	3	18	0	

	Festive Season (e.g. Id Mubarak, natal or new year days and the likes)	8	3	1	2	0
	Market consignation	4	0	0	0	0
Services	Transport online	5	6	7	13	0
	Car Rental	0	1	2	1	0
	Housing rental and contract	0	2	5	2	0
	Consultant	0	0	0	0	3
Convection	Printing	1	0	0	0	0
	Muslim Cloths	0	2	0	0	0

Source: collected from field survey .

Furthermore, in terms of the description of social network usage variables, it was found that the highest dimension is the intensity of the use of social networking, especially on the indicators of business ideas (3.85). This result confirms that respondents always use social media to find the latest business ideas. The weakest indicator is looking for products / services of 3.24. The description of motivation towards entrepreneurship variables shows that the highest dimension of self-efficacy that is 4.05. These results indicate that respondents generally favor a difficult challenge, but achievable, willing to accept personal responsibility for the consequences of decisions, be patient with challenges, share risks and benefits, and be able to minimize risks. The weakest dimension is risk tolerance of 3.70.

The entrepreneur's characteristic variables that shows the highest dimension was experience (4.20). This result indicates that many respondents have sufficient experience for entrepreneurship, while the weakest indicator is to understand the market (4.05). In terms of the entrepreneurship decision variables, it was found that the highest dimension is perceived behavioral control (4.21). This indicates that respondents have easiness to display entrepreneurship behavior, and have good self-control in overcoming the entrepreneurial obstacles. The weakest dimension, however, is the subjective norms (4.04). Respondents who have owned businesses generally have micro and small scale businesses.

The estimation results of the SEM are shown at Table 2. In this table, it was shown the values of regression weight estimate and critical ratio. Variables will be significant if the critical ratio is greater than 1.960.

Table 2. Estimation Results

Variable			Estimate	Critical Ratio	P-value	Description
External characteristics (X1)		The use of social media (Y1)	0,306*	2.697*	0,007	Significant
External characteristics (X1)		Motivation towards entrepreneurship (Y2)	0,314*	2.891*	0,004	Significant
External characteristics (X1)		Entrepreneurs characteristics (Y3)	0,475*	3.800*	0,000	Significant
Internal characteristics (X2)		The use of social media (Y1)	0,210*	2.043*	0,041	Significant
Internal characteristics (X2)		Motivation towards entrepreneurship (Y2)	0,240*	2.360*	0,018	Significant

Variable			Estimate	Critical Ratio	P-value	Description
Internal characteristics (X2)		Entrepreneurs characteristics (Y3)	0,306*	2.730*	0,006	Significant
External characteristics (X1)		Decision to become entrepreneurs (Y4)	0,133	1.179	0,238	Not Significant
Internal characteristics (X2)		Decision to become entrepreneurs (Y4)	0,180*	1.957*	0,050	Significant
The use of social media (Y1)		Decision to become entrepreneurs (Y4)	0,165*	1.982*	0,048	Significant
Motivation towards entrepreneurs. (Y2)		Decision to become entrepreneurs (Y4)	0,289*	3.256*	0,001	Significant
Entrepreneurs characteristics (Y3)		Decision to become entrepreneurs (Y4)	0,542*	3.775*	0,000	Significant

Note: *) Significant at level 0,05

As it can be seen at Table 2 that changes of external characteristics have an effect on the increasing use of social networking. The external characteristics that are formed from the family environment, community environment, social environment, and opportunities have a tendency to determine the use of social networking for entrepreneurship information needs. This condition explains the reality that the use of beneficial social networks for entrepreneurship is determined by the external characteristics.

Also, changes of external characteristic have effect on increasing motivation towards entrepreneurship. The external characteristics that are formed from the family environment, community environment, social environment, and opportunities have a tendency to determine high motivation towards entrepreneurship for retired women as civil servants. This condition explains the reality that motivation towards entrepreneurship is determined by the quality of external characteristics.

Similarly, changes of the external characteristic have effect on the increasing of entrepreneur characteristic. The external characteristics that formed from the family environment, community environment, social environment, and opportunities have a tendency to determine the high characteristics of entrepreneurs for retired women as civil servants. The condition explains the reality that the characteristics of the entrepreneur are determined by the quality of the external characteristics.

Internal characteristics of the use of social networking have also effect on the increasing use of social networking. Internal characteristics that are formed from locus of control, need of achievement, risk taking, creativity, and innovation have a tendency to determine the use of social networking for entrepreneurship information needs. The condition explains the reality that the use of social networks for entrepreneurship is determined by internal characteristics.

Also, it was found that internal characteristics of motivation towards entrepreneurship has effect on the increasing motivation towards entrepreneurship. The internal characteristics that are formed from locus of control, need of achievement, risk taking, creativity, and innovation have a tendency to determine the high motivation towards entrepreneurship for women (retired civil servants). This finding suggests that motivation towards entrepreneurship is determined by the quality of internal characteristics.

Changes of internal characteristics have an impact on improving the characteristics of entrepreneurs. Internal characteristics that are formed from locus of control, need of achievement, risk taking, creativity, and innovation have a tendency to determine the high characteristics of entrepreneurs for women (retired civil servants). This indicates that the characteristics of the entrepreneur are determined by the quality of internal characteristics.

However, the external characteristics have small effect on the entrepreneurship decision as shown by the coefficient. This indicates that the external characteristics that are formed from the family environment, community environment, social environment, and opportunities do not have a tendency to determine entrepreneurship decisions for women (retired civil servants).

The study also found that the change of internal characteristics has an impact on entrepreneurial decisions. This indicates that the internal characteristics that are formed from locus of control, need of achievement, risk taking, creativity, and innovation have a tendency to influence entrepreneurship decisions for women (retired civil servants). These conditions explain the reality that entrepreneurial decisions are determined by the quality of internal characteristics.

The coefficient of the use of social networking against entrepreneurial decisions also indicates that the use of social networking has effect on entrepreneurial decisions. The use of social networks is made up of the intensity of the use of social networks, the activities undertaken during the use of social networks, and the impact of effective use of social networks. These have a tendency to influence women entrepreneurship decisions (retired civil servants). This finding explains the reality that the decision of entrepreneurship is determined by the quality of the use of social networking.

In terms of motivation towards entrepreneurship to the decision of entrepreneurship, the coefficient shows that with the motivation towards entrepreneurship, there will be an impact on entrepreneurship decisions. Motivation towards entrepreneurship is formed from tolerance of risk, self efficacy, and freedom in working has a tendency to influence entrepreneurship decisions for women (retired civil servants). Again this condition explains the reality that the entrepreneurship decision is determined by the quality of motivation towards entrepreneurship.

Finally, the study also found that the characteristics of entrepreneurs have an impact on entrepreneurship decisions. The characteristics of entrepreneurs are made up of psychological factors, and experience. These dimension have a tendency to influence entrepreneurship decisions for women (retired civil servants). These conditions explain the reality that entrepreneurial decisions are determined by the quality characteristics of the entrepreneur.

V. CONCLUDING REMARKS

This study found many interesting findings. First, it was found that both internal and external characteristics have a strong impact on the use of social networks, motivation towards entrepreneurship, and the characteristics of entrepreneurs. However, the external characteristics have no significant effect on entrepreneurship decision. This finding can give policy contribution to the government in implementing policies to improve entrepreneurship decisions for women when retired, so that the empowerment of women can be realized. The internal characteristics that support entrepreneurship are the use of social networking, motivation towards entrepreneurship and entrepreneur characteristics. This suggests that these factors have direct effect toward decision of entrepreneurship. Of these dimensions, locus of control is the most important dimension in internal characteristic variables. These results suggest that by working seriously, being fully responsible, and have quality of personal life are very effective in affecting the quality of internal characteristics of retired civil servants in the Provincial Government of DKI Jakarta.

Second, the external characteristics have effect on the increased use of social networking, motivation towards entrepreneurship and characteristics of entrepreneurs. However, the effect of external characteristics on women decision to become entrepreneurs has been weak. Community environment is the most important dimension in external characteristic variables. These results explain that community support, the belief that entrepreneurship can reduce unemployment and entrepreneurship can be very effective in influencing the quality of external characteristics of retired women.

Third, the use of social networks that support entrepreneurship has strong implications for retired women to become entrepreneurs. The intensity of the use of social networking is the most important dimension in social network usage variables. These results indicate that the social media is used to search for the latest business ideas, products or services that are worthy of sale, and relying on groups in social media. These dimensions have proven to be very effective in influencing the quality of the use of social networks.

Finally, motivation towards entrepreneurship has proved effective in influencing retired women as civil servants to make decision to become entrepreneurs. Self-efficacy is the most important dimension in the motivation towards entrepreneurship variables. These results indicate that confidence attitude, having a clear and measurable orientation and well-planned can improve the quality of motivation towards entrepreneurship. Entrepreneurs' characteristics have a strong influence on women retired civil servant to become entrepreneurs. However, experience is the most important dimension in the entrepreneur characteristic variable. These

results suggest that sufficient experience, business experience from the family, and knowing the wants and needs of potential customers can improve the quality of entrepreneurial characteristics.

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